

## EXHIBIT 1

**1. [REDACTED] (ID 6895, 6951), Alabama-Bessemer, Digital Entertainment and Game Design, 9/2004–3/2009:**

*“One employer told me that he had plenty of applications from potential candidates that had ITT Tech on their resume and that he would immediately discard those applications because he didn't consider ITT Tech a real college.”*

*“Potential employers immediately dismissed my resume for years after I graduated. In 2013, I was able to enroll in a training program provided by my state. I went through the program and became a certified computer technician in 2014. Within months of my certification, I got the job I am currently working now without putting ITT Tech on my resume.”*

**2. [REDACTED] (ID 8204), Alabama-Bessemer, Computer Electronics Engineering Technology, 3/2005–3/2007:**

*“I have applied for hundreds of jobs in my chosen field and can count on one hand the number of call backs I have received. Having spoken with people that do work in the IT field having ITT Tech on your resume is almost guaranteed to get your resume discarded.”*

**3. [REDACTED] (ID 8303), Alabama-Bessemer, 9/2008–2/2010:**

*“ITT Tech said they were an industry leader in the technology field and that they had employers that only hire from their school. I later found out this was a lie and that ITT degrees are not accepted by many companies.”*

*“No employer seemed to be interested in me with ITT technical institute experience on my resume.”*

**4. [REDACTED] (ID 8005), Alabama-Bessemer, Information Systems Security, 12/2008–6/2013:**

*“After graduating from ITT, I struggled with the stigma of having their name on my resume and I have gotten further with certifications than with having my degree on my resume. I have found that when ITT is mentioned most employers will frown upon it because of the previous employees they have had from ITT.”*

*“ITT Tech being on my resume has hurt me more than helped due to the fact that previous graduates have ruined their reputation. I have found it is easier to put my certifications above ITT to get the jobs.”*

**5. [REDACTED] (ID 9333), Alabama-Bessemer, Computer and Electronics Engineering, 6/2006-5/2008:**

*“Many employers I applied to told me that I was underqualified (with my bachelor’s from ITT Tech) for entry level engineering positions, which I was told when I enrolled that I’d have no problem getting. I did away with their services and found employment on my own. I no longer have this school on my resume, I’m quite embarrassed that I got duped into enrolling in this school, and I don’t want potential employers to hold that against me.”*

**6. [REDACTED] (ID 9225), Alabama-Bessemer, Digital Entertainment and Game Design, 8/2006-1/2010:**

*“I’ve met with plenty of employers who seem interested up until we get to my education on my resume. I know for a fact that I’ve been given lower pay grades than other individuals who have the same background as me, and the only real difference is our places of education.”*

**7. [REDACTED] (ID 5172), Alabama-Bessemer, Software Development, 3/2006–7/2010:**

*“To get into my field, took connections rather than the “degree” or help from the institution. When I spoke about to an employer after a friend helped me get a job, I was informed that it would be best to leave ITT off of my resume[.] This has been a running theme and is sad that a degree from ITT in the end cost twice as much but with less benefit to me than if I had gone to a state college.”*

**8. [REDACTED] (ID 7924), Alabama-Bessemer, Computer Network Systems, 9/2002-9/2004:**

*“I was told repeatedly by prospective employers, while pursuing work in my field that my degree was worthless, and unless I had certifications, I was not a qualified candidate.”*

**9. [REDACTED] (ID 4710), Alabama-Bessemer, 3D Game Design, 8/2004–8/2008:**

*“My resume has not been taken seriously or considered in job searches with ITT Technical Institute on my resume.”*

**10. [REDACTED] (ID 9348), Alabama-Bessemer, Criminal Justice, 9/2010-9/2012:**

*“I’ve been turned away from jobs due to the fact that ITT Tech is on my resume. My degree is a joke.”*

11. [REDACTED] (ID 9107), Alabama-Madison, 6/2015–8/2016:

*“There are a few tech companies in the Huntsville, AL area that I had interviews with. During the interviews, most employers stated that having ITT on my resume was a hindrance. I've since deleted any affiliation with ITT Tech from my resume because of the perception that ITT has.”*

12. [REDACTED] (ID 2619), Alabama-Madison, Electrical and Electronics Engineering Technology, 6/2012–12/2014:

*“No one ever mentioned that there was any trouble with any ITT anywhere. I was told it was an amazing school and that everyone who went there and applied himself would easily walk into a job in the field. We'd be getting snatched up by employees, recruiters for companies were constantly calling, people like us were just what they were looking for to fill lifelong careers. Lies. Instead, I can't even get a callback or an interview half the time because I'm an ITT Tech alumni. No one will even give me a chance to show what I can do, which isn't a terrible lot because it turns out I wasn't very well trained in much of anything, though I graduated with honors.”*

*“I've had about a 10% callback rate when I send my resume to an employer. Any interview I've gotten they end up asking me about school and find a way to ask me about what I know how to do, what I don't know how to do, and that was how I found out I'm missi[ng].”*

13. [REDACTED] (ID 8146), Alabama-Madison, 9/2003–12/2005:

*“I had one interview and when I showed him my resume he laughed and said son I wouldn't put that you went to ITT and the interview was over just like that.”*

14. [REDACTED] (ID 8715), Alabama-Mobile, Drafting And Design Technology, 9/2012–6/2014:

*“It was difficult finding a job in this field with ITT on my resume, I had applied to every firm in the surrounding cities/ towns and did not have any luck. I have...a letter from a hirer of my current employment stating his thoughts and concerns[.]”*

15. [REDACTED] (ID 7233), Alabama-Mobile, CEET, 5/2012–5/2014:

*“Most of the places I applied to seemed to not even want to take my resume once they saw that I had ITT tech on it. I was only invited to one interview the entire time I was there and never heard about any other opportunities since. I ended up moving back to northern Alabama to find other job opportunities on my own. I also ended up attending another university as the Degree I got from this institution seemed to have no weigh in on my job opportunities.”*

**16. [REDACTED] (ID 7946), Arizona-Phoenix, AAS Drafting and Design, 9/2009–11/2011:**

*“ITT Tech degree is a resume stain. NOONE takes it seriously. I have had hiring managers tell me that they have thrown out resumes because there is a degree listed there from ITT.”*

*“I had a hiring manager tell me straight away that the degree that I had was worthless to his company. He wanted someone with a more reputable degree. That was incredibly humiliating.”*

**17. [REDACTED] (ID 7953), Arizona-Tempe, IT/CNS, 5/2009–5/2011:**

*“It is an incredibly shameful experience to know that you worked very hard to get a degree only to find out that employers and colleges laugh at it. It is not worth the paper that it is printed on.”*

**18. [REDACTED] (ID 9060), Arizona-Tempe, 3/2003–3/2010:**

*“Applying for Government jobs has be disqualified because ITT is on my resume. I've applied to working in the electronic field for NAU school campus and I wasn't hired due to being an ITT.”*

*“I was also told that my degree could open doors to jobs in the US Government and that was a lie. I am not able to get a job with US Government because they do not recognize the accreditation of ITT. I live on the Navajo Reservation and there are US Government jobs available but I am not able to be hired due to me going to ITT. I haven't worked one in my job field since graduating from ITT back in March 2010. I currently work in the casino which is not in my field and the only job that I can find that would hire me near my reservation.”*

*“There is no company that wants to hire ITT students.”*

**19. [REDACTED] (ID 8230), Arizona-Tempe, Electrical Engineering, 9/2011–3/2015:**

*“I noticed I had better luck of putting University of Phoenix on my resume instead off ITT tech had to start a new program because of it.”*

**20. [REDACTED] (ID 8160), Arizona-Tempe, 3/2006–3/2008:**

*“Was told that no company viewed ITT on your resume as anything other than a very big positive. [ ] I had to get a job in support and work my way into the development position. It was not until I removed ITT off my resume that I was hired. It is a detriment to my career.”*

**21. [REDACTED] (ID 3684), Arizona-Tempe, 10/2004–5/2007:**

*“[A]ll I know is I didn't get my current job because ITT. ITT would be like a stain on your resume, it does no good and is not a creditable school.”*

22. [REDACTED] (ID 9282), Arizona-Tucson, 9/2001-5/2009:

*“All I know is all the jobs I applied for were not impressed with seeing ITT tech on my resume[.]”*

23. [REDACTED] (ID 8905), Arizona-Tucson, Computer Networking Systems and Project Management, 9/2009–7/2013:

*“Many of the job leads I was given were for very low pay jobs, in fact, one of them was given to me as a "IT Support", but instead was for a call center position with Apple products. I never got a job through all of the various jobs that I applied for that were sent from them nor by any contacts they had forwarded my resume to. I never got any phone calls for even a most basic job interview. Now I'm unemployed and ITT is closing, which doesn't look good for my educational background. Who is going to want to hire me with this kind of education? How am I supposed to pay this off?”*

*“I haven't had anyone call me for an interview... and it says ITT Technical Institute on my resume. Seems pretty obvious no one is interested in a student from a failed institute and I've been applying for pages of notes on different jobs I've applied to over the months.”*

24. [REDACTED] (ID 2631), Arkansas-Little Rock, Criminal Justice / Networking, 9/2006–10/2007:

*“I have had employers tell me that I should just leave off ITT as part of my education because it looks bad on my resume due to their lack of properly educating their students.”*

25. [REDACTED] (ID 3874), Arkansas-Little Rock, Visual Communications/Game Design, 6/2002–3/2008:

*“I have had employers turn me down because I have a diploma from ITT Tech. They told me it was a basically a diploma mill and it wasn't worth the ink it was printed with. I was also told that past applicants with the same degree were not qualified so they no longer consider people with ITT Tech on their resumes.”*

*“I applied to Microsoft Xbox as well as Sony. I was told both times I do not have the qualifications and it would have been better to leave ITT Technical Institute off my resume because when they see it they automatically throw it out.”*

26. [REDACTED] (ID 7744), Arkansas-Little Rock, Graphic Design Multimedia, Game Design, 6/2005–9/2009:

*“I have applied to every game design company within the United States and every company that i applied to refused to even give me a chance because they saw that my education came from ITT. Of the two (2) interviews i was granted with "Career Services," an employer took my*

*resume and ripped it in half in front of me saying that "ITT Technical Institute isn't a good school and that they don't hire people from there."*

*"I have applied to many game design companies from Sony to Square Enix, from Nintendo to Ubisoft, and every time I get denied all because of the school I went to. ITT has ruined its reputation with the game industry as well as almost every business out there[.]"*

**27. [REDACTED] (ID 8153), California-Anaheim, IT- DCST, 1/2006–1/2009:**

*"I am currently employed in my field in the same low income job for over 5 years but am unable to get any call backs or interviews due to ITT being on my resume as my educational background."*

**28. [REDACTED] (ID 7679), California-Anaheim, Data Communications, 3/2004–11/2009:**

*"The campus i attended no longer exists. I also find it a deterrent that i have ITT on my resume. I feel that i have missed out on job opportunities based on where i went to college and it has not helped in job placement."*

*"It took me 2yrs to find a job in IT and currently i have great work experience but i am always asked about my college degree and what i learned. It is looked down upon in my field and i believe i have been turned down management jobs because of my education."*

*"When i enrolled they advertised huge employers such as the FBI, CIA, and Boeing who would hire from ITT and now after the lawsuits and predatory lending practices that have tarnished any weight my degree needs to carry and has turned into a negative on my resume that i have taken off the school name from my education section."*

**29. [REDACTED] (ID 7009), California-Anaheim, CEET, 1/2003–1/2005:**

*"[I] had 2-3 employers after taking time out and reviewing my resume that I don't have the skills they expect in a recent college graduate should have to do the job right without complete retraining. They were sorry they and ITT wasted my time to schedule interviews."*

*"[C]ompanies that told me directly "if only you would have gone to a better school where the education actually taught someone real world skills" multiple times."*

**30. [REDACTED] (ID 7708), California-Clovis, CEET, 1/2014–1/2010:**

*"Had to minimize my education on resume due to employers not wanting an ITT graduate[.]"*

**31. [REDACTED] (ID 7990), California-Clovis, Information Systems and Cybersecurity, 12/2009–12/2013:**

*“I have found most employers pass on resumes once they see ITT-Tech listed under Schooling.”*

*“I’m close to \$100,000 in debt to student loans with a degree that is considered worthless to many employers.”*

**32. [REDACTED] (ID 6057), California-Culver City, Drafting Design, 6/2008-4/2010:**

*“One example, roughly dated at 10/2009 i was going to get hired by the union/ state work when they asked if i had or working on a degree of field to hire and I said "yes", when they asked from where, I said "ITT-tech", I have never seen a person look so bothered at the answer i gave because this person rejected my application and said "this school is not accredited, worst school good luck" as i left confused and fumbled!.”*

**33. [REDACTED] (ID 7977), California-Culver City, 7/2014–7/2015:**

*“Jobs would not look twice at a person who lists ITT Tech as a school on its resume. I was shunned more than 100 times before I went back into the hospitality industry and back to another Hilton hotel.”*

*“Jobs connected to the program were unattainable because those companies did not accept ITT tech degrees.”*

**34. [REDACTED] (ID 8989), California-Lathrop, IT- Information Tehchnology Systems, 5/2008–3/2012:**

*“Having ITT Tech on my resume already affected my employment chances since even before I graduated. When I would apply for jobs and get the on phone interviews they would always ask what school I attended and didn't sound amused when I said ITT. Also everyone I know doesn't put it on their resumes anymore because of it. Now that the school is closed and based on their lawsuits my degree is pretty much worthless and this will definitely stop me from achieving a job in the actual IT field.”*

*“I've applied to other places besides my current employer and besides my work experience and knowledge I gained on my own I've never made it past the first interview with the school on my resume. I took the School name out of my resume[.]”*

**35. [REDACTED] (ID 8970), California-Lathrop, Internet Security, 6/2006–6/2011:**

*“If I put that I have an ITT bachelors degree on a resume most employers will not even look at my resume. Do to its bad reputation for not teaching even the basics to its students[.]”*

*“I applied for a number of jobs and because I had ITT on my resume they would not hire me no matter id I could do the job or not[.]”*

**36. [REDACTED] (ID 4863), California-Lathrop, Information Technology Computer Networking Systems, 9/2011–5/2013:**

*“ITT Tech has been a detriment in my resume, it seems employers do not believe that students from there are properly trained.”*

*“I haven't so much as received a phone call from any company I have applied to.”*

**37. [REDACTED] (ID 8973), California-National City, 12/2009–9/2013:**

*“Even before this current event came out I had a hard time with hiring employers giving credit to my efforts that garnished me with an ITT degree, now it's worthless to have on a resume.”*

*“Although I feel strongly that I earned the degree to which I studied for, it is obvious that the degree means even less to employers now than it did when I was trying to gain an entry level job with it after graduating from this for-profit organization. [ ] I no longer have my ITT degree on my resume for it is not accepted by the majority of employers as a credible accomplishment with the over shadowing events of late.”*

**38. [REDACTED] (ID 4739), California-National City, Criminal Justice, 3/2008–6/2012:**

*“I've literally had my degree laughed at because it's from ITT I have started putting bachelors degree private college on my resume so I can get past the first round I do not work and can not get a job in my field and yet have massive multiple loan payments to worry about.”*

**39. [REDACTED] (ID 8755), California-National City, 6/2009–3/2013:**

*“A lot of employers just laughed at me when they saw ITT Technical Institute on my resume.”*

**40. [REDACTED] (ID 7734), California-National City, Project Management and Administration, 12/2009–10/2013:**

*“I do not feel like my degree held any weight on my resume. My first job was as a receptionist and now I work as a marketing coordinator which has been self taught. [ ] I couldn't even get a job as a receptionist at the school, which they were currently hiring for. I was told I was under qualified.”*



**41. [REDACTED] (ID 6592), California-Orange, Criminal Justice, 6/2008–3/2012:**

*“Employees and friends have often mentioned what a joke the school is[.] I have no doubt in my mind that having this school name on my resume has greatly reduced the market for my resume to be accepted. Now i find myself unable to work in the field of study.”*

**42. [REDACTED] (ID 9049), California-Orange, 6/2010–6/2012:**

*“When they knew i graduated from ITT they ignore my resume because they think that school close and they dont teach that well[.]”*

*“Employers know how ITT tech works and they think that school is a joke[.]”*

**43. [REDACTED] (ID 8603), California-Orange, 6/2011–9/2012:**

*“I had to take ITT tech off of my resume because every employer interview would bring up how the school is not accredited.”*

**44. [REDACTED] (ID 4731), California-Orange, 10/2010–12/2012:**

*“Most places I applied to did not like seeing ITT Technical Institute on my resume due to their reputation. Many companies consider their graduates to not be qualified to my surprise. I would not get a change to prove [myself].”*

*“Most places were starting minimum wage salaries. High paying jobs did not accept people from ITT Tech.”*

**45. [REDACTED] (ID 9349), California-Oxnard, Network Systems Administration, 9/2014-8/2015:**

*“Through the school's Job administrator, Anthony, I was under the impression that having ITT tech in my resume would attract recruiters, not dissuade or repel them as I have seen now.”*

**46. [REDACTED] (ID 5718), California-Oxnard, Game Design:**

*“I stopped listing that I attended ITT on my resume because I inquired after getting rejections for almost a year, and they said that they never had hired anyone that worked out from that school. I started listing Udemy certifications instead.”*

*“Having ITT tech on my resume was a marring scar that I had to get rid of and used self taught and other online certifications in its place[.]”*

**47. [REDACTED] (ID 8300), California-Oxnard, AS Multimedia, BS Digital Entertainment and Game Design, 6/2003–3/2007:**

*“I have never gotten even one call back for an interview in the game design field due to ITT being on my resume. Even basic graphics jobs aren't interested.”*

**48. [REDACTED] (ID 7033), California-Oxnard, Information Systems Security, 12/2012–6/2015:**

*“Having ITT tech on my resume is like a joke even though i completed the bachelors program.”*

*“I eventually just had to get my foot in the door and build up work experience i guess.”*

**49. [REDACTED] (ID 8041), California-Oxnard, 8/2003–12/2007:**

*“I feel that ITT deters employers from me, I have two resumes. One with and one without ITT on it.”*

**50. [REDACTED] (ID 8306), California-Oxnard, 3/2014–12/2015:**

*“ITT led me to believe they were a reputable school with multiple accreditations and employers flock to ITT students before anyone else it was all lies. [ ]A lot of employers didn't care that I had ITT on my resume they pretty much made it seem like the degree was irrelevant and that wouldnt get me the job even though ITT assured me emoloyers love ITT Tech graduates. I went looking for work and as soon as I mentioned I was pursuing my degree at ITT Tech I wasnt considered for employment.”*

**51. [REDACTED] (ID 8361), California-Rancho Cordova, 7/2004–8/2005:**

*“My education is not taken seriously with ITT on my resume.”*

**52. [REDACTED] (ID 2845), California-Rancho Cordova, 9/2004-3/2007:**

*“Employers in my field strictly do not hire ITT tech graduates. ITT lied to me regarding placement statistics and salary upon graduation. I had to get a job on my own working in a call center which was only given to me because I had customer service experience from working in a bank. I worked very hard at that job and expressed interest in providing desktop support for the company just before they laid off the seasonal call center hires. The manager of the IT department gave me a task and said if I could complete it he would hire me. This was a very basic task and not something I knew how to do because ITT's education was so poor. I googled the issue and figured out how to resolve it on my own. Once I solved the issue the manager hired me and told me "I just wanted to make sure you could troubleshoot because I know that degree isn't helping you any.””*

*“ITT's marketing and those who work as recruiters paint the school and its graduates as highly sought after commodities. Even going as far to have CEO's of major companies represented in their commercials stating how much they love hiring ITT tech graduates. I've spoken to potential employers since graduating whom Indicated they strictly do not hire for profit college graduates. I've never once spoken to any employer that preferred ITT Tech graduates. ITT tech was sued by the CFPB last year for the very issues I'm speaking of. They were also sued by the SEC only a few months ago for fraud.”*

**53. [REDACTED] (ID 8410), California-Rancho Cordova, 8/2001–6/2005:**

*“I had a hard time finding a job in my field because ITT Technical Institute was on my resume.”*

**54. [REDACTED] (ID 3975), California-Rancho Cordova, 10/2009–12/2012:**

*“I had to remove ITT tech from my resume before I could find meaningful employment. My work experience and previous employers were the defining factor in my job search.”*

**55. [REDACTED] (ID 8181), California-Rancho Cordova, Computer and Electronic Engineering Technology, 12/2009–3/2011:**

*“Couldn't get a job in my field of study when I put ITT on resume. Had to remove it and/or not mention about attending ITT in order for employer to consider looking at my resume.”*

**56. [REDACTED] (ID 9287), California-Rancho Cordova, Project Management, 1/2011-9/2015:**

*“Mid way through my education I started to hear rumors about ITT Tech. Such as "Employers will just throw away your resume if they see it." I asked my counselor and the program chair about these concerns and was assured that those are just rumors from people that are not in charge of hiring. Since graduating I have applied to countless positions related to my degree and have several times been notified I did not qualify because I went to ITT Tech.”*

*“Toward the end of my B.S. program there were increasing rumors that the federal government was looking into ITT tech and that its possible it could shut down. The dean asked all the instructors to reassure everyone that this was not happening and the investigation into ITT tech was a normal thing that happens.”*

**57. [REDACTED] (ID 8291), California-Rancho Cordova, Information Systems Security, 12/2004–6/2010:**

*“A friend of mine who is a technical recruiter finally told me that any resume or job application with ITT-Tech, University of Phoenix, or DeVry on it gets discarded immediately, before any other filtering is done. Further research on my part affirmed her opinion, but this information*

*was not around when I started at the school, and the counselors/salespeople led me to believe that the education i was receiving would be instrumental in starting a career in IT. In the California Bay Area tech world, it is widely assumed that ITT-Tech alumnis are not qualified for even the lowest of positions, and that the school is a scam. As a result, the only time I ever met potential employers was at job fairs, and even the good impression I made meant nothing after they looked at my resume.”*

*“I have succeeded in getting jobs only when my education/CV didn't come into play. I sold cars and shoes/clothing for many years, and only got out of retail when a friend did me a favor by setting up a meeting with an employer who gave me a chance.”*

*“I worked full-time retail the entire time I was in school, and my resume was rejected hundreds of times by every IT company I tried. I eventually was able to speak with some HR folks I befriended who informed me that ITT-Tech CVs go directly to the trash, and that I should have just taken a couple of community college courses and passed some certification tests. I abandoned hopes of ever working in IT, and work in sales to this day, making far less than my peers who went to real colleges.”*

**58. [REDACTED] (ID 8811), California-Rancho Cordova, 9/2008–8/2012:**

*“I've already received several comments from potential employers on LinkedIn that i should remove this from my resume'. This degree is absolutely a black mark on my record. I'm humiliated.”*

**59. [REDACTED] (ID 2551), California-Rancho Cordova, Information Technology, 6/2013–4/2015:**

*“I've applied and interviewed for different companies I have experience in information technology. I have my certifications but when it comes down to my degree I know my resume is thrown away because it says ITT Technical Institute.”*

**60. [REDACTED] (ID 7718), California-San Bernardino, School of Information Technology, 2/2007–2/2012:**

*“Had to remove ITT from my resume, because of the belittlement I received during interviews... One question I was asked was, "you know ITT isn't a real school, right?" Followed by laughs. [] Also asked to demonstrate certain job qualities referring to the job I was applying for, which I had no problem, but was disqualified because it's not considered a "real school.”*

*“I removed ITT from my resume, because I was laughed at in interviews for jobs I applied for.”*

*“Have never landed an IT job with the worthless time I've had at ITT. Had to resort to returning to maintenance, which I have wanted to get away from. Exactly the reason I went to try and better myself.”*

**61. [REDACTED] (ID 8324), California-San Bernardino, 9/2006–7/2009:**

*“I have been laughed at during job interviews from Raytheon, Lockheed Martin, Tek Systems, Robert Half Technologies, IGT gaming. I was given professional advice from an AT&T recruiter to remove my involvement with ITT Tech from my resume.”*

*“ITT Technical Institute promised me that I would be chosen above other candidates that went to regular universities or colleges because I would be ITT Tech Alumni and would be more preferable. This is not true. Most companies admit that they Would prefer a regular student from a regular university or community college.”*

**62. [REDACTED] (ID 9052), California-San Diego, Computer Networking (AA) Information Security Systems(BS), 3/2003–3/2007:**

*“In my experiences in looking for work having ITT on my resume has NOT helped me in acquiring employment. Each job that Ive acquired came from know someone and getting training years after attending ITT Tech. Today my degree are a joke to current employers I am lucky to have had the opportunity to take courses and get certified. Current employers will simply disregard an ITT education.”*

*“I applied to many jobs from San Diego, CA, Los Angeles, and Utah before getting a job in my field of work. [ ]It took me close to 3 years after graduating to find a job in my field. The only reason I was hired was because a good friend of mine worked there. Even then I had to take a pay cut and move back home with my parents in order to afford to live and pay my student loans and other bills. [ ] Having ITT on my resume has yet to benefit my situation.”*

**63. [REDACTED] (ID 8176), California-San Diego, CNS (Computer Networking Systems), 3/2008–6/2010:**

*“Not only is it hard to find a job because of having ITT Tech on my resume. I have been harassed and made fun of by other colleagues just because I attended.”*

**64. [REDACTED] (ID 8529), California-San Diego, 9/2010–6/2012:**

*“I have heard on numerous occasions that having ITT Tech on my resume repels the job field that I was applying for (web design and graphic design). No one wants to deal with a graduate from my little known degree and because It associates itself with ITT.”*

**65. [REDACTED] (ID 7329), California-San Dimas, Computer Networking Systems, 1/2006–1/2008:**

*“I have 15+ years computer experience but my \$20k debt I'm carrying will never go away and now I'm unemployed and can't get an interview because employers immediately pass over my resume because of my junk degree.”*

*“I graduated with a 3.8GPA w honors but my degree is not valued and no one will accept it as a legitimate A.S. Degree. I have since been forced to file bankruptcy and my loans still carry regardless. I am continually having to seek forbearance to avoid default on almost \$20k loan debts.”*

**66. [REDACTED] (ID 8996), California-San Dimas, 12/2010–3/2014:**

*“Having this school on my resume, I feel embarrassed to even show an employer after the closing of the school made us all look like laughing stalks.”*

*“They said they were the best school out there and that all employers were taking all ITT Tech students[.]”*

**67. [REDACTED] (ID 8310), California-San Dimas, Computer/Electronic Engineering Technology, 9/2005–3/2010:**

*“I was told since the school was for profit, I was better leaving it off my resume.”*

**68. [REDACTED] (ID 5526), California-San Dimas, Computer Drafting and Design, 6/2008–6/2010:**

*“I have removed my education at ITT from my resume due to the negative impact it has on my chances of getting hired even though I am not applying for jobs in the field I got my degree for.”*

**69. [REDACTED] (ID 7706), California-Sylmar, Electronics and Communications Engineering Technology, 1/2003–12/2007:**

*“ITT-Tech lied about there reputation and how good of a school it is because of misleading TV commercials of success stories. At a job interview with General Atomics I was laughed at, because of the school I went too, and was told I should have left the school name off my resume.”*

*“I was told that with the Electronics Degree I would be able to be hired by major Aerospace companies and my Degree is very useful to land any electronic job easily.”*

*“I cannot find a entry level job in electronics with ITT-TECH listed as my school[.]”*

**70. [REDACTED] (ID 4252), California-Torrance, Criminal Justice, 11/2004–9/2008:**

*“No one will hire me due to this on my resume. Again, was told criteria wasn't met within their expectations by employer. I have heard this more than once.”*

**71. [REDACTED] (ID 9485), California-Torrance, Computer Electronics Engineering Technology, 12/2010-12/2012:**

*“I have had multiple interviews where I have been overlooked by providing ITT Tech as the school I have obtained my education as it seems many employers are aware of the lack of strong fundamental Education that ITT Tech provides its students. I was able to obtain I with ITT Tech on my resume due to the fact the man hiring was a former graduate himself and solidified the "who you know not what you know" mentality to obtaining a job after attending ITT Tech. I have since then left that job as the school I have obtained a degree from (ITT Tech) was not acceptable in gaining higher employment within the company (Northrop Grumman) and I would have to start my education process over from the beginning to become an actual Engineer.”*

*“If I had known what I now know, I would have never wasted my opportunity for Federal loans at this school. I have had interviewers that questioned the quality of Education provided by ITT-Tech and have been overlooked due to the illegal practices that are coming to public attention. I am no longer willing to state that I have obtained an Associates Degree from ITT Tech and now have to rely on work experience alone to gain further employment which puts me at a severe disadvantage to those who have paid much less in terms of student debt.”*

**72. [REDACTED] (ID 9261), California-Torrance, Software development, 4/2014-12/2015:**

*“Having ITT on my resume made employers weary about calling me[.]”*

**73. [REDACTED] (ID 9171), California-Torrance, Criminal Justice, 3/2006–4/2010:**

*“When employers see ITT Technical Institute on my resume it might as well read "Sam's School for Fools." I have seen the looks on their faces and experienced the sudden change of heart when they find out what school I attended.”*

*“Everything would go great on the interview until they reviewed my resume and found out what school I attended.”*

*“After graduation I was determined to find a job and after so many no's after I know for a fact the interview was better than good, I came to the conclusion that ITT Technical Institute was not a reputable school and I would never be employed in the Criminal Justice field. This is extremely*

*hard for me to write because I feel like such an idiot and it makes me sick to my stomach and I get depressed thinking about the effect this has put on my livelihood and credit.”*

**74. [REDACTED] (ID 6997), California-West Covina, Computer Networking Systems, 1/2003–11/2005:**

*“I had hard time finding a technical job due to ITT Technical Institute being on my resume, employers would say that they had to let go students because they were not properly trained and educated on that job placement.”*

**75. [REDACTED] (ID 9710), California-West Covina, 3/2007-9/2009:**

*“They never told me that [ ] having ITT on my resume would basically disqualify me from jobs.”*

**76. [REDACTED] (ID 9472), California-West Covina, 1/1997-7/1999:**

*“I cannot put ITT in my resume.”*

**77. [REDACTED] (ID 7973), Colorado-Aurora, Computer Networking Systems, 12/2005–12/2007:**

*“Many employers have laughed and joked about the quality of education I received at ITT. I no longer list it on my resume as a place of education.”*

**78. [REDACTED] (ID 9059), Florida, Electronic Engineering, 8/1999–6/2001:**

*“Most employers recognize ITT tech as a profit only school and treat it as a joke of a education, i took it off my resume and just put associates in electronic engineering to avoid getting the judgement thinking i made a good decision to get my education with ITT.”*

**79. [REDACTED] (ID 9366), Florida-Doral, BA Information Security Systems, 6/2003-9/2007:**

*“Several people over the years have told me that certifications are looked upon as more important than a degree from ITT Tech. As an example, in a job interview several years ago, I made a comment regarding my degree being from ITT Tech being good enough to make me the best candidate for the job. The interview had asked if I had any plans on getting certifications. I said no, I have a degree from the top school. His words, "you should rethink that." I stopped looking for IT work long ago. It never got me to where I wanted to be.”*

**80. [REDACTED] (ID 7796), Florida-Doral, Criminal Justice, 6/2008–12/2011:**

*“I’ve been turned away countless times because of the fact they saw ITT Tech on my resume. I was very lucky to have a security company hire me, despite of my college education. After the*



*fact of what my Ethic teacher declared, I dug up some research about ITT and I saw many lawsuits against them due to the very same reason I went through. I really wish I did my research sooner!! It's a very big regret and mistake. I make sure that I don't let anyone I know go to ITT Tech."*

*"I tried applying for the FBI and ITT was not listed on their list of Accredited schools. I tried to call and stated that ITT wasn't eligible. I also tried with Homeland Security...same thing happened."*

*"I was promised that I would be able to get into the FBI, CIA, Marshals, Customs....etc, however, it was all a very big LIE! I have tried for years to try and apply, but they would all reply saying that I did not graduate from an accredited school. I was stuck doing basic security work for a few years. I didn't pay \$80k to be a simple/basic security guard!"*

**81. [REDACTED] (ID 7035), Florida-Doral, Information Systems Security, 11/2006–5/2010:**

*"I have been denied work because I list a Bachelor's degree from ITT Technical Institute in the education section of m resume. I have been told by some corporations that my degree was not recognized."*

*"Companies do not recognize ITT degrees as legitimate college degrees."*

*"On one occasion, a well known IT Services company in the Miami/Ft. Lauderdale area told the ITT Career placement person at the time that they considered ITT's Bachelor programs as community college Associates degrees, and that Associates degrees from ITT were not even considered valid."*

**82. [REDACTED] (ID 8565), Florida-Doral, Computer Network Systems, 8/2004–12/2006:**

*"In 2004 the FBI raided several ITT campuses, and they never explained to the students why and what was going on. It was through the news that we knew they were practicing shady practices. I found out later that having ITT Tech in my resume wasn't really respected by employers since they saw the school in the news."*

*"Every time I've had to look for a job it's been hard for me since most of the companies do not treat ITT's degree as a real degree. Most of the companies require degrees from traditional nationally accredited colleges and universities."*

*"I also feel embarrassed when I tell people I'm an ITT graduate, no company respects that degree. It's like everyone knew they were a fraud except 19 year old me."*

83. [REDACTED] (ID 6661), Florida-Doral, 3/2005–6/2007:

*“Since I graduated iam always get the idea we found a better candidate. . I feel is because ITT is on my resume employees have not taken me seriously. ..I then started to take it out of my resume and have gotten jobs[.]”*

84. [REDACTED] (ID 3762), Florida-Doral, Criminal Justice, 12/2005–7/2014:

*“I was told by the Florida Highway Patrol recruiter that if I wanted to have a chance at applying with them that he recommended me to remove that school from my resume.”*

85. [REDACTED] (ID 9137, 5895), Florida-Fort Lauderdale, 8/2004–1/2007:

*“ITT Tech has been accused of fraud for decades. They've been raided by the FBI and they've had many lawsuits against them. Recently ITT Tech has permanently shut down due to crackdowns on the for-profit-college- scam. I've tried to get a new job and potential employers always question ITT Tech being on my resume. My degree is absolutely worthless due to ITT Tech's carelessness and outright fraud they committed. I've been paying on my loans for 10 years now and I still owe around \$40,000 for a worthless associates degree than an employer won't take seriously. I have to leave ITT Tech off of my resume now because of how embarrassing it is to have on there now that they have shut down and filed for bankruptcy. It's absolutely not fair that ITT Tech commits fraud, steals money from the federal government, and then gets to file bankruptcy and have all of their debts wiped away while students like me are stuck with a humongous bill that is non-dischargeable in bankruptcy. The system in place is absolutely horrendous and students are being left to pick up the pieces. Do you think ITT Tech ever mentioned anything about their illegal activities to their potential students or staff? No. When ITT Tech shut down they didn't even have the decency to let their faculty or students know. They just closed down and left everyone hanging. That goes to show you what kind of company ITT Tech really was and how much they actually cared about their program, students education, and faculty's livelihoods.”*

*“My degree from this school is now useless since their reputation has been completely destroyed. Potential employer's won't even look at my resume if I have ITT Tech on it. Employer's don't trust the education that is being received at ITT Tech and they will move on to the next potential employee who went to a reputable school. Most people, by now, know that ITT Tech is a for-profit scam school and it has become a running joke. I feel like a complete fool for having that dirty mark on my resume and I even omit it from my resume now so that people won't throw it directly into the trash. Pretending like I have no college degree is much better than having an ITT Tech degree.”*

*“The job I currently have, I left ITT Tech off of my resume because of negative responses in the past. I was able to prove to my employer that I had the necessary skills to get the job, even though I had no degree listed on my resume.”*

**86. [REDACTED] (ID 9278), Florida-Fort Lauderdale, Information Systems Security, 5/2006-12/2010:**

*“I had to obtain certifications such as CompTia and Cisco to end up in my field of study. ITT Tech on resume did not help.”*

*“I never knew how much employers did not like ITT Technical Institute. From the commercials and staff at ITT, I was advised that ITT was one of the best schools to go to for a technology career. I had to get certifications outside the school in order to get my foot in the door of my field of study.”*

**87. [REDACTED] (ID 9396), Florida-Fort Lauderdale, Electronics Engineering Technology, 11/1999-9/2003:**

*“Employers turn away candidates that have ITT on their resume as the school’s integrity has been compromised, thus making it harder for employers to trust the skill set I have obtained.*

*I have been turned down at several jobs and not even allowed to have an interview based on my degree. For an industry that requires specific competencies, ITT did not provide that knowledge and lied to me about my realistic prospects.”*

**88. [REDACTED] (ID 8560), Florida-Fort Lauderdale, 12/2007–9/2011:**

*“I feel that most of interviews are halted and progress in the interview process stops because ITT tech is on my resume[.]”*

**89. [REDACTED] (ID 8369), Florida-Fort Lauderdale, Network System Administration, 9/2011–12/2014:**

*“I am scared to put my ITT degree on my resume for fear of employers skipping over my application. [ ] At this point in my career, it will only hinder my resume.”*

**90. [REDACTED] (ID 8933), Florida-Fort Lauderdale, CyberSecurity, 9/2009–12/2013:**

*“Everytime they saw ITT tech in my resume my interviews were cut short[.]”*

**91. [REDACTED] (ID 9386), Florida-Fort Lauderdale, Criminal Justice, 12/2005-6/2010:**

*“I feel like having ITT on my resume has had a negative outcome in finding a job. Employers do not take the school and education seriously. I once applied for an entry level job that any*

*criminal justice student coming out of college should of gotten but i was told i did not have the educational background. I feel that going to ITT has affected my career path drastically.”*

**92. [REDACTED] (ID 7018), Florida-Hialeah, Computer Networking Systems, 11/2006–12/2008:**

*“I was told directly by a hiring manager that they would not hire me into their IT department because of having ITT on my resume. They do not trust the education that students are receiving there because in the past they tried hiring students from ITT and discovered that they had learned nothing[.]”*

*“I also tried to get into the IT department at my current job but they told me they would never hire from ITT Tech again because the students learn nothing there and had poor work ethics (they've tried to hire from there before). To them the Associates degree I have is worthless.”*

**93. [REDACTED] (ID 8127), Florida-Jacksonville, Criminal Justice, 3/2008–12/2011:**

*“With a work ethic and transcript like mine, I should not have struggled so hard to find a job after graduation. I really feel that seeing ITT Technical Institute on my resume repelled employers from even calling me for an interview.”*

**94. [REDACTED] (ID 7937), Florida-Jacksonville, Computer Networking Systems, 7/2002–5/2005:**

*“Have ITT Tech on your resume is not good as employers "ask you is that a real school ?””*

**95. [REDACTED] (ID 8042), Florida-Lake Mary, Data Communications Systems Technology, 5/2005–5/2009:**

*“I have been turned away from jobs at major companies such as VMware and Cisco due to having a worthless degree on my resume. These could have been upwards of six figure jobs and life long careers.”*

*“I had to work construction for years during and after my associates and most of my bachelor's degree. Once in my field, I learned that ITT was basically a degree farm, turning out degrees as quickly as possible and not providing education behind them. Having a degree from ITT has become a blight on my resume and due to the student loans I have, i cannot afford to go back to school to get a real degree.”*

**96. [REDACTED] (ID 7970), Florida-Lake Mary, Criminal Justice, 9/2007–10/2009:**

*“I was completely unaware of the reputation that ITT had when I enrolled. Since graduation, [I] have actually been told by recruiters to just leave ITT off my resume because their graduates have a bad reputation.”*

**97. [REDACTED] (ID 8030), Florida-Lake Mary, Network Systems Administrations, 8/2013–6/2015:**

*“I have been declined jobs from credible career opportunities because of ITT's label on my resume. I was told once by another student that companies see ITT's degree as a waitresses level job. I cannot fathom the idea of going through all this schooling just to get a job equivalent of that to a waiter.”*

*“Here I am with this useless degree that potential job opportunities TELL ME to take off my resume. As if I didn't do my part to earn it. As if I didn't actually go to school for it, yet I'm forced to pay back twenty six THOUSAND dollars, AND I STILL don't have a job in the desired career field of which I studied.”*

**98. [REDACTED] (ID 6014, 7885), Florida-Lake Mary, Network Systems Administration, 9/2013–5/2015:**

*“Employers advised me to remove ITT Tech from my resume or I would never find a job. I wish more employers would go on record stating this so that ITT Tech can be brought down!”*

*“I was told by numerous employers to remove ITT Tech from my Resume but because they had already seen it they could not hire me.”*

*“Once, I set up my own interview and brought what I thought was one of the best Resume's I'd ever seen. The employer told me that because I had ITT Tech on my resume they could not hire me because of the lack of education received from that school. Most employers from then on out said almost the exact same thing. I finally removed ITT Tech from my employment Resume and I landed a job (not in my field of study).”*

**99. [REDACTED] (ID 8248), Florida-St Petersburg, 9/2009–12/2010:**

*“I've been told by other employers that having ITT Tech on a resume doesn't look good. Now as they close down all I'm left with is wasted time, a worthless piece of paper, and a lot of student debt.”*

*“When applying for engineering jobs even within my company, nobody even considered me even when I told them I had an associates degree in Computer and Electrical Engineering as soon as I said it was from ITT Technical Institute.”*

*“I was told I would easily be able to get a job as an Engineer with just my associates degree. I ended up finding my own job without the help of ITT Tech. The employer stated that my degree had no impact on the reason they hired me. I was hired based on my previous job experience.”*

**100. [REDACTED] (ID 5147), Florida-St Petersburg, Information Systems Security, 9/2008–9/2012:**

*“ITT cited that I would be able to find employment in my field of study after I completed my degree. I've been told that my resume is thrown away as soon as degree credentials are seen due to attending ITT.”*

**101. [REDACTED] (ID 5291), Florida-Tallahassee, 9/2004-5/2006:**

*“A number of jobs I applied for I was turned away from due to having a degree from I.T.T Tech and the reason listed was a trust in how I was trained by the school.”*

**102. [REDACTED] (ID 7587), Florida-Tampa, Networking Sciences, 10/2008–5/2009:**

*“My resume was tossed by even regular retail establishments, once I removed ITT Tech from it, I suddenly landed a full time Management position.”*

*“When interviewing for a service technician position, on my resume I had listed that I was currently enrolled in ITT Tech. The interviewer was scanning my resume, discovered this, then ended the interview on the basis of who was on my resume for education.”*

**103. [REDACTED] (ID 4890), Florida-Tampa, Network Systems Administration, 7/2008–12/2009:**

*“I heard from multiple students that having ITT on a resume has the opposite intended effect, that it actually makes it more difficult to obtain a job in the chosen field. Schools like this should not exist. I am now going to a traditional college and paying for it myself. Never again will I take out a student loan, having learned the hard way through ITT that it does not work out in my best interest, ever.”*

**104. [REDACTED] (ID 8802), Florida-Tampa, Computer Networking Systems, 4/2010-11/2011:**

*“I was told i have a better chance of a job if it remove ITT from my resume.”*

*“I have been told i have a better chance at landing a job if i remove ITT Tech from my resume by a company i was interviewing for. The school is now shut down so I will definitely not get accepted anywhere and i have to remove it from my resume, so this is the equivalent of not having a degree.”*

**105. [REDACTED] (ID 8444), Florida-Tampa, Electronics Engineering Technology, 5/1997–5/1999:**

*“I graduated with an overpriced associates degree that no company valued. They didn't give me the skills i needed for technical work, no company respected or valued the degree, in fact there are many employers who upon spotting ITT Tech on your resume discard your application. I ended up working unskilled factory jobs for low pay[.]”*

**106. [REDACTED] (ID 8817), Florida-Tampa, Computer Aided Science CADD, 9/1998–9/2000:**

*“I would sometimes have to remove ITT from my resume to just sit down for a job interview. Some interviewers would make rude comments about the school and how they acted throughout the years and how they mistreated people in general.”*

*“It tooks months to almost a year to find a job and FORCED to settle for it. It was NOT even close to what was taught at the school.”*

**107. [REDACTED] (ID 2858), Florida-Tampa, Computer Networking, 2/2007–6/2007:**

*“Having ITT tech on my resume hurt me for potential work and I didn't know for several years.”*

*“I had an offer for a very nice management position. The district manager called me back that due to that on my resume I could not have the position.”*

**108. [REDACTED] (ID 4453), Florida-Tampa, Digital Entertainment & Game Design, 1/2005-3/2009:**

*“In 2009 after graduating from ITT I attended a professional coding and design convention called Siggraph. All of the studios saw that I attended ITT and told me that they had no positions available for me, despite having an open list of positions at their tables. It seems that my Bachelor's degree does not actually exist, by the standards of employers.”*

**109. [REDACTED] (ID 9281), Florida-Tampa, Digital Entertainment and Game Design, 3/2006-3/2009:**

*“ITT Tech told me that their school was as reputable as any other college or university. When I entered the job market I found that people literally threw away my resume as soon as they saw ITT Tech on it. The school has also been shut down completely due to rampant fraud. The Department of Education has cut ties not only with ITT Tech, but also with the accreditation company that was not properly reviewing them.”*

*“I had several call backs for jobs I applied for that immediately ended when the interviewer found out that ITT Tech was the school I went to. I was told once in confidence by an HR*

*employee that I should not put the school's name on my resume. I was able to get a job after I stopped placing the school's name on my resume.”*

**110. [REDACTED] (ID 9320), Georgia-Duluth, Criminal Justice, 12/2012-6/2015:**

*“My current job advised me that she could not give me a raise as she thought that my education level was worth something. I am sending out my resume, but nothing is happening. I have great experience. But the one thing that employers do look at is your education and I am not getting any call backs. I have gotten a few, you do not meet the education requirements needed even when they ask for the Associate Degree as the minimum.”*

**111. [REDACTED] (ID 8894), Georgia-Duluth, Computer-Aided Drafting and Design, 9/2003–9/2005:**

*“I was told my degree would advance me in my career, yet that has never happened! I am still having to look for other jobs not even close to my area of study, because my degree doesn't go far with employers. Experience is the only thing that will advance me and that was not the understanding I got from ITT. I was under the understanding that when I got out of school, I would be directly into a job that was making plenty of \$ to atleast be able to pay my bills, including these outrageous loans.”*

*“The job I did get, could have been acquired without a degree and without all the loans! This degree with even more worthless now that ITT has shut down.”*

**112. [REDACTED] (ID 8991, 7327), Georgia-Duluth, 12/2010–12/2014:**

*“They told us a degree from them was completely valid and actually preferred among business hiring as it would show we had hands on knowledge. Now I have a degree I can't even put on a resume and over a \$100k in debt to be in a position I would be in without ITT Tech[.]”*

*“I had no call backs on jobs I applied for finally I took my degree off of my resume and just used my experience.”*

*“Having this degree is a joke.”*

*“I was the first of my family to graduate from college. I took pride in that idea and now I feel nothing but shame and stress from debt collectors calling. I want nothing to do with the degree I have and will probably never persue this type of dream again as I question my own intelligence.”*



**113. [REDACTED] (ID 9079), Georgia-Duluth, Network Systems Admin, 8/2014-6/2016:**

*"I had one employer tell me that my "Mickey Mouse certificate was useless, and I should get my money back." I can NOT find a job in my field because I am an ITT Tech graduate. I have a family to support."*

**114. [REDACTED] (ID 3837), Georgia-Kennesaw, Computer Networking Systems, 6/2007-9/2009:**

*"I was not able to get any jobs in my field. I had multiple employers tell me that i should take my degree off of my resume."*

*"Any company that i talk to almost laughs at me when i tell them where i went to college. I have no hands on training from school as they promised, i have no experience as they promised, and i am not able to take any of the microsoft certifications that i was supposed to be up to speed on when i graduated as they promised."*

**115. [REDACTED] (ID 9255), Idaho-Boise, Visual Communications, 3/2009-8/2009:**

*"I have not even been able to obtain a basic Graphic Design job or even an interview with ITT-Technical Institute on my resume."*

**116. [REDACTED] (ID 8695), Idaho-Boise, Computer and Electronics Engineering Technology: 3/2002-3/2004:**

*"I have struggled to find a job when i put my ITT Tech education on resume and application. There are companys in my area that have actually modified there hiring practices so that ITT Tech education actually disqualifys you for employment. i.e.(Boise Police Department, Idaho Power Corp.)"*

*"The degree I have received from ITT Tech is worthless in my area and actually makes it harder to get a job. With the current closing and shutting down, situation of ITT Tech my degree is even worse then before it is even more discredited and is like it does not exists."*

**117. [REDACTED] (ID 8134), Illinois-Arlington Heights, 3/2008-3/2012:**

*"Having ITT on my resume definitely prevented employers from hiring me due to the reputation of the school."*

*"Employers dismissed my resume regardless of experience when they saw I got my degree from ITT Technical Institute."*

**118. [REDACTED] (ID 5490), Illinois-Arlington Heights, Computer Network Systems, 9/2011–3/2012:**

*“Having ITT on my resume has repelled some employers. Even in my current job position that knows how I work and what knowledge I do have, cannot take my credit courses as a serious education. I feel that I had to get where I am after working 5 years in my position and now barely have gotten to what I was promised after graduation, even though this is not my career field.”*

*“ITT career office confirmed that their graduates always are highly considered when applying for jobs due to their "technical experiences" taught in classes. When applying for jobs I found out that was not the case. Some career prospects actually frowned on my resume due to my education coming from ITT Technical Institute.”*

**119. [REDACTED] (ID 8873), Illinois-Arlington Heights, Criminal Justice, 1/2008–9/2011:**

*“I strongly believe that ITT looks bad and not good on my resume as they had me to believe and this may or may not have disqualified me from certain jobs I have applied to in the past since graduating from ITT.”*

**120. [REDACTED] (ID 8210), Illinois-Arlington Heights, Computer Network Systems, 3/2009–6/2011:**

*“Companies laugh at my schooling part of my resume and so just don't even call.”*

*“They always talked about how all these companies respected this school but when you graduate and look for employment with these companies they just laugh in our face[.]”*

**121. [REDACTED] (ID 8096), Illinois-Mount Prospect, 1/2006–4/2008:**

*“The recruiters kept stating that having ITT Technical Institute on a resume would look appealing to future employers. When I did go looking for employment, I felt that it was hindering me from finding employment.”*

**122. [REDACTED] (ID 8442), Illinois-Mount Prospect, 9/2008–1/2012:**

*“Many employers didnt even know who ITT was, now I am embarrassed to have them listed on a resume. I have been told on a few occasions that the classes from there or having them on my resume does not help my chances of employment.”*

**123. [REDACTED] (ID 8139), Illinois-Mount Prospect, Computer Networking Systems/Information Security, 6/2009–6/2013:**

*“Putting ITT on my resume has not gotten me anywhere in the field of technology, if anything is has prevented me from moving forward in my career and have not gotten the jobs that I have worked for and deserved.”*

*“I have gone through hundreds of interviews and have been lucky enough to find an IT job with my friends company. All the companies would not hire me because of ITT on my resume!”*

**124. [REDACTED] (ID 8684), Illinois-Oak Brook, Information Systems Security, 6/2009–9/2013:**

*“ITT Tech told me that because they have been in business since the 70's and had schools in many different states, that constituted them being a legitimate institution. I now see that this is not the case. I personally know of not receiving jobs b/c a potential employer saw ITT Tech on my resume, so they chose another candidate. Just yesterday I was the butt of a joke about the school closing. A friend of my literally told me that my degree is now worthless b/c no one would hire an ITT Tech graduate. My bachelor's degree is tarnished and worthless in the eyes of the public.”*

**125. [REDACTED] (ID 3043), Illinois-Oak Brook, Associates in Multimedia, 1/2003–1/2005:**

*“Employers laugh when they see ITT on my resume to the point where i had to take it off completely.”*

**126. [REDACTED] (ID 9344), Illinois-Orland Park, 12/2013-3/2016:**

*“ITT tech never informed the students of the legal trouble they were in, having ITT tech on my resume is frowned upon and only other predatory schools are willing to accept the credits from the school.”*

**127. [REDACTED] (ID 7899), Illinois-Springfield, Information Technology - Computer Network Systems, 12/2013–3/2016:**

*“I once had an interview for the position of a bank teller. The lady I interviewed with looked at my resume and when she seen that I had went to ITT Technical Institute I was laughed at. With that being said, I wondered how I was ever going to find a job in my field of study if I wsn't even considered for a bank teller position for that reason.”*

**128. [REDACTED] (ID 7053), Indiana-Carmel, Computer Forensics, 12/2011–12/2013:**

*“I’ve been several interviews after taking it off of my resume. Once in the interview, the employer asks what college did I attend because it wasn’t listed on my resume. When I reply ITT Tech, most of the responses were “that’s not a college, I’m sorry we’re looking for a candidate with college experience.”*

**129. [REDACTED] (ID 8598), Indiana-Carmel, 12/2008–9/2012:**

*“Most employers that i have filed with won't accept it or I have been overlooked for jobs based on having an ITT Tech diploma on my resume.”*

**130. [REDACTED] (ID 8763), Indiana-Carmel, 6/2010–1/2014:**

*“I refuse to put ITT T[ech] on my resume now, but when i would go for job interviews they would laugh over me having a ITT T[ech] degree because they said that school was a joke and only to find out years later, they were completely right. [I found out quickly that in South Carolina this was a joke of a degree. No one will hire with a ITT Tech degree.”*

**131. [REDACTED] (ID 4764), Indiana-Carmel, Computer Forensics, 1/2009–1/2014:**

*“Employers view ITT Tech as a school that takes in large amounts of students for profit with very little or NO quality output. Listing this school on my resume is almost worse than listing nothing at all.”*

**132. [REDACTED] (ID 9150), Indiana-Carmel, Criminal Justice, 12/2007–11/2013:**

*“I was told having ITT on my resume would help me in my search of a job, but most places don't hold it very high.”*

**133. [REDACTED]. (ID 8242), Indiana-Carmel, Software Development in Information Technology, 7/2015–2/2016:**

*“Putting information that I was a current (at the time) student of ITT on my resume, got me dismissed from a interview for Web Developer position. The fact that I learned Web Development at a different school, and was at ITT for Software apparently was completely irrelevant.”*

**134. [REDACTED] (ID 8024), Indiana-Carmel, Information Systems Administration, 6/2010–6/2013:**

*“I did not fully appreciate how potential employers see ITT as educational background on my resume until a job search began in earnest upon graduation. I believe most employers understood it for the scam it really was, and instead of it being a positive credential, it became a liability instead.”*

**135. [REDACTED] (ID 2670), Indiana-Carmel, 10/2014-10/2016:**

*“My Aunt works a federal job. She was in charge of Hiring and said they threw away any application from ITT Tech as they have had nothing but problems with those students. Their level of education did not meet the basic job requirements. I have met with several people who will not hire ITT graduates as they are taught on pirated software that is not up to industry standards[.]”*

**136. [REDACTED] (ID 8485), Indiana-Fort Wayne, Criminal Justice, 9/2005–9/2009:**

*“I am honestly embarrassed putting that I attended ITT Tech on my resume. To me it feels like it hurts my chances of finding a job than it helps.”*

**137. [REDACTED] (ID 8150), Indiana-Fort Wayne, Criminal Justice, Visual Communications, 12/2009–6/2012:**

*“Having ITT Tech on my resume is more likely that I will be turned away from a job because they know the truth about their for-profit procedures and lack of education for their students. I had no idea that they were ripping me off until it was too late to pull out. [.]Any design company I went to, would pass my resume by because of where I got my degree from. They would talk to me about a job until I told them where I graduated from. None of them will look at Graphic Designers who are from ITT Tech. It's because they KNOW we don't have proper training or all the training, it's as if we have no education at all. So, I miserably work for 10.50 an hour at a pawn shop. I have no life, working 6 days a week, no health insurance and make less than 20,000 a year. It's not why I went to school.”*

**138. [REDACTED] (ID 8830), Indiana-Fort Wayne, Digital Entertainment and Game Design, 9/2004–6/2008:**

*“I have had an interview in the past where someone told me that it was hard to take my education seriously because I went to ITT Tech. They were not sure that I could accomplish my job with the education I received at ITT Tech.”*

*“They promised that I would make enough money to be able to pay back my student loans soon after graduation. They also made it seem that finding a job would be easy with a bachelor's degree. I had a terrible time finding any kind of computer job. I was reduced to contract work*

*and even working for a factory for a few years just to make ends meet. The payments that they required me to make was more than I could afford and ruined my credit.”*

*“I have had a hard time finding work because no employer takes my education seriously. It has caused tremendous stress due to money issues with my family. I have had to borrow money from friends or family to make my school loan payments. It has totally ruined my credit. I can't afford to have nice things and go on vacations. I can't afford to go back to a different school to further my education because my credit is so bad, and I cannot afford to pay for yet another loan. Going to ITT Tech has basically ruined my life.”*

**139. [REDACTED] (ID 8217), Indiana-Fort Wayne, Computer and Electronics Engineering Technology, 3/2009-9/2011:**

*“I have had some interviews where it was casually mentioned that ITT Tech was gaining a bad reputation in the field because the people they were graduating didn't know what they were doing. I did not get any of the jobs where that was mentioned.”*

**140. [REDACTED] (ID 8737), Indiana-Indianapolis, 3/2009–11/2012:**

*“I was told by a company once during an interview that I would be better off not even putting the ITT degree information on my resume. I was not hired for that position.”*

**141. [REDACTED] (ID 7685), Indiana-Indianapolis, 9/2012–6/2014:**

*“I no longer put ITT on my resume as I get asked about the lawsuit by employers every time.”*

**142. [REDACTED] (ID 3075), Indiana-Indianapolis, 3/2011–6/2013:**

*“I tested this. I put a resume with ITT tech on it and for 5 months no job offer. Take it off and I am now getting hired at a hospital but its again help desk.”*

**143. [REDACTED] (ID 7712), Indiana-Indianapolis, ASN- Associate of Science in Nursing, 9/2009–6/2013:**

*“They never indicated that they were struggling so badly financially, that they had to illegally create 2 private loan programs, in order to keep investors appeased. They did eventually have to address the communities thoughts on ITT's reputation, once it got to the point that there were no longer clinical sites, hospitals, nursing homes, etc. that would accept us as clinical sites. 4 of my 8 clinical sites were 2+ hours outside of Indianapolis at very small, rural hospitals. This was a glaring red light for me, considering the other for-profit schools, were known to have clinicals at the metro hospitals of Indy. There's no denying there was a horrible public opinion, at that point. Now that the numerous fraud cases, scamming, and the term "diploma mills" has been on the news, its even common knowledge of ITT being a non-reputable school, in turn, implying i'm a non-reputable nurse. I would never tell anyone where i graduated now. I took my pictures off*

*social media, showing my diploma. I removed ITT from my LinkedIn, and i have now removed it from my resume. Not quite the satisfaction most expect after 3 years of school, \$53000, and being the first in my family to graduate. I dont even want to speak of it. ITT was nothing it represented itself to be.”*

**144. [REDACTED] (ID 8523), Indiana-Indianapolis, 9/2008–12/2011:**

*“Tried to apply for an employment at a base in georgia but i was denied stating qualified but not highly qualified and also was told to take my college degree off my resume in order to get more opportunities. I am working at a retail store.”*

**145. [REDACTED] (ID 9592), Indiana-Indianapolis, Master of Business Administration Degree, 3/2002-6/2007:**

*“Also, it is very difficult for me to look for a job being a graduate of ITT Technical Institute. I am currently unemployed and I believe that my past employer laid me off because I was a graduate from that school. My employer was downsizing and I was the first to be laid off. I do believe that having ITT Technical Institute on my resume repels many prospective employers who have heard about its illegal practices and unethical behavior. I have been unemployed for 4 months now and no one wants to hire an ITT Technical Institute graduate.”*

*“I had a real difficult time finding a job in the computer and electronics engineering field even after graduating with my AS and then my BS degrees. Every time any interviewer would ask me where I went to school, it seemed that the interview would be over abruptly. I was embarrassed to mention ITT Technical Institute on my resume and I tried to avoid that question whenever possible at interviews. The only other time I was offered a job in the field was when I interviewed with Intel during a job fair. They had offered me a job in Portland, Oregon as a clean room wafer maker that paid less than what I was making at the time as an Administrative Assistant with a real estate company here in Miami, Florida. Therefore, I had to turn it down because I was not going to relocate for less money.”*

**146. [REDACTED] (ID 4442), Indiana-Indianapolis, 6/1996–2/2002:**

*“After I left the school, several companies in the area told me that I needed to take ITT Tech off of my resume or no one would hire me. I heard the same thing from former classmates who were told the same thing. That companies would not hire you if you went to ITT Tech because they know you didn't learn anything if you went there.”*

*“I was told by several companies that they would not hire me because ITT Tech was on my resume and they just assumed that anyone who went to ITT Tech didn't know what they were doing because ITT Tech was famous for not teaching anything.”*

**147. [REDACTED] (ID 9714), Indiana-Indianapolis, Computer Forensics, 3/2011-12/2013:**

*"I sent out resume's online and was never contacted by any employer, even though the jobs only requirements was to have an associates degree."*

**148. [REDACTED] (ID 8739), Indiana-Indianapolis, Computer Networking Systems Technology, 1/2000-3/2002:**

*"I was unaware that simply having ITT Tech on my resume would be damaging in any manner in my quest toward securing gainful employment in a rewarding career."*

*"I have only been able to secure employment in jobs that are considered customer service. The only IT portion of these jobs has been my knowledge & proficiency in use of a computer."*

**149. [REDACTED] (ID 8439), Indiana-Indianapolis: Network Administration, 9/2011-3/2014:**

*"ITT Tech is the laughing stock of the IT world. I have listed my credentials on resumes but when I am asked "where did you get your degree from" I get negative feedback and that's where the interview ends."*

**150. [REDACTED] (ID 8390), Indiana-Indianapolis, Web Development, Technical Project Management, 9/2000-6/2006:**

*"Continuous lawsuits, complaints, and ill-reputed news articles have discredited my education, which has not only made my degree useless but a detriment on my resume."*

*"Through media and leads on jobs I have been informed on many occasions that it's not uncommon for human resources to discard resumes containing a reference to ITT Tech."*

*"The school made false claims about the classes necessary to achieve employment in the field, which I discovered in hindsight. I was turned down for several jobs and, while I did obtain two entry level positions, I was fired from both for the stated reason that I did not have the educational background to perform the job."*

**151. [REDACTED] (ID 8214), Indiana-Indianapolis, Information Systems Security, 9/2007-3/2012:**

*"I have had potential employers that would have employed me if I had gone to another school. Resumes are regularly rejected at the HR level in companies I have done contract work for as well."*



**152. [REDACTED] (ID 2862), Indiana-Indianapolis, Information Systems Administration, 11/2006–11/2008:**

*“Having ITT Tech. listed on your resume is not something prospective employers view favorably. The school’s reputation is that they push students through and pass them or give out unwarranted grades. In the technology, specifically the information mass data sector, ones ability to be able to preform their duties without fail means a business and or the public’s information is secure. If an employer believes you lack the skills to do the job they will not even consider your application or resume. Thus, you are not likely to be hired by any company that values the security of their data. Even more so nowadays where mass data hacks have become a normal occurrence. If a employer sees that I gained my degree from ITT Tech I can be assured that my resume will not be viewed as I would not be seen as a ideal candidate.”*

**153. [REDACTED] (ID 8644), Indiana-Indianapolis, Information Systems And Cyber Security, 8/2009–6/2013:**

*“Most employers would not even allow me an interview because they saw ITT on my resume.”*

*“ITT Tech is NOT a school that is held in high regard in the IT industry. Now, with the school closing, I will not stand a chance of getting hired with a degree from them.”*

**154. [REDACTED] (ID 9590), Indiana-Indianapolis, Network Systems Administrator, 6/2012-9/2015:**

*“I applied for many tech jobs around my area that were looking for a network systems admin. I had ITT Tech on my resume, when I applied for them. I received emails back ( I don't have access to that email account anymore) telling me that since I had a ITT Tech degree, that I would not be considered for the Job that I was applying for.”*

**155. [REDACTED] (ID 5606), Indiana-Merrillville, Nursing, 12/2012–6/2015:**

*“Employers will not even interview when they see ITT TECH on resume.”*

**156. [REDACTED] (ID 7815), Indiana-Merrillville, Nursing, 9/2010–9/2013:**

*“I feel like I would have a very hard time finding a job with ITT on my resume from everything I've heard about the school and what my peers say about their difficulty because of ITTs tainted name[.]”*

**157. [REDACTED] (ID 8036), Indiana-Merrillville, Nursing RN, 12/2010–6/2013:**

*“I had one hospital tell me they would not hire me due to where I graduated from. They recruiter told me to further my education so ITT did not stand out on my resume.”*

**158. [REDACTED] (ID 7931), Indiana-Newburgh, Breckinridge School of Nursing, 9/2009–12/2011:**

*“[W]hen I enrolled into ITT's nursing program, it was become a better person, be successful, and help others in any way possible. I loved caring for patients and that is what I was thinking of when I enrolled. [] ITT has tarnished my resume. If I could afford to complete my bachelors I would.”*

*“When I started the nursing program at ITT, I was told that by the time I graduated, their program would be accredited by the state and nationally and that we would not have any problem finding a job because there are such a shortage of nurses. The entire two years into our program, we were still being reassured that they were having no problem in the accreditation process. When I graduated in 2012, the school still wasn't accredited nationally. All the major hospital in our region would not hire ITT grads because of out lack of national accreditation. All of us had to settle for lower paying jobs in nursing homes because of it. I worked at a major hospital for 4 years as a patient care tech leading up to my graduation. My director wasn't even allowed to hire me as an RN because of graduating from ITT.”*

**159. [REDACTED] (ID 8470), Indiana-Newburgh, 6/2012–12/2014:**

*“I was never informed about any investigation or rumors of any wrong doing by ITT. I was told that I was doing what I needed to do for my family. Guilted into coming to school there. Once you start there is no going back. They rush you through everything and get you started. I didn't know how hard it would be to get a job with ITT on my resume.”*

*“I couldn't get hired at the hospitals in town. Or many doctors offices. Nursing homes were the only place that would hire us straight out of school. Had to get a year or longer experience before hospitals would consider ITT graduates.”*

**160. [REDACTED] (ID 7737), Indiana-Newburgh, Criminal Justice, 6/2006–3/2010:**

*“Putting ITT Technical Institute on a resume has stopped me from getting jobs in my field. It is not credible and employers are more apt to not hire you because of this. I haven't been able to find a new job in my area of study since I graduated. I'm lucky I found my current job, ON MY OWN, before I graduated or else I fear I'd still be working at a daycare.”*

*“I have applied for 3 jobs since I graduated in my field of study and no one has called me back. I have called and checked on them multiple times. I have VERY high ranking references on my resume and a great history of work.”*

**161. [REDACTED] (ID 8723), Indiana-Newburgh, Nursing, 3/2014–6/2016:**

*“As a student, I had no idea that any illegal activities were happening at all within the company. As I had said before, I also thought that employers would like to see ITT Technical Institute graduates on a resume, but in my long search to find a job I realized that having that on my resume repels employers. I am unsure if this is due to the illegal practices itself, or due to the history that they have had with ITT graduates; but I do know that they require ITT graduates to have a year of experience, although they do not require different graduates from other local nursing schools to have that kind of experience.”*

*“I had a job in a very good hospital (Deaconess) for three years prior, that was thirty minutes away from my house, and was unable to get a job there as a nurse because I was told by the Nursing Director that they did not hire ITT graduates right out of school and that they require ITT graduates to have a year of experience before working in their hospital; even though they do hire new graduates from other nursing schools in the area.”*

**162. [REDACTED] (ID 2669), Indiana-Newburgh, 4/2006–12/2009:**

*“I was told that ITT on a resume was not considered a real degree and was questioned about my knowledge and understanding of their fraudulent acts.”*

**163. [REDACTED] (ID 6703), Indiana-Newburgh, Computer Electronic Engineering Technology And Project Management, 1/2007–1/2013:**

*“I was led to believe by the recruiters ITT Tech is one of the top 5 technical schools in the country and at my Hands-On education with it being advantage over all these Theory colleges in my area. Little did I know this is not the truth after talking to a well-known auto manufacturer in my area I found out that ITT Tech graduates resumes were pushed to a different file and never considered for employment based on their reputation pushing students through weather the information was understood or not.”*

*“The only job I could find was with a previous graduate from ITT and also sat on their board. Daryl Phelps was his name and he would laugh and make jokes especially when he was taking out to eat by ITT Tech for dinners because he did not interview for students once a quarter and they wouldn't go to an expensive restaurant they would go to fine dining of course and he would always tell us that's what ITT Tech and your student loans were going to feed him dinner.”*

**164. [REDACTED] (ID 7763), Indiana-Newburgh, Criminal Justice, 6/2006–3/2010:**

*“I have put my degree on my resumes since I graduated. I knew no different. Now I know. I as well as many of my fellow school mates have been turned down for job after job that we are well*

*qualified for (without having ITT on our resumes). Companies have told me that they do not hire students from ITT, it's not accredited and the degree hold NO value in this community. It's appalling that it's taken 6 years since I graduated, for them to FINALLY close the doors.”*

*“No one will hire an ITT grad around here.”*

**165. [REDACTED] (ID 7675), Indiana-Newburgh, 3/2007–9/2011:**

*“I hate that I have ITT on my resume. It repels people. Even before a lot of the more publicized legal issues. I was told that they would hire anyone from that school because anyone they've hired in the past couldn't do the job because they didn't have the training they should have. Even being hired as a security guard is hard because no one wants to touch ITT with a ten foot pole[.]”*

*“I've been told that my degree is useless. They look at ITT like kryptonite[.]”*

**166. [REDACTED] (ID 8031), Indiana-Newburgh, School of Information Systems, 6/2009–6/2011:**

*“They claimed that they looked great on a resume, and that they had several employer's waiting for graduates. However, most employer's frown upon ITT tech, because it is so easy to get through school and they quality of graduates that actually know their stuff is slim.”*

**167. [REDACTED] (ID 8718), Indiana-South Bend, Visual Communications, 8/2009–9/2011:**

*“For over a year I sent my resume to different jobs in my field and was never seen for any of them. I believe it is because ITT was on my resume. The only jobs I have been able to get are in retail since that is the experience I had before I went to colleg.”*

**168. [REDACTED] (ID 9251), Kentucky-Louisville, Paralegal Studies, 10/2010-5/2012:**

*“At the time when I was a student there, there was no news of the school shutting down. I did however realize on my own that having the ITT name on your resume deters possible employers. It's a joke in the business world.”*

**169. [REDACTED] (ID 7998), Kentucky-Louisville, IT –Networking, 9/2009–3/2010:**

*“The school was misleading in the fact that they were said to be highly reputable and to be operating well within the law, later to find out that there were multiple lawsuits against them. The schools reputation is so bad that it hurts to have them on your resume under education.”*

**170. [REDACTED] (ID 9582), Kentucky-Louisville, 9/2002-1/2006:**

*“Having ITT technical institute on my resume did nothing to help me get a job, and I believe actually hurt my chances on more than one occasion. I got to the point to where I wouldn't even list my \$40,000 mistake on my resume.”*

**171. [REDACTED] (ID 8192), Louisiana-Saint Rose, 8/2007–12/2009:**

*“I've submitted my resume which even includes five and a half years of technical support to various companies. However, it was explained to me one time that because my degree held was from ITT-Tech, my degree was considered invalid.”*

**172. [REDACTED] (ID 8692), Louisiana-Saint Rose, Computer Electronics and Engineering Technology, 6/2009–5/2011:**

*“Seems like no employers even looked at your resume if you attended ITT.”*

**173. [REDACTED] (ID 2560), Louisiana-Saint Rose, Computer Networking Systems, 4/2009–10/2010:**

*“Employers simply do not respect the degree, period. It's not something I can use on a resume', so I feel as though I didn't receive anything. An education is fluid, and not something that can be defined so easily. It depends on the person, the circumstances in their lives, and how well they retain information. Above all, the finished product is the degree, and employers do not trust the degree, or institution.”*

**174. [REDACTED] (ID 2815), Louisiana-Saint Rose, IT & Computer Network Systems, 11/2004–11/2006:**

*“[H]aving this school on your resume is definitely NOT good when trying to find a job. it was more beneficial to me to not even list it as education experience.”*

*“[W]hen applying for jobs after graduating, i was actually told by some employers that my education at ITT tech did not qualify me for a position. i stopped putting the school on my education history on my resume because it actually seemed to hinder me from acquiring work.”*

**175. [REDACTED] (ID 7687), Louisiana-Saint Rose, 6/2008–10/2011:**

*“I've had multiple interviewers tell me that they don't consider ITT Tech a legitimate school. I actually leave it off my resume when applying for jobs because it increases my chances!”*

*“I've had multiple employers in interviews blatantly tell me that they don't consider ITT Tech a legitimate Educational Institute and that their curriculum is grossly outdated. I finally was able to get a decent job due to connections not related to the school.”*

**176. [REDACTED] (ID 7808), Louisiana-Saint Rose, Digital Entertainment and Game Design, 3/2005–6/2009:**

*“I was told by my current employer that ITT had nothing to do with me being hired. It didn't help me any more than if I didn't have it on my resume’.”*

*“When I actually applied for jobs on my own, I was always asked by the interview about what my degree entailed. I had applied for graphic design positions as well as video editing jobs. 90% of the time, the interviewer didn't even know what "Digital Entertainment and Game Design" was nor did it even help my employment.”*

**177. [REDACTED] (ID 8911), Maryland-Owings Mills, 2/2006–5/2008:**

*“I am also ashamed and saddened that I trusted ITT Technical Institute to provide me with a quality education. Once I remove my Associates from my resume because of the ITT Technical Institute "failure" stigma, what will I have that employers want?”*

**178. [REDACTED] (ID 9288), Maryland-Owings Mills, Information Systems, 1/2010-1/2011:**

*“I was told numerous times that employers hire ITT-Tech grads over any other schools in the area. I found this to be completely false. Someone with the same degree from say for example Johns Hopkins University I feel would have a much higher chance of being hired than me. I found I received more responses from employers if I was to leave ITT-Tech off of my resume.”*

**179. [REDACTED] (ID 9215), Maryland-Owings Mills, Network Systems Administration, 9/2012–5/2016:**

*“ITT saying I could get jobs with them on my resume. Found out the hard way several times that ITT was lying after multiple employers told me my education was worthless and they didn't want to hire me.”*

*“After that for several months employers wouldn't even reply back after I sent my resume even though originally talks for a job were going pretty well with that employer.”*

*“Employers tell me my education is worthless and they won't hire me. Employers after good talks for a job once they receive my resume no longer talk to me or respond to my emails.”*

**180. [REDACTED] (ID 9555), Maryland-Owings Mills, Multimedia, 9/2007-5/2009:**

*“Now that the school is shut down and the illegal practices that are under investigation. I don't expect anyone to take my degree seriously. Basically they would have no reason to believe that I can do what my resume and degree says that I have and can do. I paid for a degree that would at least what I was sold on. To get a job or career in my field of study which hasn't happened and probably will not happen in the future.”*

**181. [REDACTED] (ID 7822), Massachusetts-Norwood, 1/2010–12/2014:**

*“Any business that see ITT Tech on a resume would rather higher someone with just a highschool degree. The ITT tech name is worse then not having any schooling.”*

**182. [REDACTED] (ID 3697, 7357), Massachusetts-Norwood, Information Technology/Information Systems and Cybersecurity, 6/2012–1/2015:**

*“Most companies would read ITT tech on my resume and would not hire I know this as I have a few friends that work for big companies here and told me that they do not hire people from ITT Tech the file the resume and go to the next one and if you research it online many companies say they will not hire because we don’t have hands on we only have book experience and never touch real computer and server equipment.”*

*“They said to me the school would be around for years and that many businesses love to hire students but that is a lie as of late ITT Tech has been closing down schools and who knows if they will remain open and as of now my 2 degrees are useless just to high price pieces of paper with words on them. Now many business know that ITT Tech is being sued and will not hire grads from this school as we did not get the proper education.”*

**183. [REDACTED] (ID 8441), Massachusetts-Norwood, Computer & Electronics Technology, 3/2010–3/2012:**

*“[I] had to take ITT of my resume to get a job[.]”*

**184. [REDACTED] (ID 6728), Massachusetts-Norwood, IT/CNS - Computer Networking Systems, 6/2009–4/2011:**

*“I am currently unemployed again. Despite my immense experience and qualifications, I have gotten no calls back, and the one time I did they went with another candidate despite my perfect qualifications, an internal employee recommendation, 8 overwhelmingly positive references, and a stellar interview.”*

**185. [REDACTED] (ID 5934, 7354), Massachusetts-Norwood, Coomputer Networking Systems, 9/2013–5/2014:**

*“When I listed ITT Technical Institute on my resume, I was not getting call backs for phone interviews while still living in Boston. After removing the school from my resume for Arizona, I was able to get call backs for in person interviews because of my previous background working in IT.”*

*“I had applied to many jobs adding ITT Technical Institute to my resume however I kept getting rejection from employers and after applying to jobs without ITT Technical Institute on my resume, I was able to land a full time job on my own!”*

**186. [REDACTED] (ID 7645), Massachusetts-Norwood, Computer Networking Systems, 10/2008–9/2010:**

*“I was literally being told my recruiters that they have put my resume at the bottom of the pile because they usually get very poor quality workers from there. I wasn't able to get a job for 6 months after graduating.”*

**187. [REDACTED] (ID 7709), Massachusetts-Wilmington, 3/2010–8/2013:**

*“To put it simply, recruiters laugh at the fact that ITT was on my resume.”*

**188. [REDACTED] (ID 9269), Massachusetts-Wilmington, Computer Network System, 8/2007-7/2010:**

*“Having ITT Tech on my resume does repels employer from giving me the opportunity. They see ITT as a failing institute. Having been enrolled in that school I can see why. Instructor sometime show up late or never and we would sit in class till our Dean come by and say we can leave. On exam week we would go through the studies with the [ ] whole class with the instructor giving \*HINTS THIS WILL BE ON THE EXAM\* and then we would take the test right after the study. Their way of teaching is like hurry up and push these students along so we can get the next enrollment in \$\$\$\$\$\$.”*

**189. [REDACTED] (ID 7684), Michigan-Canton, Network Security/Administration, 1/2010–6/2012:**

*“Now that I am out in the working world, it's very very clear that an ITT education is regarded as second-rate and fairly worthless. There is no respect to be had for any sort of education received from this school. I would say that graduating there has had a negative effect overall on an employer's perception of myself as a potential stand-up employee. I no longer list my attendance to ITT on my resume, and instead list relevant work experience.”*

*“I had multiple interviews which ended with the same sentiment, that ITT tech was detrimental to my success. It was not even worth being associated with the school on my resume. Luckily I was able to find a job, but not in my field of study, and my success was not reliant on my time with ITT as a student.”*

**190. [REDACTED] (ID 7890), Michigan-Canton, 9/2004–3/2007:**

*“Basically my Resume whenever I would turn it into a potential job they would look at it and turn it down because of the school of where I went.”*

*“Potential jobs that where hiring people with no ITT-Tech degree over people who did have the degree.”*



**191. [REDACTED] (ID 9240), Michigan-Canton, Computer Networking Systems, 7/2004-8/2007:**

*“I never got an interview with ITT Technical Institute in the heading of my resume.”*

**192. [REDACTED] (ID 8741), Michigan-Canton, Criminal Justice, 3/2008–3/2013:**

*“I didn't know having itt on my resume would hurt me getting a job. I was told having a degree helps get a job and that Alls I needed to do was get it and I would be fine. I got it and not once have been called back for an interview after applying for a job in my criminal justice field[.]”*

**193. [REDACTED] (ID 8122), Michigan-Dearborn, 12/2009–12/2013:**

*“I've removed ITT Tech from my resume and tell potential employers that I am self taught.”*

*“I found out that most employers wont hire ITT Tech students because they felt that they were inferior to other graduates. It came to the point where I don't even talk about my degrees out of embarrassment and the potential loss of an employment opportunity. Now I just tell potential employers that I am self taught and been working in the field for years. ITT was the worst decision of my life.”*

**194. [REDACTED] (ID 8800), Michigan-Grand Rapids, 9/2003–10/2005:**

*“Having ITT on a resume equals never becoming employed and having huge amounts of debt[.]”*

*“This very problem is why I ended up switching careers entirely because of this useless degree[.]”*

**195. [REDACTED] (ID 8851), Michigan-Grand Rapids, 10/2000–10/2002:**

*“ITT Tech has not added anything of value to my resume and has almost certainly caused employers to disregard my resume.”*

**196. [REDACTED] (ID 4259), Michigan-Swartz Creek, Computers, Drafting and Design, 3/2009–3/2011:**

*“It's embarrassing to show ITT on my resume & I never found a job in my field. I lucked out with the job that I did fall into because a friend told me about it.”*

**197. [REDACTED] (ID 8895), Michigan-Swartz Creek, Information Security System, 6/2007–6/2011:**

*“I know when It came to having ITT Tech on my resume it hurt me. Employers would ask me if I went there even though it was on my resume and I would say yes. They mention that they heard*

*things about ITT would not say what they heard weather it was good or bad. I know I was turned down from a lot of jobs due to that.”*

*“With ITT Tech on my resume I missed out on a lot of great job offers. I took ITT Tech off my resume and I got job offers right away. They may not all have been in my field of study but I did get offers. I wanted a job in my field of study so I put ITT Tech back on my resume and nothing. No job opportunities.”*

**198. [REDACTED] (ID 8142), Michigan-Swartz Creek, 9/2010–6/2012:**

*“I had an employer laugh at an interview when I told them I had an asc. degree at ITT. ITT told me to lie about things on my interview and on my resume for certifications that I did not have.”*

**199. [REDACTED] (ID 9633), Michigan-Swartz Creek, Criminal Justice, 12/2006-12/2010:**

*“I have a degree from ITT-Tech, it is on my resume if I were to try to find a career now with a degree from this garbage school my resume would be tossed aside. It is not a desirable degree because of their actions[.]”*

**200. [REDACTED] (ID 2549), Michigan-Swartz Creek, 8/2009–9/2011:**

*“I never got any responses when itt was on my resume.”*

*“They promised everyone would hire a grad from ITT but yet every resume that had ITT on it wouldn't give me a chance.”*

*“I was told by 3 different potential employers that they wouldn't hire anyone from ITT and I should remove it from my resume.”*

**201. [REDACTED] (ID 7780), Michigan-Troy, Criminal Justice, 9/2009–12/2012:**

*“ITT said to not worry about what was in the news about for profit schools and that they are a good school with thousands of graduates that are happy. Little did I know what would transpire of the years. They never explained what a for profit school is vs. a state school, community college, etc. I am now reluctant to even list that I went to ITT in fear that my resume would be discarded due to the recent events with ITT.”*

*“I had several unexplained "no response" situations from jobs that i should have qualified for having a bachelors of criminal justice on my resume.”*

**202. [REDACTED] (ID 9039), Michigan-Troy, Electronics Engineering, 9/2011–6/2015:**

*“Upon being enrolled at ITT Technical Institute, I had no indication that there were any illegal activities taking place. I had just lost my job and ITT seemed like a perfect fit, promising a "life changing education" in a "well-paying technical field". I could not have been further from the truth. The Consumer Finance Protection Bureau (CFPD), began investigating ITT shortly after I enrolled, and actually filed a lawsuit against the school, citing several fraudulent and predatory loan actions. Several campuses were shut down as a direct result of this lawsuit. Thankfully, our campus was not shut down at that time. I say thankfully because the credits earned at ITT Technical Institute would not transfer anywhere except to another ITT Technical Institute, despite being told otherwise from my recruiter. In addition, I've been finding that major employers outright refuse to hire students from ITT Technical Institute. One specific example is DTE Energy, one of the largest employers in South East Michigan. I was told by a DTE executive that the hiring managers do not hire from ITT Technical Institute because of their illegal practices and sub-par education. How am I supposed to find work in my field, if one of the largest employers in my state refuse to even look at my resume because it says ITT Technical Institute on it?”*

**203. [REDACTED] (ID 9388), Michigan-Troy, Multimedia Development, 9/2001-9/2003:**

*“I don't know if it has happened in my case, but I have heard many times from HR and other recruiting professionals that if a potential hire went to ITT, their resume either went to the bottom of the pile or was pulled from consideration all together. I have had several interviews where I was asked about my time at ITT and the tone was almost condescending and rude, almost to the point of making it seem like a joke.”*

**204. [REDACTED] (ID 8225), Michigan-Troy, 3/2010–3/2012:**

*“I have put on my resume that ITT Tech was the school I attended and I have had employers ask me questions related to the school and my education and I have had little to no background understanding to get me the job. A lot of "what if" scenarios, etc., and I have no answers to provide as I had a minimal education to understand anything!!!!”*

**205. [REDACTED] (ID 9351), Michigan-Troy, 1/2008-1/2010:**

*“There were multiple employers that did not hire me because ITT tech was on my resume.”*

**206. [REDACTED] (ID 9143), Michigan-Troy, Computer Drafting & Design and Digital Entertainment and Game Design, 6/2006–12/2011:**

*“The field of study in which I enrolled has a very tight and small professional community. As a result that community knows of the bad reputation belonging to ITT Tech. I have almost become blacklisted.”*

**207. [REDACTED] (ID 7714), Michigan-Troy, Criminal Justice, 6/2010–6/2013:**

*“They made it seem like everyone out there wanted ITT Tech graduates. I learned later from other students who had been on interviews that they were not hired specifically because ITT Tech was on their resume. I searched further and it seems to happen with a lot of people.”*

**208. [REDACTED] (ID 7631, 7012), Michigan-Troy, Information Technology - Computer Network Systems Option, 5/2005–9/2008:**

*“I was in an interview for a technical position and was told by the hiring manager that they were ignoring the fact that my resume said ITT Tech because of the known issues with the school. I had a hiring manager tell me that they were ignoring the fact that I went to ITT Tech because it is a laughing stock. It really made me feel frustrated and small.”*

**209. [REDACTED] (ID 8680), Michigan-Troy, 9/2008–2/2011:**

*“After a year of looking for a job, I quit putting ITT Tech on my resume. I felt that it was hurting more than helping. I finally found a job that lasted 2 years at minimum wage, which still didn't pay enough to pay my debt.”*

**210. [REDACTED] (ID 9135), Michigan-Troy, Computer Networking Systems, 9/2010–6/2012:**

*“Because most jobs I put in for would see where I went to school and think it's a joke. And would just pass over my resume.”*

**211. [REDACTED] (ID 7925), Michigan-Troy, Information Security, 3/2009–9/2013:**

*“Basically, if you showed up and did the minimum, you'll pass with an A. This is horrible education and they failed every student that went to this school. The biggest issue with this is this is the reputation ITT has and employers know it. There are many stories of people trying to get a job in their respective fields and didn't because the employer seen they went to ITT Tech. One of my teachers at ITT Tech asked us to submit resumes to a position at GM because he knew the hiring manager, the next week he came back to us and said that hiring manager doesn't hire people from ITT Tech. This is a tragedy for me and my family, so far ITT Tech has ruined my life.”*

**212. [REDACTED] (ID 8129), Michigan-Wyoming, 9/2008–6/2012:**

*“Even before the illegal practices I couldnt get a job simply because I had ITT on my resume and it is not looked at as a real college and that I was not trained properly for the job I wanted.”*

*“No one will hire me because they do not see ITT as an actual school where I was taught the proper things necessary to do the job applied for. I have tried everything from dispatch to being a secretarys starting at the bottom and no one will accept me.”*

**213. [REDACTED] (ID 8935), Michigan-Wyoming, Project Management Administration, 9/2006–9/2013:**

*“I have not had any luck finding work with ITT Tech on my resume I have considered removing it.”*

**214. [REDACTED] (ID 6077), Michigan-Wyoming, Computer Networking, 6/2009–10/2012:**

*“I would be embarrassed to put ITT tech on my resume and i have even removed it from my facebook as a school i attended. I never would of went if i would of researched them but again i was young and nieve and never thought in my wildest dreams a two year drgree could cost that much[.]”*

*“I had a interview at "Ask" in lansing and i didnt feel comfortable with ITT tech on my resume. I had a friend trying to get me into the company and i still couldnt land the job. My friend works there.”*

**215. [REDACTED] (ID 8915), Michigan-Wyoming, 12/2005–12/2009:**

*“I can not get a job because as soon as I submit my resume I am asked have I had any other schooling besides ITT? I have never been called back for an interview. I want to further my education however ITT took every dime of my student loans so now in order to go further into my field I would need to pay out of pocket.”*

**216. [REDACTED] (ID 8064), Michigan-Wyoming, Computer Electronics Engineering Technology, 7/2007–7/2009:**

*“Employers do not take the schools serious on your resume, it is embarrassing. They did not tell us anything about being a for-profit school and having lawsuits in the past.”*

**217. [REDACTED] (ID 9152), Michigan-Wyoming, Drafting and Design, 9/2008–5/2009:**

*“Every single professor stated “Companies will hire someone from ITT tech before someone that studied at U of M or MSU or western Michigan university because we study and train specifics and don't waste time on classes that don't matter.” I called around to different places asking would you hire someone from ITT tech and they said “absolutely not, it's not an accredited school”. I could never get a job with that on my resume. This place has sent my life in a spiral[.]”*

*“I enrolled into ITT Tech for Drafting and Design and was promised a Degree. Unfortunately I was lied to by all of the staff that worked at ITT Tech. After further research, I found that it would only be a certificate. I called many architecture firms and they stated, “they do not recognize that certificate as any further education and would never hire anyone from ITT Tech.””*

**218. [REDACTED] (ID 7836), Michigan-Wyoming, 12/2009–9/2013:**

*“ITT would brag how people look at having your degree on your resume...stating that people would be jumping to hire you. Never did they say that their name is actually a joke to most companies.”*

*“I went on a lot of job interviews and when they say I was an ITT graduate, they would say they were looking for University candidates. I was lucky to find my job now, but I still have to prove myself with all the rest of the University graduates and they laugh in my face about my degree.”*

**219. [REDACTED] (ID 8239), Michigan-Wyoming, Criminal Justice, 12/2008–6/2012:**

*“I can't get a job in my field because ITT Tech is on my resume and they consider my degree to be useless because of all the legal issues that surrounds ITT Tech. I have been told my degree isn't valid and they need someone who has a better degree from a accredited college.”*

*“Job after job I applied for stated that my degree was useless and that they couldn't hire me, so I've been paying for two degrees that I can't get a job in the field I went to school for.”*

**220. [REDACTED] (ID 8566), Michigan-Wyoming, Visual Communications, 9/2008–12/2010:**

*“I've had a handfull of interviews where they laughed at ITT being on my resume, and some who have said “thank god you went to another school, because I wouldn't hire just an ITT graduate.””*

*"I'm ashamed of my educational institution. I feel I made a poor choice in choosing schools, and now I'm unable to find work to support my family. I've become 'specialised' in a field that I desire to work in but can't and have to try to find work as a 'graduate' elsewhere but am told I don't have the qualifications. I've been unemployed for over a year."*

*"I was told that my classes would prepare me for certain aspects of employment, however the classes were only introductory and I didn't learn any necessary skills other than knowing what the programs did."*

**221. [REDACTED] (ID 5060), Michigan-Wyoming, Computers and Electronics Engineering, 6/2001–5/2003:**

*"I have had several jobs over the years and have had opportunities to speak with my superiors about seeing an ITT education on my resume, they all told me the same thing - an ITT education had zero impact on my employment and did not offer anything to them over an applicant with no higher education. They all felt bad for me and knew what situation that decision had placed me into, it was a pity hire. Luckily I have a strong work ethic and was able to work my way up to better salaries in all positions but to date I only had 1 job that actually met the salary that I was promised by ITT and it took me almost 7 years to get there."*

**222. [REDACTED] (ID 8456), Michigan-Wyoming, Computer Science, 9/2008–6/2011:**

*"Now that ITT is closing due to being a fraudulent for profit institution it makes degree worthless in the workforce. Putting them on my resume will do nothing but devalue it."*

**223. [REDACTED] (ID 5791), Minnesota-Eden Prairie, Information Technology, 8/2007–12/2008:**

*"I ended up leaving my time at ITT tech off of my resume because it's seen as joke by people in the technology industry. Most places specifically said "ITT Tech graduates need not apply"."*

**224. [REDACTED] (ID 9285), Minnesota-Eden Prairie, Digital Entertainment Gaming and Design, 9/2004-6/2008:**

*"Yes, I am finding that having ITT on my resume is certainly repelling employers who have heard about its illegal practices, and I feel that this is a huge road block in obtaining a job in the field of the degree I obtained from ITT."*

*"I was shocked when I learned ITT discontinued the program I graduated from, it felt like I spent years of my time and money putting energy into something that appears to only have been an illusion, but no this is not an illusion, this is a nightmare where I now owe on loans for a fraudulent education, for a fraudulent degree that has gotten me nowhere, just in massive debt. I feel like I got suckered into making one of the biggest investments of my life and once the*

*transaction completed, the company closed up shop and doesn't exist anymore and I'm left look a fool with nothing."*

*"There is game producing company located in Eden Prairie called Activision where games are tested and produced. There are very few other game creating companies in the local area, as well, but not so much currently. Upon applying for the program/degree they made it sound as though they were successfully landing graduates with internships and jobs at these companies, but what I learned upon graduating was a completely different story and there were no internships or job connections through the school to these companies, sure there were job openings, but there was no assistance from ITT's career placement/support dept and neither Activision nor the other companies were entertaining interviews to anyone that I'm aware of from my graduating class for jobs at their companies. I asked about ITT's alleged connection with local companies that needed employees with the degree I was obtaining and due to the continuous turnover in the career placement/assistance department no one could give me an a straight answer. So I basically started school there in 2004 while maintaining a job at Best Buy and graduated with the same job at Best Buy and I'm currently STILL at Best Buy (different store location) but unable to obtain a job in the field of study my degree is in, but have been paying on mountains of debt for an education/degree/accreditation that I find and the gov't is now finding to be fraudulent by ITT."*

**225. [REDACTED] (ID 5517), Mississippi-Madison, Electrical Engineering, 6/2012-9/2014:**

*"There are two companies in the Madison area which will not take in ITT students due to be lied to by ITT about the students knowledge in that field."*

**226. [REDACTED] (ID 7457), Missouri-Arnold, Computer Systems Security, 8/2006–11/2009:**

*"The 1st year after I graduated from ITT, I put out over 100+ resumes for IT jobs. I only got a total of 10 interviews from that. NO JOB OFFERS!! During at least four of those interviews, I was told by the employer they do not value highly degrees earned from ITT because of the school's reputation and teaching practices; that it would have been better if I had gotten my degree elsewhere than from ITT Tech."*

*"Was told by at least a few respected employers during interviews that they don't consider ITT a respected school and would take experience over an ITT degree anyday. Experience I didn't have."*



**227. [REDACTED] (ID 8191), Missouri-Arnold, Visual Communications, 9/2010–12/2012:**

*“Having ITT Tech on my resume seems to make employers laugh and throw my application away. I have a better rate of getting interviews when I do not list ITT Tech on my resume. None at all when I do list it. I've also read online about experiences other ITT Tech have when having ITT Tech in their resume. The results are not good.”*

*“Never received a call for an interview with ITT Tech on my resume, not even from department stores or fast food restaurants. But as soon as I submit an application without ITT Tech listed, I get phone calls and interviews.”*

**228. [REDACTED] (ID 3963), Missouri-Arnold, 9/2006–12/2011:**

*“I have basically given up trying to find a job. I had heard someone from my school took ITT off his resume and started getting call backs for interviews.”*

**229. [REDACTED] (ID 8246), Missouri-Arnold, 9/2008–8/2011:**

*“I remember one time going to a job fair and showing an employer my resume and when he saw ITT tech he laughed, gave me my resume back, and didn't give me the time of day to see what I did. I was heartbroken.”*

**230. [REDACTED] (ID 2740), Missouri-Arnold, Software Engineering Technology, 12/2001–5/2008:**

*“After graduation, I was advised not to include ITT on my resume since it is not a quality institution. Many of my potential employers either trashed my resume or disregarded my education completely. I was told that ITT was "a joke".”*

*“Most employers considered my undergraduate education to be a joke and some have advised me to leave ITT out of my resume.”*

**231. [REDACTED] (ID 8355), Missouri-Arnold, Computer Programming, 9/2008–9/2012:**

*“Having ITT tech on resume didn't help me get job. [] I was unemployed for year and was sending out 10 resumes a day every day on top of calling.”*

**232. [REDACTED] (ID 4094), Missouri-Arnold, Computer Electronic Engineering, 3/2005–5/2007:**

*“When I would go on job interviews, there would always be some certification or some training that particular employer wanted me to have, that I didn't have. So, therefore, I would not be hired.”*

**233. [REDACTED] (ID 7995), Missouri-Arnold, Digital Entertainment Game Design, 6/2006–3/2010:**

*“Many employers did not see ITT Tech as a legitimate school. I had to take several different jobs and learn new abilities and trades in my free time to help with my resume and job seeking. Many knew that ITT Tech had been under the scrutiny for some time.”*

**234. [REDACTED] (ID 7776), Missouri-Arnold, Information Systems Security, 3/2006–5/2010:**

*“I have seen people look at that part of my resume and just shake their head.”*

**235. [REDACTED] (ID 7740), Missouri-Arnold, 8/2005–3/2010:**

*“[T]hey said ITT Tech would actually help my resume, but I later found out from more than one potential employer it was a “resume killer” and I finally started leaving it off.”*

**236. [REDACTED] (ID 8668), Missouri-Arnold, Criminal Justice, 3/2005–3/2009:**

*“They told me that having them on my resume would benefit me. However every time I interviewed education was questioned[.]”*

**237. [REDACTED] (ID 7320), Missouri-Arnold, Criminal Justice, 9/2005–6/2009:**

*“Every job i have tried to get in my field has been turned down because of ITT tech in my resume. ITT technical Institute has ruined my life.”*

**238. [REDACTED] (ID 9704), Missouri-Earth City, Computer Networking Systems, 12/2011-12/2013:**

*“I have been told by several previous potential employers that ITT Technical Institute has no bearing on my resume and is overlooked almost immediately. If I hadn't spent my own money and time obtaining Comptia Certifications, I would likely never have been able to get into my field of study! So far this degree has served me in no way shape or form!”*

**239. [REDACTED] (ID 7547, 2544), Missouri-Earth City, Multimedia and Design, 10/2008–11/2011:**

*“I was told how ITT Tech looks good on the resume especially in the IT Sector. I actually had one of my bosses tell me that I should remove it from my Resume based on the reputation that ITT Tech has.”*

*“I never did find a job in my field I settled for working in the IT Sector although I wanted to focus more on Web and Multi Media Design. I have had bosses and intern managers state that it probably does more harm than good to have ITT Tech on my Resume.”*

**240. [REDACTED] (ID 7936), Missouri-Kansas City, Information Systems Security, 6/2006–3/2010:**

*“Where I once was proud to have a Degree from ITT-tech, I now feel embarrassed to admit this to my colleagues due to the stigma associated with ITT's predatory loan practices. I've been depressed thinking about the size and burden of these loans and now due to ITT's actions leaving me with a lot of debt for nothing.”*

**241. [REDACTED] (ID 8332), Missouri-Kansas City, Associates in Network Management, 8/2007–6/2009:**

*“I have spoke with a few hiring managers at my current employer who have simply stated that having ITT on my resume was a red flag, but since the position I applied for is NOT in the IT field, that they could overlook it.”*

*“Resumes that had ITT listed did not seem to make it past the initial submittal process. While submission to same company for different position did receive interview contact.”*

**242. [REDACTED] (ID 7793), Missouri-Kansas City, 9/2006–1/2008:**

*“I have been turned down by multiple employers since my graduation because I had ITT Tech on my resume. I was even laughed out of one interview with Ericsson's. In the middle of my degree the school moved 15 miles away from my location with less than a month warning and told I had to deal with it or leave.”*

**243. [REDACTED] (ID 8023), Missouri-Kansas City, Information Systems Security, 12/2009–6/2013:**

*“I have been advised that ITT Technical institute is not necessarily an impressive thing to have on my resume and they they are more interested in skills that ITT didn't offer (coding, Linux administration, Database experience, etc.) The position I currently have, I got because I had personal knowledge, not obtained through ITT, of certain compliance and governance laws. When I started, I was working with my new coworkers and they questioned my education because they had to explain certain aspects of the technology to me.”*

*“With ITT Tech on my resume I've been laughed at and out right dismissed from interviews among my peers. I've had multiple IT recruiters ask me about my school and immediately tell me not to bother and go straight to my work experience.”*

**244. [REDACTED] (ID 9534), Missouri-Kansas City, Project Management, 1/2009-1/2011:**

*"[T]he few employers i spoke with after my own searches simply told me "I'd take ITT off your resume and stand on your own merit, they will kill most interviews before they being. . ."*

**245. [REDACTED] (ID 9502), Nebraska-Omaha, Digital Entertainment and Game Design, 8/2008-8/2012:**

*"Having ITT Technical Institute on my resume ... has always been the problem when applying for jobs."*

**246. [REDACTED] (ID 5555), Nebraska-Omaha, Information Security Systems, 9/2005–2/2008:**

*"Following my time at ITT Technical Institute I found that my associates degree carried almost no weight in the field. To remedy that I went back to school and obtained a Bachelor's and then Master's Degree from a public university. While in school my loans have been in forbearance and compounding interest daily. The private loan that I mentioned earlier compounded to the point that it was ~\$17,000. This was a loan that started at ~\$6,000 and tripled thanks to a 10% interest rate and the magic of compounding interest. Rather than let that loan grow my wife and I borrowed against her 401k and paid the loan off. The remainder of the student loans taken while at ITT are coming due next month and will require consolidation and a well structured repayment plan otherwise I will be paying the equivalent of my mortgage for an education that was otherwise worthless."*

**247. [REDACTED] (ID 9006), Nebraska-Omaha, Computer Networking Systems, 4/2008–9/2011:**

*"I'm now working in marketing because I was unable to pursue the higher end IT jobs that I was promised when attending ITT Tech. It's embarrassing to have them listed on my resume."*

**248. [REDACTED] (ID 9047), Nebraska-Omaha, Network Systems Administrator, Information Systems Cybersecurity, 8/2010–4/2016:**

*"I can say that over the last four years I have probably applied for some near 300 positions in IT, to which none of I am currently employed in."*

*"I once proudly declared my school at the top of my resume, and rarely got call backs, and never a second interview. Now that ITT Tech is closed and that their closing is all over the news, what kind of hiring person is going to trust a degree from a school that closed down? The 'why they closed' does not matter. A college was closed, how can a reasonable person trust a degree from ITT."*

**249. [REDACTED] (ID 9188), Nebraska-Omaha, 1/2004–1/2006:**

*“I was truly led to believe that with ITT on my resume I'd be highly employable but in actuality it made me less employable!”*

**250. [REDACTED] (ID 6675), Nevada-Henderson, 9/9–11/2010:**

*“ITT on my resume had no help with my job prospects. Most employers would look at not even call me back. When I told prospective employers that I was currently attending ITT schooling, they would tell me to leave while you can, and that they would not hire me with a degree from ITT.”*

*“No IT employer would hire me with ITT on my resume. When I would go to prospective interviews and told them I went to ITT, they would basically turn me away at that point. They would claim that ITT is just a “Degree factory mill” and that you are basically buying your degree and the education is meaningless. They would claim the paper is meaningless and that if I want an IT job, I need to go to a real college and get a real education.”*

**251. [REDACTED] (ID 9593), Nevada-Henderson, Criminal Justice, 1/2007-9/2009:**

*“Everybody who see ITT on my resume, laughs and asks me how much i paid for a blank piece of paper. They told me they are not accredited.”*

**252. [REDACTED] (ID 9085), Nevada-Henderson, Network Systems Administration, 5/2009–12/2013:**

*“ITT Tech had never mentioned the extent of their illegal activities. The employer who I work for now laughed when I had ITT Tech on my resume and had informed me to take it off as he informed me that employers do not take potential new hires seriously who have ITT Tech on their resume.”*

*“I had trouble looking for my first job in the field as the education provided by ITT proved meaningless when I had begun to work at my first job. I was learning on the job as I went and no knowledge of my school helped me earn my job. Even now, I am afraid to go find another job because I feel like I will not have enough experience eor credentials (I will die before I put anything ITT related on my resume) to get hired from another employer.”*

**253. [REDACTED] (ID 8952), New Jersey-Marlton, 6/2011–12/2013:**

*“Some classmates had heard the rumors and read the articles asking the dean of our campus about them at length with the rest of the class having him claim none of it was true and that there school was a good one. But even now after graduating and finding work without there help I still*

*strive to get a better job now only to have my degree and school credentials become a liability in my job search as well as being told I shouldn't even have ITT on my resume if I still plan on job hunting in the future which now leaves me with no options on top of debt for a useless degree[.]”*

*“After all of this negative publicity ITT has been receiving it has become increasingly hard to find a better job due to having ITT on my resume.”*

**254. [REDACTED] (ID 8516), New Mexico-Albuquerque, 8/2006–5/2010:**

*“I never could find a job. Filled out so many applications and sent so many resumes and never heard from anyone when I have great work history. To this day, I work for the same company I did while in school and have had to work really hard with my own cred[.]”*

*“I applied to endless amounts of jobs and no one gave me the time of day. I truly believe now ITT is not a reputable school and it was frowned upon when seen in my resume. I spent 4 years at that school for nothing but crying, sleepless nights because I cannot pay the thousands of dollars I owe a month for the rest of my life.”*

**255. [REDACTED] (ID 9391), New Mexico-Albuquerque, 6/2008-6/2012:**

*“[B]ecause of ITT Tech behavior not only has it diminished my degree as being from a reputable institution but the credits did not transfer to universities for continuing education I would need to continue with private non public universities. Further, the degree has been nullified by the actions of the Directors and those who assisted in the actions. I also know the school has issues with the VA because of the Yellow Ribbon program which was found with issues. I found it difficult to find a job in my career because I have ITT Tech listed on my resume and I've applied at multiple criminal justice departments from New Mexico and had to move to Arizona in hopes to find employment in my career of study. Unfortunately I did not achieve my goal.”*

**256. [REDACTED] (ID 8649), New Mexico-Albuquerque, Information System Security, 3/2003–3/2007:**

*“I was told that having a degree from ITT on my resume would help my chances in getting a job. on the contrary, I am ashamed to even say I attended ITT.”*

*“The few job interviews that I have had, when I mention i attended ITT, I was asked if I know how bad ITTs reputation was.”*

**257. [REDACTED] (ID 8782), New Mexico-Albuquerque, Criminal Justice, 12/2008–5/2011:**

*“Every employer I've gone too has told me they won't accept ITT. I have since taken it off my resume.”*

*“All jobs I tried to get in my field I was told that they didn't take ITT degrees because they didn't teach correct courses for that specific job. The only CJ jobs that I could get I didn't Even need college.”*

**258. [REDACTED] (ID 3646), New Mexico-Albuquerque, Applied Computer Science - Computer Network Systems, 6/2002-6/2004:**

*“I have never worked in my field of study. My degree from ITT Tech was irrelevant to employers. I tried to find work in my field (entry level and above) while I was enrolled and 6 years post graduation. I finally realized it was the school that didn't qualify me to be hired. My skillset wasn't up to par. I had only ONE job interview with the City government of Naples, FL back in 2004. One of the people in the interview room said "ITT Tech, really?"...as I look back. I believe she was being sarcastic. I never got called back for a second interview.”*

*“I was 18, poor and without a job when I called ITT Tech. My recruiter, Claire Levitt, told me that ITT graduates in their AA program make anywhere between \$80k and \$200k and even high for BA program grads. I was determined to break the cycle of poverty in my family. Claire knew that. She also told me that the career services has extremely good connections in the IT industry (like Boeing, Lockheed Martin as well as National Labs - specifically Sandia National Lab which is in my city of Albuquerque). Little did I know career services only provides a packets about 1/2" thick of any kind of job related to my field of study (or other's fields). This packet was full of newspaper print outs from the local paper, monster.com and other online jobs. They ranged from entry level, government jobs and help desk tech support. It was pitiful.”*

**259. [REDACTED] (ID 7235), New Mexico-Albuquerque, 8/2003–6/2005:**

*“Employers would not interview and job opportunities came along that were unrelated to my field of study so long as ITT was not on my resume.”*

**260. [REDACTED] (ID 9581), New York-Albany, 1/2008-1/2010:**

*“[I] have it on my resume no one will even call me back. it was bad enough that i didnt get a proper education but now this its horrible.”*

**261. [REDACTED] (ID 7639), New York-Albany, 1/2009–6/2012:**

*“When employer see ITT Tech on my resume I believe they think it is some kind of joke and not an actual College. Also I had a very hard time finding entry level positions in my field that I was promised were in high demand.”*

**262. [REDACTED] (ID 8254), New York-Albany, 9/2009–9/2011:**

*“Employers laughed in my face when I had ITT tech on my resume. [I] I felt like going there was a waste of time[.]”*

*“Jobs laughed at me when I have that on my resume they say ITT tech was not actually a school[.]”*

**263. [REDACTED] (ID 8356), New York-Albany, Web Design and Development, 9/2009–9/2011:**

*“I have been unemployed for 5 years primarily due to the fact that ITT was on my resume. [O]ne employer laughed at it when he read that during the interview.”*

**264. [REDACTED] (ID 8494), New York-Getzville, Computer Networking, 7/2003–7/2005:**

*“I feel like I was defrauded. The school barely got me in the door of jobs in my field of study. The only reason I got to where I am today is due to work experience and self knowledge I had to teach myself. I've had A LOT potential jobs basically not even give me a chance or bother calling me back because they saw ITT tech on my resume. I've seen this same thing happen to many people who attended that school. I've seen people in hiring roles at companies flat out say that when they saw resumes with ITT tech listed on them, they would throw them right in the the garbage and not think twice. The only reason I was able to get into certain jobs was due to friends/contacts who were currently in that job and was able to help get me in. This was always very embarrassing for people think think that low of me because of the school I attended. I feel like I was looked over for so many opportunities in my career because of the school I attended which was listed on my resume. It took me almost 8-9 years to actually find a decent paying job in my field, and again it was only due to the experience from previous jobs and the things I learned on my own, which ITT had no part.”*

**265. [REDACTED] (ID 8347), New York-Getzville, 3/2004–3/2006:**

*“Having ITT on a resume is a sure fire way get your resume thrown out. Its known that hiring authorities will not look at you any morethen they would someone with actual job experience.”*

*“Could not fin a single job in IT field. ITT was looked at as a joke of a college and that I had no real education that pertained to the job I was applying to.”*



**266. [REDACTED] (ID 6878), New York-Getzville, Computer Networking Systems, 12/2002–12/2004:**

*“I was unaware of illegal activities occurring at ITT Technical Institute until after graduation. Finding out that having ITT Technical Institute listed on a resume has scared off many employers in my home state. It took me 10 years to get an entry level computer job, and I am just making ends meet, and I had to move to Texas from New York to get my first job.”*

*“It took me 10 years to land an entry level job in the IT field. Employers laughed when they seen my degree on my resume. It has been absolutely worthless.”*

*“For 10 years after graduation, I made under \$30,000 per year working a data entry job on the overnight shift, just so that I could repay my ITT Tech loans.”*

**267. [REDACTED] (ID 8916), New York-Getzville, EET, Electronic Engineering Technology, 9/2000–5/2003:**

*“ITT Tech was not recognized by a number of employers. ITT Tech on my resume was questioned by possible employers about the quality of my education.”*

*“They claimed to provide a better education then any local university/college. The failed to provide quality education that could help purse a career in electronic engineering. My degree did not hold status with employers.”*

**268. [REDACTED] (ID 7923), New York-Liverpool, Computer Electronics, 11/2004–11/2006:**

*“I have found that having ITT on my resume has closed doors for me and I have to prove myself.”*

*“Having ITT on my resume is like not even going to school. The AA I have is worthless.”*

**269. [REDACTED] (ID 9011), New York-Liverpool, Computers electronics technology, 6/2010–9/2012:**

*“[B]ut before it was shutting down employers when i was looking did not like ITT tech they believed they were not as they said they be,nor was there teachings,and yes having itt tech now on resumes will have employers looking the other ways cause of there lies[.]”*

*“Yes i have had hard time finding work in my field with ITT tech on my resume so i had to take it off to get a detailers job were i clean and wash cars[.]”*

**270. [REDACTED] (ID 9439), North Carolina-Charlotte North, 9/2010-9/2012:**

*“ITT Tech filed bankruptcy and has now shut down because of continuous federal investigations & their accrediting agency (ACICS) no longer being recognized[.]”*

*“I have heard it suggested I remove ITT from my resume, however I have no other college to include[.]”*

**271. [REDACTED] (ID 8128), North Carolina-Charlotte North, Information Systems Security, 9/2008-9/2012:**

*“I had to find out from recruiters that in order for me to get looked at by employers, to remove my school name. No one wants to hire ITT students except call centers making less than 15 dollars an hour. [H]ow do you repay a huge 80000 + thousand dollar loan with 15 dollars an hour.”*

**272. [REDACTED] (ID 6352), North Carolina-Charlotte North, 5/2011–8/2013:**

*“[I]t was hard to find a job in my with ITT Tech on my resume. I have it on my Link in account and resume still because I worked hard for it and even though companies didn't see the value I worked hard to receive a piece of paper that has no value to to the outside world.”*

*Now that I have my Bachelors degree from ITT Tech jobs didn't even look at it as being accredited or place any value on the degree. I have a Two year degree that I received from York Technical college from south Carolina and that is the degree that I have received my current job from and my experience.”*

**273. [REDACTED] (ID 8065), North Carolina-Charlotte North, Information system security, 6/2010–9/2013:**

*“I don't even use it on my resume[.]”*

**274. [REDACTED] (ID 5721), North Carolina-Charlotte South, School of Computer and Electronics Engineering Technology, 12/2008–12/2010:**

*“The Employer see that school name and will not hired you that's why I took it off my resume. Don't know how to you a Oscilloscope how can I be a technician. [A]nd they did try to teach it either.”*

*“Most employers will not hired from ITT Technical Institute. Because it's not Accredited under the same Accreditation as most universities.”*

*"In the School of Electronic was not shown how to use a Oscilloscope was give the answers to the tests an most employer will not hire from ITT Tech if you think I'm lying check with MC.Dean company in Sterling VA that's why most companies and the Government starting to have in there post "from a Accredited institution. because they know the people are poorly trained. The Government Knows and thinks it's funny people getting Screw out here. I had to take ITT of my Resume they so bad."*

**275. [REDACTED] (ID 7772), North Carolina-Durham, Network Systems Administration, 9/2014–6/2016:**

*"I now have a 26000 dollar debt to pay for nothing of value. [N]o job wants me with ITT on my resume and the classes were terrible along with the instructors and staff."*

**276. [REDACTED] (ID 7907), North Carolina-High Point, Computer And Electronics Engineering Technologies, 12/2009–9/2010:**

*"Although I'm very knowledgeable in my field of study do to my own experiences putting ITT Tech on my resume had no effect in fact it has the opposite effect. Employers look at it as though uneducated and inexperienced in that field."*

**277. [REDACTED] (ID 8405), North Carolina-High Point, Nursing, 8/2011–3/2014:**

*"I have witnessed that when having ITT Technical on my resume that most employers don't want to talk to me about a position because they felt that because I went to that school I wouldn't have the knowledge or skills to be a good nurse. I even remember a nurse at one of the hospitals that we did rounds with tell us that they don't hire ITT Techs students."*

*"When applying for jobs I noticed that if I didn't put ITT tech on my resume or application, that would be the only time I would get a call from an employer but once they found out they didn't want to talk to me anymore."*

*"Most places wouldn't hire because I was a graduate of ITT and just have the additude that because I went thru their program I wouldn't be an effiecent nurse. My job that Im working now was with the same employer will I was in school, they were the only ones who would hire me and not care about where I went to school[.]"*

**278. [REDACTED] (ID 8280), North Carolina-High Point, Nursing, 6/2012–3/2014:**

*"I have found it difficult to find any other employment due to ITT Technical Institute being on my resume because of the negative reputation this school has acquired due to its business practices and accreditation problems."*

*“The negative stigma related to this school name has made it difficult to find employment, many employers have heard of the accreditation issues and question the integrity of a degree from this institution.”*

**279. [REDACTED] (ID 9123), North Carolina-High Point, Information Technology Computer Network Systems, 6/2010–12/2012:**

*“I was told by ITT that employers specifically look for ITT graduates when they are looking at resumes, and that going to this school would significantly increase my chances of getting a very good job. I believe now that having my degree from ITT on my resume may be part of the reason I have NOT been able to get a degree-related job so far. I have applied to multiple jobs that I am definitely qualified for but have not gotten so much as an interview or call back.”*

**280. [REDACTED] (ID 3766), North Carolina-High Point, Computer Networking, 9/2009–3/2011:**

*“I was never told of any illegal activities or that employers rejected resumes with ITT on them. In fact I was told the opposite and even had me watch a video on people who have graduated and landed good jobs and were making a really good income.”*

*“I did complete 18 months at ITT Tech and like I stated before 2 employers said that was not a qualified reference for employment with that company. I put in countless resumes and only got back a few calls.”*

*“I went to several career fairs that ITT sponsored and put in numerous applications. I had 2 employers call me and ask questions from my resume but when asked about my degree I was getting they told me that school wasn't a qualified reference to the job placement I was applying for. So in laymans term my degree was worthless to several big corporations.”*

**281. [REDACTED] (ID 9419), Ohio-Akron, Computer and Electronics Engineering Technology, 9/2010-12/2012:**

*“I had to find that out on my own when first looking for a job in my field of study. A few different places turned me down saying that my degree from ITT-Tech was not really worth much.”*

**282. [REDACTED] (ID 9025), Ohio-Columbus, 10/2013–6/2015:**

*“I have been told to take it off of my resume as my time at ITT Tech is meaningless even though I received a 4.0 and that I should get certifications instead if I want to get a job in my field.”*

*“Jobs do not care about my ITT degree and have told me to take it off of my resume as it is meaningless. I have been told to go get certifications if I want to get a job in the field I am interested in.”*

**283. [REDACTED] (ID 9121), Ohio-Columbus, Computer Networking Systems, 5/2009–7/2010:**

*“I knew none of what was going on until i tried applying for a job with ITT on my resume and found out their schooling was a joke in the professional world.”*

*“In the professional world ITT degree will get u no more than a call center job.”*

**284. [REDACTED] (ID 6143), Ohio-Columbus, Computer and Electronic Engineering, 9/2010–6/2012:**

*“I heard that employers turned away resumes when they see ITT on it before I had even graduated, and witnessed some of the other students claiming that they had experienced this themselves. In my current job, I sell electronics parts and deal with customers from a broad spectrum - hobbyists and professionals alike - and I have been told that ITT is looked down on by employers. Many of them were also very unimpressed themselves. I have become highly qualified for similar electronics based jobs in roughly minimum wage but too low qualified for anything higher. The degree was suppose to get me out of minimum wage, not secure me in it.”*

*“My first job was in retail and minimum wage - which I found on my own - and which hired me only because I should have known a little more than the average person with electronic parts. I was told flat by my manager that he didn't care for the diploma and that the best I could do with it was a minimum wage job like that one. My second job I found only because of a personal connection and was hired because of that connection. I have been told multiple times that my diploma would not help me.”*

**285. [REDACTED] (ID 7927), Ohio-Dayton, 6/2003–6/2005:**

*“I won't put ITT Tech on my resume due to the fact it turns off employers and they intentionally don't hire students from ITT.”*

*“When going to college the expectation is to be employed in your field - I later found out that employers would not accept ITT as a real degree or experience to get started.”*

**286. [REDACTED] (ID 9192), Ohio-Dayton, Computer Drafting and Design, 4/2006–4/2008:**

*“[F]inding out that ITT tech has not helped me get a job in my field. I am being told that it would be better to have ITT tech removed from my resume. I spent \$50,000 for 2 years of somewhat good/great education.”*

*“[I] have sent atleast 10 applications and resumes to companies and they said my school was not qualified for any position at their company[.]”*

**287. [REDACTED] (ID 9546), Ohio-Dayton, Computer and Electronics Engineering Technology, 12/2010-12/2012:**

*“I never heard about any of the issues regarding ITT until three years after graduating. Hearing about some of the issues regarding ITT was lining up near perfect with what I experienced during my time at itt and looking for work after graduating. The jobs I applied for on paper fit my qualifications and experience however, I never heard back from any of them. I believe it is having ITT on my resume repelling employers from interviewing me.”*

**288. [REDACTED] (ID 7470), Ohio-Dayton, Computer Engineering/Electronics Technology, 8/2004–5/2006:**

*“Every employer I applied with that addressed my education, said practically the same thing. They basically considered me to have no college education. One recruiter even encouraged me not to put it on my resume, stating that it indicates I'm not a good decision maker.”*

**289. [REDACTED] (ID 8364), Ohio-Dayton, Network Systems Administration, Project Management and Administration, 9/2011–9/2015:**

*“I have been turned away from interviews for having ITT on my resume. I actually had one interview where the employer showed me everything ITT was in trouble for at the time. In the IT industry companies look down on ITT as a disgrace. Even with my experience I still get turned down due to ITT being on my resume for my two degrees.”*

*“Employers won't give me the time of day. They do not believe my degrees are legit and worth anything in the job market.”*

**290. [REDACTED] (ID 8912), Ohio-Dayton, Computer and Electronics Engineering Technology, 9/2006–8/2008:**

*“ITT tech on my resume has not helped me in any way...I've been turned away from potential employment due to the fact that they did not recognize the program as being legitimate or accredited for that matter. Now that the school is closed this outrageously over priced degree, which is a scam of a school, is no longer worth a penny....”*

*“[A]gain...any potential engineering job that I applied to, if they had contacted me, their first question as about my schooling....they would tell me that unfortunately my program was not from an accredited school so I was disqualified for employment.”*

*“We had a local company come in and provided us all with a basic pre-employment test, to which all of us failed....and that was long into our second year in program!”*

**291. [REDACTED] (ID 4187), Ohio-Dayton, Computer electronics engineering, 11/2005–8/2007:**

*“ITT on my resume was an never got calls left it off an I would get calls[.]”*

*“The only way I got a job was through my old high school summer job that turned into a full time job.”*

**292. [REDACTED] (ID 7681), Ohio-Dayton, Computer Networking, Information Security Systems, 6/2006–6/2013:**

*“I have had numerous potential employers who wanted a bachelors degree reject my resume because they did not consider ITT Technical institute legitimate.”*

*“Many companies I applied to said I was under-qualified to work there because of my lack of proper educational training through ITT Technical institute.”*

**293. [REDACTED] (ID 8028), Ohio-Hilliard, 8/2007–2/2009:**

*“I was told that having ITT on resume was like having a gold star and i would go to the top of any list of resumes just based on that. I did not hear anything about the issues ITT was in until after i left the school for good.”*

*“I have spoken to many of my past and present managers and have been told that they dont take ITT tech on a resume seriously and instead if they see that listed they wont even count it and they will just look at the work history instead[.]”*

**294. [REDACTED] (ID 8157), Ohio-Hilliard, RN, 12/2014–4/2016:**

*“My job says it will hurt me because I won't Be able to stay there because I will have a hard time with [B]reckenridge on my resume and trying to get into a BSN program[.]”*

*“Breckenridge looks horrible on a resume now and my current work place won't hire me on as an RN[.]”*

**295. [REDACTED] (ID 9050), Ohio-Maumee, Computer Networking Systems, 6/2009–6/2011:**

*“I was told that the CNS Program was in very high demand.[.]Come to find out only 2 jobs available to apply for. Had 1 interview but was dismissed because of the school I had attended. No other interviews after sending out various resumes not even geek squad would take me.”*

**296. [REDACTED] (ID 5316), Ohio-Maumee, 1/2007–12/2007:**

*“One of the final reasons I chose to leave ITT Tech, is because I was led to believe that they were an orgination that had a positive repuation. However, after completing job interviews,*

*and speaking with hiring professionals in my given field, I was informed that this was not the case. It turned out that being in a program at ITT Tech, and even having a degree from them was not a favorable item to have on your professional resume. It's apparent that their true reputation is that of a "diploma mill", trying to get as many people in the door as possible, without having any true intention of seeing the students succeed in any meaningful way (see the real placement and graduation rates). It became quite apparent that having ITT Tech on my resume was no helping in my quest, and therefor, I removed the "ITT Tech - In Progress" line from my resume fully."*

*"I was unable to find an entry level position while I had ITT Tech listed on my resume. Shortly after I removed them, and started sending out new resumes to job openings, I was able to find employment within my field."*

**297. [REDACTED] (ID 8648), Ohio-Maumee, Network Systems Engineer, 9/2015–5/2016:**

*"I was told that there were always lawsuits against schools and that ITT Tech was no different. ITT Tech told me that they have reputable employers that come in a pick students from ITT Tech for hire. This never happened to anyone at the school in my time I was there. People in the community did not respect ITT Tech and did not recognize it as being reputable, I found that out by submitting over 50 resumes and not hearing back for a single one."*

*"I sent out over 50 applications and did not receive one call back, I found out that ITT tech was not respected within the community due to their acts as a business."*

**298. [REDACTED] (ID 9019), Ohio-Maumee, 6/2008–5/2010:**

*"With ITT Tech closing, it is going to be hard for me to put them on my resume. That to employeers, they will see it as "ITT Tech just took fedreal funding and ran off with the money without giving this student a good education.""*

**299. [REDACTED] (ID 7465), Ohio-Maumee, Criminal Justice, 3/2007–3/2009:**

*"Having ITT tech on my resume was always a negative outcome. I never got hired or called from any job that I would apply on my own in my field because of ITT tech[.]"*

*"I could never find a job in my field. Which is sad because I chose that field for a reason. & I never got to work in it."*

**300. (ID 8207), Ohio-Maumee, 9/2011–7/2013:**

*"I feel as if they mislead us the whole time, and when employers look at the resume they don't even take it as a credited college!"*



*“I applied to many places with ITT Tech on my resume. I feel as having it I was denied a chance for employment.”*

**301. [REDACTED] (ID 7966), Ohio-Norwood, Computer Networking Systems, 8/2006–5/2007:**

*“I’ve never once mentioned I went to ITT Technical Institute on my resume but rather got my job by simply interning and certifications of which I was instructed not to get by recruiter.”*

**302. [REDACTED] (ID 8939), Ohio-Norwood, 9/2006–9/2009:**

*“The first time I took ITT Tech off of my resume I got the job. Never told them about my education I had received there. Getting an interview with ITT Tech on my resume was close to impossible.”*

**303. [REDACTED] (ID 8491), Ohio-Norwood, Computer Networking Systems, 6/2006–6/2008:**

*“ITT tech on a resume doesn’t look good to employers by any means, most employers won’t even recognize that as a school. They told me ITT was just as good as having a university degree if not better. This has made it VERY difficult in finding a job. I actually never even left the company I worked at when I was in school.”*

**304. [REDACTED] (ID 9374), Ohio-Norwood, Network Systems Administration, 3/2012-12/2013:**

*“Turned away from at least two employers specifically because of ITT on my resume; Bonfiglioli and Robert Half Technologies[.]”*

**305. [REDACTED] (ID 2614), Ohio-Norwood, Computer Networking Systems Technology, 10/1999–12/2001:**

*“ITT Tech always lied about [ ] how employers would hire you when they seen ITT Tech on a resume. If I knew that having a degree from there would repel potential employers I would have never went there obviously.”*

*“I was always asked why I went to ITT Tech instead of the university of Cincinnati or another college. I know I was never given proper consideration for employment because of the fact that the degree was worthless and the courses weren’t geared properly to the field.”*

**306. [REDACTED] (ID 8730), Ohio-Norwood, Electronics, 6/2000–6/2000:**

*“Most interviews wanted some kind of other training. [T]his school didn't help.”*

**307. [REDACTED] (ID 7650), Ohio-Norwood, 11/2005–12/2007:**

*“Even with having ITT on my resume, I had an employer laugh at the school stating they have a lot of problems. The quality of the teaching and attendance.”*

**308. [REDACTED] (ID 8292), Ohio-Norwood, 3/2007–3/2009:**

*“I am guessing with ITT being on my resume could have potentially been responsible for the reason I was unable to obtain a position in my field of study.”*

**309. [REDACTED] (ID 8212), Ohio-Strongsville, 9/2008–9/2010:**

*“The degree is worthless to almost everyone. Time and time again I have been told that my degree was purchased not earned. I have not included my ITT education on my resume in the last few years.”*

**310. [REDACTED] (ID 8054), Ohio-Strongsville, Electronics Engineering Technology, 9/2002–12/2004:**

*“When a possible employer views ITT Tech on my resume as a school attended, they are not impressed.”*

*“Lead me to believe that the degree was equivalent to an associates in Electrical Engineering without explaining that it was a Technical degree.”*

**311. [REDACTED] (ID 5053), Ohio-Strongsville, Computer Network Systems, 7/2004–7/2006:**

*“I have found that having "ITT Technical Institute" on my resume means nothing to employers. I might as well have wrote "read a book at the library". ITT has no professional credibility with any employer or hiring manager that I've ever spoken with.”*

*“Over the past decade in talking with employers and hiring managers, I've come to find that a degree from ITT Technical Institute means just about as much to them as Monopoly money does to the U.S. Federal Reserve. It's gotten to the point where I don't even put it on my resume anymore.”*

**312. [REDACTED] (ID 9475), Ohio-Strongsville, Information Systems Security, 9/2006-6/2012:**

*“I have ITT listed on my resume for some time, on multiple occasions while looking for a job I was questioned about the school and to some cases the credibility of the degree due to legal actions. One interview the person spent the whole time talking about his niece and how ITT screwed her out of money and left her footing the bill. I have been asked to talk to the activity of*

*the school from something that was heard on the news and another time asked to leave an interview due to it. When confronting ITT they said this was the first they heard of it and it should not impact my ability to get hired.”*

*“I was asked to leave and interview after the associate saw it saying their curriculum can't be trusted and they are fraudulent. Another time I was told it wasn't regarded as a real degree and I couldn't accept the position. I have had to plead with a few positions to get a second interview or to let me show them the skills that I have. I had to take the school off my resume entirely to get in front of some employers. I have had to use multiple placement agencies to gain employment as they had to vouch for me to get in the door.”*

**313. [REDACTED] (ID 5116), Ohio-Strongsville, Computer Network Systems, 1/2008–8/2012:**

*“Something I learned shortly after graduating, and more so as I've grown in to my career, is that ITT is not a known or respected school. Most people will say they haven't heard of it, which is fine. But the ones that have say it's a factory for pushing out IT people that are incompetent. While most schools disclose their value in your resume as being a well known or appreciated school. ITT never tells you most IT professionals scoff at it.”*

*“I did have some jobs earlier on (with less experience) turn me down due to ITT. Employers cited facts of previous students from ITT who were incompetent, and due to the many ITT locations it's an easy school to get in to. Their testing is limited, and grading is lenient. Which at the time, sounds great! But you learn later creates a bad brand name.”*

**314. [REDACTED] (ID 9283), Ohio-Strongsville, Computer Networking Systems, 7/2008-1/2011:**

*“ITT tech has now lost its accreditation from Accrediting Council for Independent Colleges and Schools (ACICS), and has been permanently shutdown. I have been told by several recruiters that I should remove any mention of ITT Tech from my resume which will cause me to lose ny job oppertunities that require a tecnology degree. So I am left with an outstanding loan for \$31,000 with a 6.25% interest rate that i used to purchase piece of useless paper.”*

**315. [REDACTED] (ID 8223), Ohio-Strongsville, Software Development Technology, 9/2010–5/2011:**

*“After my second quarter there, I started looking for a job their and had put ITT Tech on my resume. I applied to different companies and got no calls back. I later took off ITT Tech and got calls from different companies. I had also heard from students that had applied to places, that they were told by the hiring managers that they don't hire students that went to ITT. Which is very discouraging.”*

**316. [REDACTED] (ID 8346), Ohio-Warrensville, Nursing, 6/2013–6/2015:**

*“Prospective employers saw ITT on my resume, they were reluctant to interview me because of the reputation of ITT grads not having the education, knowledge or skills needed to competently perform the duties necessary for the position. I only was able to get jobs based on my previous and lengthy experience as an LPN.”*

*“ITT had a poor reputation and employers did not want to hire ITT students/grads.”*

**317. [REDACTED] (ID 8961), Ohio-Warrensville, Computer and Electronics Engineering Technology, 6/2006–6/2008:**

*“Most jobs will not consider an ITT Tech Warrensville campus graduate. Well known in Ohio.”*

*“After graduating from ITT Tech, i worked for minimum wage through a temporary job placement service because no one from my electronics field would give me a chance. [] Had to take a tremendous pay cut just to get electronics experience cause ITT Tech was not enough for my resume.”*

**318. [REDACTED] (ID 7451), Ohio-Youngstown, Computer Network Systems, 9/2004–3/2007:**

*“ITT has such a bad reputation in the IT field I'm actually embarrassed to tell people where I graduated from. ITT is the laughing stock of the IT world. I truly believe when employers see the name ITT on your resume they toss it.”*

**319. [REDACTED] (ID 8159), Ohio-Youngstown, Web Design / Multimedia, 9/2000–3/2002:**

*“On more than one job interview I was actually literally laughed at when the potential employers saw ITT listed on my resume. I was asked by one of these potential employers why I was wasting money at ITT when I could have attended a "real school"?”*

**320. [REDACTED] (ID 7987), Ohio-Youngstown, Drafting and design, 10/2006–10/2008:**

*“I refuse to acknowledge ITT and will not put it on my resume. When I sent it my transcripts to Valpo, I never mentioned ITT because I thought it would hurt me.”*

**321. [REDACTED] (ID 8532), Ohio-Youngstown, 4/2001-3/2003:**

*“ITT was always looked down on when looking for a position. After becoming close with administration and other staff in various positions, I heard nothing but negative things regarding itt and their degrees, hearing that other employees had come to them with that degree*

*undereducated, overconfident in their skills, and quickly overwhelmed with normal job duties for someone with an equivalent degree from other schools.”*

**322. [REDACTED] (ID 2834), Ohio-Youngstown, Criminal Justice, 6/2007–12/2012:**

*“I applied for many jobs with ITT on my resume with a 3.7GPA and didn't receive 1 call back.”*

**323. [REDACTED] (ID 2852), Ohio-Youngstown, CNS / Computer Network Systems, 1/1999-10/2001:**

*“I have actually had potential employers laugh at me on the phone when they find out where I graduated[.]”*

*“I can not find a job in the field and when I do talk to employers and they find out I went to ITT they laugh and hang up[.]”*

**324. [REDACTED] (ID 8508), Ohio-Youngstown, Computer Network Systems, 6/2002–6/2004:**

*“I don't want to have ITT on my resume any more but it's the only degree I have at the moment. I'm currently looking for a new job and I'm seriously worried how this is going to affect me now.”*

**325. [REDACTED] (ID 6771), Oklahoma-Oklahoma City, Information Technology, 1/2010–1/2013:**

*“I've already found a job, but prior to this I had to take ITT Tech off my resume[.] I've had people tell me that the degree I was getting there was laughable. So I've begun opting it out on my resume.”*

**326. [REDACTED] (ID 9067), Oklahoma-Tulsa, Information Systems Security, 8/2006–1/2008:**

*“I was told that an ITT Tech degree was just as good as a traditional four year degree from a larger college. That many large companies look forward to hiring ITT students and grads. This was completely misleading. Most companies have said they won't hire ITT tech graduates. I did not graduate. I got the job I have on my own merits and my own knowledge that had nothing to do with what the school tried to teach me.”*

*“For the first couple years, I did have a hard time. Prospective employers didn't really care that I had gone to ITT. They somewhat made fun of it and said it was not something they looked for in a candidate. I have since removed it from my resume.”*

*“[I]t took 4 years to actually land a decent job and the pay is still less than what they said I would be making. IT professionals I have spoken with since then have told me that even if I had a degree from ITT Tech, it would not help in finding a better job and could actually hurt me. I am lucky to have the job I have now due to my years of hand on experience outside ITT Tech. The school had no influence on me getting the job I have currently and definitely did not teach me anything.”*

**327. [REDACTED] (ID 8357), Oklahoma-Tulsa, 9/2013–9/2016:**

*“We were told from the beginning that having ITT on your resume was an instant plus as it assumed you would have hands-on practice in your field.”*

*“Many times, when sending in my resume, the only requirements where that I had at least an Associates degree. I did, but it never landed me a single interview after dozens of applications over the last year.”*

**328. [REDACTED] (ID 5836), Oklahoma-Tulsa, Electronics and Communications Engineering, 1/2009–1/2013:**

*“There is no professional engineering position anywhere for someone with a degree from ITT. All the jobs that I have seen advertised, Entry level or not, require a BSEE from an ABET Accredited college[.]”*

*“After I graduated I put out my resume looking for entry level engineering positions. All the jobs that I applied for required an ABET Accredited degree but I applied anyways. I wound up working for a place called VGT through a temp agency. My position there consisted of tearing down and cleaning slot machines which had nothing to do with my degree. After 6 months I was let go due to things slowing down and they didn’t require the extra help. I went back to the agency and requested that they try an dget me into something that would take advantage of my degree. After about a week of being unemployed and calling the agency daily I finally broke down and took a position as a shipping and receiving clerk. Today I work for the company but I have been moved from shipping and receiving to quality control.”*

**329. [REDACTED] (ID 9531), Oklahoma-Tulsa, CCNA, Networking, CNS, Communications, 8/2006-3/2016:**

*“I couldnt find work for almost a year, then i removed my experience from ITT, i found a job almost exactly a week later from the removal date. Thats when i found evidence online showing that their reputation was so tainted, that any diploma i did finish would have been worthless...and the entire time they were in the process of shutting down i was contacted at least 3 times a week and told how i should come back an finish my courses of study, that had changed titles and requirements over 6 times. But by then i was so fed up i just block/ignored them[.]”*

**330. [REDACTED] (ID 8360), Oregon-Portland, 5/2012–12/2014:**

*“Having ITT on my resume makes me ineligible for employment at several hospitals in the Portland area. I have had to resort to temp agencies and settle for jobs.”*

*“ITT's reputation has made me unappealing to many higher paying, more reputable employers, so I have had to settle in my career. This is not something I expected or was aware of while at ITT. I have had to resort to temp agencies and lower paying employers[.]”*

**331. [REDACTED] (ID 8891, 7292), Oregon-Portland, Criminal Justice, 6/2009–9/2011:**

*“I had to take ITT TECHNICAL Institute off my resume to land a job and it was not a job in my field of study.”*

*“Jobs that I applied for by myself with no help from the school I was pushed under the stack of applicants or I was told no way from possible employers.”*

*“Future employer's put me in the no pile because of this school on my resume. As soon I took the school off my resume job offers, interviews were coming into play.”*

*“Portland Police and Highway patrol do not accept students from ITT Tech[.]”*

**332. [REDACTED] (ID 8373), Oregon-Portland, 9/2007–12/2011:**

*“I know that the schools name on a resume is not something that's going to win any points first hand. I've heard first hand people in hiring positions talk negatively about it saying that they do not produce valued workforce (eg scam). All the lawsuits were basically minimized by the school, but mostly didn't ever bring it up or talk about it. Only in my 3rd year did the IT department chair say that one of the lawsuits may be won by the plaintiff. It was an issue that I didn't hear about up until that point, it was a problem with his local campus. [B]eyond that I've never heard them bring anything up.”*

**333. [REDACTED] (ID 8454), Oregon-Portland, 6/2005–6/2007:**

*“Most places wont look at my resume if ITT is on it[.]”*

**334. [REDACTED] (ID 8076), Oregon-Portland, Network system administrator, 6/2012–12/2015:**

*“I have heard that most employers dont like seeing that ITT tech was on my resume due to lack of in class knowledge.”*

**335. [REDACTED] (ID 8689), Oregon-Portland, Construction Management, 6/2008–12/2012:**

*“No employers would touch me with ITT on my resume. One laughed at me and said I needed to go to a real school before they would consider me.”*

**336. [REDACTED] (ID 7809), Oregon-Portland, Computer Electronics Engineering Technology, 4/2011–6/2012:**

*“I was never made aware of any legal action facing ITT throughout my time enrolled there. I am now going to exclude my training from future resumes if this is going to reflect negatively on me for going there. It has already been my experience that most people consider ITT to be a joke.”*

**337. [REDACTED] (ID 8997), Oregon-Portland, AAS ELCT, 5/2012–10/2014:**

*“Many potential employers scoff at the listing of ITT on my resume.”*

**338. [REDACTED] (ID 9544), Oregon-Portland, CNST - computer networking services tech, 5/2000-5/2002:**

*“I had ITT on my resume for years, i eventually was told by one of the interviewers that i need to take it off, and most people were probably discarding my resume specifically because it has ITT on it. I didn't believe it for years, but eventually it became clear. In fact one of the job placement officers helped me build my resume, and made ITT the highlight of it. I liked that of course, i had just paid all that money! But it took years of embarrassing myself before people let me in on the in-joke.”*

**339. [REDACTED] (ID 9300), Pennsylvania-Bensalem, Computer Network Systems, 1/2006-1/2008:**

*“I was lead to believe that having ITT on my resume would give me a up on the competition because technical school students have a better reputation of more qualified technical users. This is compared to a student who went to a university who didn't learn a particular trade and only had a couple courses in their field instead of hands on experience.”*

**340. [REDACTED] (ID 8477), Pennsylvania-Dunmore, Computer Networking Systems, 6/2007–6/2009:**

*“I learned having this school on a resume or application basically causes it to get thrown out without question.”*

*“My applications were rejection all the time, especially ones in my field of study.”*



*“After I graduated, in the 6 month window, I realized no place in my field would hire an ITT graduate due to their reputation. I had to work for a warehouse.”*

**341. [REDACTED] (ID 7098), Pennsylvania-Dunmore, Computer And Electrical Engineering Technologies, 1/2009–1/2011:**

*“When i was hired at my current job, i became friends with my supervisor and he eventually let me know that having ITT was actually a deterrance when they were looking for future prospective employees.[.]”*

*“There were a few certain companies in the area which hired graduates and the school would put them on a pedastal as if we should strive to work there when many of them did not require degrees.”*

**342. (ID 6609), Pennsylvania-Dunmore, 3/2007-3/2010:**

*“I had a potential employer tell me that they do not take ITT seriously because they have interviewed students from ITT who were incompetent[.]”*

**343. [REDACTED] (ID 9114), Pennsylvania-Greentree, Computer Electronics Engineering Technology / Computer Networking Systems, 6/2002–3/2006:**

*“When I applied and attended ITT, I was under the impression that it was a great school to attend, and that employers would be scrambling to hire me because of it. However despite my resume matching numerous jobs, I was always turned away without reason given as to why, and I now believe that to be because most employers found ITT to be a joke when it is on resumes.”*

*“I’ve had numerous interviews where my knowledge and skill set, along with my degree focus, should have qualified me for the position, but was turned down for all but two jobs. I’m also now supremely anxious that my degrees will be worthless in the eyes of any employer should I need to seek new employment in the future.”*

**344. [REDACTED] (ID 7011), Pennsylvania-Harrisburg, 6/2008–12/2010:**

*“Having ITT Technical Institute on my resume, makes my job search even harder when I have previously looked for a job during the times I was unemployed with my current employer. They think ITT Technical's degree program is a complete joke, and I am overlooked for someone without a degree in what I am applying for in the field I studied, rather than someone who has the experience, but isn't able to prove it due to the laughing stock ITT Technical Institute's degree program is. They would hand anyone out a degree, just to keep their numbers impressive to lure more into their programs.”*

*"I haven't landed any solid position in my field, simply because ITT Technical Institute has been on my resume. The only thing I ever seem to be able to get an interview for is in the retail industry (such as where I am now)."*

**345. [REDACTED] (ID 4800), Pennsylvania-King of Prussia, 9/2005–8/2007:**

*"I knew a recruiter that was looking for someone that was more qualified than the potential candidate for a position. She told the company about this potential candidate and when she told the company that the school was ITT they did not want to accept this. The recruiter had to sell them on the potential candidate. I have spoken with several others about ITT and each has very explicitly stated that they would never hire someone from ITT the school does not produce well qualified students for given field, in this instance the CEET program."*

**346. [REDACTED] (ID 8930), Pennsylvania-King of Prussia, Computer Networking Systems, 9/2004–2/2007:**

*"I struggle to find permanent work because I list ITT Technical Institute on my resume and I had one manager tell me that they don't look at resumes from ITT Technical Institute. To make matters worse the manager didn't even have 2 year degree and looks down on us."*

*"Most jobs that I do find in my field are contract related and not full time jobs with benefits."*

**347. [REDACTED] (ID 8826), Pennsylvania-Levittown, Computer and Electronic Engineering, 9/2008–12/2010:**

*"When potential employers see that I have ITT Technical Institute on my resume, they inform me that my education repels them from hiring me, as if my education was substandard, which it was."*

*"I have been told that ITT is a black eye on my resume, and I would have been better off going anywhere else."*

**348. [REDACTED] (ID 7900), Pennsylvania-Levittown, Computer Network Systems, 3/2010–6/2012:**

*"Currently have ITT on my resume. Every time i mention this, the interviewer shows a slightly noticeable expression change."*

**349. [REDACTED] (ID 9511), Pennsylvania-Levittown, Information Technology, 6/2011-6/2013:**

*"I was turned down by numerous employers due to ITT Tech being on my resume in conjunction with the sub par training I received while attending the school. Employers openly told me in the*

*interview process that I should remove ITT Tech and just put that I have an associates in my field which is what I ended up doing in order to receive call backs for interviews.”*

**350. [REDACTED] (ID 8740), Pennsylvania-Mechanicsville, 1/2003-9/2005:**

*“Denied at RiteAid Customer Support 2/2006 because I did not have the practical IT experience they were looking for and decided to hire a prospective employee with on-the-job experience. Denied at IBM 3/2006 because I was informed that I lacked the necessary qualifications and certifications for their employment.”*

**351. [REDACTED] (ID 8170), Pennsylvania-Pittsburgh, Computer Networking Systems, 9/2005–9/2007:**

*“I have had several companies state that they do not like hiring people from ITT Tech due to lack of proper education/training.”*

**352. [REDACTED] (ID 9027), Pennsylvania-Pittsburgh, Computer science, 6/2011–1/2013:**

*“I found out that having ITT's name on my resume deffinatly does not help with getting a job.”*

*“I have applied at multiple jobs and they saw i went to ITT and the interviews were very short and never recieved any callbacks or followups[.]”*

**353. [REDACTED] (ID 8756), Pennsylvania-Plymouth Meeting, 8/2011–9/2013:**

*“I was denied a promotion at my previous employer because a ITT degree doesn't have any accreditation. My degree is more of a hindrance to my career goals. I have my current job based only on my work history. When i interviewed for my current job, the supervisor said that if i applied for a systems checkout position, they would've seen the ITT tech on my resume, and wouldn't be called for an interview. I have removed ITT tech from my resume completely, and have a better chance of moving up. ITT tech is known as push center around here. The education that is received is below work experience. I am paying for an embarrassment on my resume for a worthless degree.”*

*“All of the jobs i applied to were denied by the ITT tech degree. It is not right to have to pay for a piece of paper that means nothing in my career field.”*

**354. [REDACTED] (ID 9393), South Carolina-Columbia, Computer Networking Systems, 6/2011-6/2013:**

*“I have had numerous employers laugh in my face when they see ITT on my resume. I have been told to acquire certifications and Take ITT off my resume. Saying I would be much better off.”*

**355. [REDACTED] (ID 8822), South Carolina-Columbia, Criminal Justice, 3/2010–6/2012:**

*“I feel as though having ITT Tech on my resume has not gotten me a lot of job interviews or skipped over.”*

*“When I put that I graduated from ITT Tech on my resume I feel as though a variety of potential employers overlook my resume because they feel like I was not taught the most efficient way.”*

**356. [REDACTED] (ID 8629), South Carolina-Columbia, Software Development, 3/2015–5/2016:**

*“The school shutting down was beyond the last Straw Hat with the school I haven't been informed about anything about the closing.”*

*“[I ]cannot find a job in my degree or entry-level job because ITT is on my resume[.]”*

**357. [REDACTED] (ID 6075), South Carolina-Greenville, Visual Communications, 9/2009–9/2011:**

*“I feel that when employers see my resume first and they see that I attended ITT before they even see my portfolio they throw it away. My teachers all told me that they felt that I was the most talented and they knew that I was going to succeed but I'm not succeeding at all in my field. How can I when no one will give me a chance? ITT is a JOKE and they should be shut down! ITT was recently targeted in a federal lawsuit alleging student loan fraud and could be facing the penalty of the government forcing it to shut down. And I will be so glad when it does, but that would be 2.5 years of my life wasted.”*

*“I graduated in 2011. It's 2016 and I can't even get an internship. An internship where I'm working for free or minimum wage! I would love to have that opportunity, but I just feel I'm being held back because my education or lack thereof.”*

*“It probably gets laughed at when I submit my resume to employers. How are schools even allowed to do this to people who just want to better themselves?”*

**358. [REDACTED] (ID 8923), South Carolina-Greenville, Computer Aided Drafting and Design Tech, 4/2013–6/2015:**

*“The fact that ITT is on my resume as were i got my degree versus a community college or a University makes me bottom of the totem pole compared to other graduates from those colleges or university. I don't have the best fighting chance[.]”*

**359. [REDACTED] (ID 9496), South Carolina-Greenville, 2/2001-3/2010:**

*“I had to take my degrees off my resume in order to get an interview because I noticed with them no one ever called me or emailed me for a job even though I am qualified.”*

**360. [REDACTED] (ID 4836), South Carolina-Greenville, 9/2006–9/1998:**

*“I have actually removed ITT from my resume and have contacted them and several other entities to try and gain some loan forgiveness. I am yet to hear back from them. I also contacted my congressman and got some feedback but nothing has been done.”*

*“I really struggled to find placement and had to start all over and actually go to a tech school and incur more debt. I made it through the other tech school so it was a bit easier but it's very difficult to continue to pay on a loan that will never apply[.]”*

**361. [REDACTED] (ID 4879), South Carolina-Greenville, Computer Networking Systems, 1/2001–1/2003:**

*“The institution made it seem as though having ITT Tech in my resume would be a positive. In my experience, it has been the opposite.”*

*“I feel that employers will not hire or promote me due to the perception that ITT is subpar.”*

**362. [REDACTED] (ID 7672), Tennessee-Chattanooga, 3/2011–6/2013:**

*“I have applied within my own company where I have worked over 10 years for positons in IT and failed to get the job because ITT is on my resume. I have applied for 100's of jobs on my own since I graduated from ITT and no one will give me an interview, let alone a job.”*

**363. [REDACTED] (ID 8733), Tennessee-Cordova, Information Technology/Multi-Media, 9/2002–9/2004:**

*“It was only due to the latest controversies that I began to remove ITT-Tech from my resumes.”*

*“I have never been able to find a job/career due to my relationship with ITT-Technical Institute. I never knew employers disassociated themselves from ITT-Tech. It's a disgusting feeling finding out all of these years later in light of their closing.”*

*“I was under the impression that ITT-Tech was a partner to many reputable employers and my education there would have at least got me foot in the door, where I could be trained exclusively by a certain company.”*

**364. [REDACTED] (ID 4781), Tennessee-Cordova, Computer Networking Systems, 3/2012–3/2013:**

*“I was think i was going to a school that would help me get a career job and not hinder my chances just to receive my money . [I] wasnt getting the responses from possible job employers due to what i feel is because ITT was the school i had gone to and the stories people have heard about the school and their misguided information and for profit behavior.”*

**365. [REDACTED] (ID 8682), Tennessee-Johnson City, Network Systems Administration, 9/2012–9/2014:**

*“ITT would just blow off the legal problems they were facing. The down played the fact that employers were not all that excited about seeing ITT on a resume. They said that the students and employers did not know what was going on with the school. They also said everything would be fine and there was nothing to worry about.”*

*“I have had a hard time finding an employer that will take my Networking skills seriously because I attended ITT Technical Institute.”*

**366. [REDACTED] (ID 8738), Tennessee-Knoxville, Criminal justice, 12/2006–9/2011:**

*“There was a time or two while I was attending ITT that they were on the cusp of losing their accreditation and kept trying to cover up just what that meant for the school. I was also repeatedly told by administration that a diploma from ITT was just as good as other colleges. Others told me it would show employers that any diploma was a good diploma because it would show that “I committed to something and accomplished something.” But no one really told me just how bad it looked on my resume.”*

*“I have been looking for a job for 6 years, and have had no luck. My criminal justice degree will not get me into criminal justice job. Because of my autism I am not able to work in fast food or retail and my ITT tech degree is not good enough to get me an administrative assistant job.”*

**367. [REDACTED] (ID 5592, 8384), Tennessee-Knoxville, 6/2006–5/2008:**

*“They said when we add ITT to our resumes then the employer will know that we have had hands on training and know what we are doing etc. wrong all the interviews I've been too told me that ITT was the worst thing to put on there due the amount of issues and lack of knowledge. They knew we couldn't pay back the loans and the employer then knew they we could have our wages garnished. We are now a liability[.]”*

*“I am ashamed that ITT is on my resume. I have no confidence in myself because ITT has not done nothing but bring me down[.]”*

*“I didn't find out about ITT's degree was a joke until after I had graduated and went to a couple job interviews. They are the ones that told me about it. I knew that I wasn't learning much at all but I didn't know that the degree meant nothing at all[.]”*

*“Once I took ITT off my resume and said all i had was a high school diploma i received a job within the month!”*

**368. [REDACTED] (ID 9324), Tennessee-Knoxville, Electronic Engineering, 9/2011-12/2014:**

*“I have found that the ITT degree on my resume means very little. The degree is, in essence, worthless. My experience in previous work, not the degree, is why I have a job.”*

**369. [REDACTED] (ID 8955), Tennessee-Knoxville, Electronic Engineering Technology, 1/2000–1/2002:**

*“I was led to believe this was a reputable school, not one that would be a black mark on my resume.”*

**370. [REDACTED] (ID 6648), Tennessee-Knoxville, Computer Networking Systems, 5/2011–5/2013:**

*“When I began attendance in May of 2011 there were already accusations of financial impropriety being brought by the Consumer Financial Protection Bureau in regards to the schools predatory lending practices. Unfortunately I did not know of this at the time. Shortly after I graduated the C.E.O. and C.F.O resigned amid similar accusations and the federal government, consumer protection services, and former students were able to successfully force the closure of the for-profit school chain "Corinthian Colleges". All of this took place during and immediately after my attendance at I.T.T. Since obtaining my current job, I have not been able to obtain a call-back for any other tech jobs despite multiple attempts to do so over the course of approx 1 year. I can only assume this is from the negative stigma that I.T.T. has obtained, because I have held a job for 15 or 16 years with no employment gaps, even when I was attending I.T.T. I can only hope that I can obtain a higher-paying job in the future and that having I.T.T. on my resume will not prohibit me from living a comfortable life, but so far I cannot explain the lack of interest that my resume generates in potential employers. I have almost obtained 2 years experience at my current job and my only hope is that a prospective employer will meet with me face to face before dismissing me outright because of what school I went to.”*

*“My current employer hired me with ITT on my resume, but it took 6 months of intense looking to find them. I had to find them on my own with no help from I.T.T. Even though I have worked in my current job for 2 years, I have consistently been turned down by prospective employers with little reason as to why, and tha tis placing an obstruction on my ability to earn more money or*

*further my career. My current job is a IT service desk which is mainly just answering calls and email and providing limited ocomputer support, mainly for Mlicrosoft Office.”*

**371. [REDACTED] (ID 8903), Tennessee-Knoxville, Project Management, 6/2008–6/2012:**

*“I was absolutely mislead by this school. If I was aware that this school was involved in any illegal activity or financial mismanagement, I would have never attended. I feel that having ITT Tech on my resume has prevented me from obtaining a job over someone with the same experience and with the same type of education from a different school.”*

**372. [REDACTED] (ID 5408), Tennessee-Knoxville, Applied Sciences, Electronics Engineering, 9/1994–9/1996:**

*“They market themselves as having placed students in well-paying jobs, but my experience has been after the fact that Employers actually shun these candidates because of the reputation that ITT Tech has in churning out under-educated, preyed upon students.”*

*“I've had employers who flat out told me that they hired me because of my skills and abilities (of which none were ever taught to me at ITT Tech)... but struggled on the hiring decision simply because of the fact that I had ITT Tech on my resume.”*

**373. [REDACTED] (ID 9040), Tennessee-Nashville, Multimedia, 5/2004–6/2006:**

*“Now that ITT Tech has been publicly exposed for it's fraud, illegal activity, and poor education quality, it makes me feel ashamed to list their degree on my resume. It makes me feel like my degree is worthless and so was my education and that's how future employers will see me when they see ITT Tech listed on my resume.”*

**374. [REDACTED] (ID 9358), Tennessee-Nashville, Digital Entertainment and Game Design, 3/2008-9/2012:**

*“Every employer looked at ITT Tech on my resume and said that meant nothing to them. They said they had no value in their education and they didn't hire ITT Tech grads.”*

*“I found that when employers saw I have ITT Tech on my resume they were no longer interested in hiring me and told me it was not the type of education they were seeking.”*

**375. [REDACTED] (ID 8621), Tennessee-Nashville, Bachelor of Applied Science in Software Development, 6/2008–6/2012:**

*“How am I going to be able to get a job in my industry with ITT listed as my college? I was searching for a new job, but now I'm likely going to have to stay where I'm at with a low salary, just so I can have "years of experience" to override the bachelors degree. This is appalling!”*



**376. [REDACTED] (ID 8354), Tennessee-Nashville, 5/2005–8/2007:**

*“Employers laugh at it almost[.]”*

**377. [REDACTED] (ID 8619), Tennessee-Nashville, Software Application Development, 3/2008–4/2012:**

*“I was informed that employers loved to hire ITT tech employees because of the one on one training they received. This was complete nonsense.”*

*“Many interviewees that noticed ITT on my resume had already been presented with ITT tech students in the past, and they were biased prior to even seeing me.”*

**378. [REDACTED] (ID 8057), Tennessee-Nashville, 6/2004–1/2010:**

*“I explained to them that I wasn't able to get a job in my field of study simply because of the Institute's reputation for having no accreditation and producing a load of lackluster performers. I've been laughed at when presenting my resume to employers because I attended that school. It was embarrassing to say the least.”*

*“I've expressed that I've been heckled on job interviews, been told that I wouldn't be hired because I went to ITT, and been thought of as a joke when talking to potential employers.”*

**379. [REDACTED] (ID 9399), Tennessee-Nashville, Information Technology - Computer Networking Systems, 9/2007-9/2009:**

*“I was not aware of any illegal activities at all. I did not know they had investigations about their federal funding programs or anything. I did not know that having ITT on my resume would not get me hired anywhere. That is the whole reason I went to ITT was to get hired at a good job. But that did not happen. I did not know any of this until the school got shut down and all of this surfaced.”*

**380. [REDACTED] (ID 8966), Tennessee-Nashville, electronics, 12/1989–1/1993:**

*“[E]very time i applied for a job in my field i was told they would not accept training .”*

**381. [REDACTED] (ID 8522), Tennessee-Nashville, Computer Networking Systems, 9/2010–9/2012:**

*“ITT Tech was definitely running a scam and everytime I did try to apply for a job I was never contacted back. I thought that having a 4.0 gpa at this school would do me a lot of good but I'm sure my employers knew about ITT's ways of how they just give their students the answers pretty much anyone can pass as long as they show up.”*

*“The only reason I got my job that I've been at now was because a friend got me on, if it wasn't for him I would have no doubt that I would still be un-employed and looking for a job in this field. I believe that having ITT tech on my resume hinders us from getting a job.”*

**382. [REDACTED] (ID 8844), Tennessee-Nashville, Digital Entertainment and Game Design, 5/2005–9/2011:**

*“Even before the school as a whole was closed, I've been shut down from several jobs for the skills I more than have (outside of the near useless things learned from my 100k degree) just because I have ITT Tech listed as the education on my resume. It's a joke school, and employers believe that anyone who attends a clown college, is in fact, a clown. Now that the entire college is shutting down, everyone knows just how much of a joke the school was. Lots of people still didn't know before it became NATIONAL news. I highly doubt that their image has improved.”*

*“For one, there were NO JOBS in my field in my state. The nearest job area would be over 5 hour car commute. Outside of that, I sent in my demo reel, game design portfolio to several places in game design hot spots, and were all easily rejected because I didn't go to an actual school. If anything I had to learn MORE things to even get seen AFTER graduating from school.”*

**383. [REDACTED] (ID 8008), Tennessee-Nashville, Software Development Technologies, 6/2011–6/2013:**

*“I feel that I've had a hard time getting a job in my field, Software Development, because I have ITT Tech on my resume. The school's name has become a large scar that makes my application unsightly to an employer in my field.”*

**384. [REDACTED] (ID 8687), Tennessee-Nashville, Information Technology Computer Network Systems, 1/2001–6/2004:**

*“They told me that ITT had the best accreditation and all these big time companies love seeing ITT on resumes. Those are the people that get hired the most.”*

*“I have yet to find a job in my field using ITT technical college on my resume.”*

**385. [REDACTED] (ID 8295), Texas-Arlington, Information Systems Security, 12/2006–3/2012:**

*“Multiple recruiters have told me that ITT Tech education background was not recognized by their clients. I found my last job only after removing ITT from my resume.”*

**386. [REDACTED] (ID 8884), Texas-Arlington, 12/2006–12/2008:**

*“Many jobs I qualified for wouldn't give me a chance because of ITT being on my resume. As I mentioned earlier, the only reason I got the job I have now is due to a previous friend...and at that, the job doesn't pay enough for me to live a decent lifestyle[.]”*

*“The job I'm at now and have been for the last 5 years I only get paid \$16/hr. I've tried applying for better jobs numerous times but many employers won't hire you with student loan debt and many look at ITT degrees as worthless. The only reason I was able to get the job I have now is because a former friend put in a good word for me. Beyond that, I wouldn't have gotten the job as I'd applied many times prior. Now that the school has closed, if I choose to continue in my field, my options will be extremely limited.”*

**387. [REDACTED] (ID 4405, 9471), Texas-Arlington, Computer Aided Drafting and Design, 9/2007–5/2009:**

*“Though I have not been directly told this during an interview, there was a distinct feeling that potential employers did not look at a degree from ITT tech as favorably as recruiters lead potential students to believe. I have been told by a former classmate, Michael Ward, that his former employer would never hire an itt student again.”*

*“I graduated in 2009 and never obtained a job in my field. Only after I returned to my local community college, after the cell phone refurbishing company I worked for closed down, and entered their CAD program did I finally get a job in my field.”*

*“ITT on my resume' has not helped my job search. And I was the valedictorian! It took going back to my local community college for the program to get interviews and job offers.”*

**388. [REDACTED] (ID 7981), Texas-Arlington, Electrical Engineering, 3/2010–3/2014:**

*“I found a job after I took ITT-Tech off my resume[.]”*

**389. [REDACTED] (ID 5059), Texas-Austin, Computer Network Systems, 8/2002–11/2005:**

*“ITT does not seem to carry the name with potential employers that the school would like you to believe. I have been informed in some interviews that I would be better off leaving it off my resume in the future. These interviewers did not hire me.”*

**390. [REDACTED] (ID 8618), Texas-Austin, Computer Network Systems, 3/2008–3/2010:**

*“Now that ITT Technical Institute no longer exists I have to remove it from my resume. Because of the schools illegal activities, as a graduate I'm associated with the negative view of this*

*school. I cannot risk potential employers denying employment for listing this school. I am accountable for debt because of this school that I will never be able to repay.”*

**391. [REDACTED] (ID 4888), Texas-Houston North, 1/2004–12/2006:**

*“I had been turned down for several interviews. When I called to get feedback on my resume, I have been told several times by employers that they don't consider a degree from ITT Tech to be a real degree. They do not consider it acceptable. I was able to land a job after removing the name from my resume. [ ] I had no idea that I would have to hide that I had gone there.”*

*“I have also been turned down from jobs because my degree is from ITT Tech, not an accredited college. I was told by ITT that my degree would be looked at as good as those from other schools. What do they think we go to school for? Fun? We go to get better jobs. Why offer a degree that will get turned down by employers? A blank piece of paper is almost as valuable.”*

**392. [REDACTED] (ID 9298), Texas-Houston West, Computer Electronic Engineering Technology, 12/2007-12/2009:**

*“I never got a job in my field with itt tech on my resume...in 2013 i tried to apply in my field again and wasnt getting any call backs or offer which resulted in me getin another trade.”*

**393. [REDACTED] (ID 8087, 9444), Texas-Houston West, AUTO CAD, 8/1998-6/2000:**

*“I have had prospective employers say the do not recognize the ITT coursework and have been told I should take ITT off my resume.”*

*“I have been told to take ITT TECH off my Resume because future employers do NOT recognize it as a center of higher education[.]”*

**394. [REDACTED] (ID 9440), Texas-Houston West, 10/2009-10/2011:**

*“I was told that "ITT" was not a good thing to put on a resume. That when resumes get screened that automatically kicks the resume out. Even had to have my application manually pulled out of the system for it to be looked at.”*

**395. [REDACTED] (ID 8824), Texas-Houston West, Computer Networking Systems: 9/2006–5/2008:**

*“I can only work for IT staffing agencies because employers will not hire me directly due to ITT being on my resume[.]”*

**396. [REDACTED] (ID 9306), Texas-Houston West, Drafting And Design, 1/2007-11/2009:**

*“After I graduated ITT, I would place on my resume grad. from ITT with honors. And when I get interviewed I would get silly questions about how and what they taught at the ITT program. Then I would not get a response after the interview or a letter stating they found a better candidate for the position. After a couple of interviews like the one above. Refuse to put ITT on my resume, in fear of being question about my education. I had wasted 2 years of my life studying and finishing from a school who does nothing for me in life and Im stuck paying a high interest student loan dept. until I die. I fear that my students loans will haunt me until I die. I will raise my child to not go down the same path that I have taken. I will raise him to be more aware of the education he chooses. Because it can ruin your life.”*

*“I get laughed at and insulted if I brought up ITT Education Certificate. Many times at my interview sessions they told me they didn't accept students from ITT Tech. I was so depressed that all the time and effort of going to school after each day of work was all useless. I had to attend and put out more money for a BIM designer courses online. And was able to find a job after the 6 month course.”*

**397. [REDACTED] (ID 4765), Texas-Houston West, AA Network Systems, Administration, 9/2012–10/2014:**

*“ITT has definitely been an issue on my resume. I have been told outright by employers that even if I had wasted my life getting a bachelor's degree from ITT they would never have even granted me an interview. There are numerous resources on the Internet that back this declaration. Most jobs will not touch your resume because of ITT being on it, and it is a sore spot so much so that I've had to create two resumes identical save for my education experience. Depending on the job I make the judgement call whether or not to submit one resume or the other.”*

*“To put it simply, I can't find a job at all. A true systems administration requires things like advanced mysql, and a 4 year degree. Best I could get with this 2 year degree was a garbage 14 an hour position installing point of sale systems, or a call center position paying around the same. I submitted literally hundreds, and I'm not exaggerating, hundreds of job applications just prior and post graduation to test waters. Nothing.”*

**398. [REDACTED] (ID 9075), Texas-Houston West, 1/2007–12/2010:**

*“I had hard time finding a job because the only College level Education I had was ITT and I could not take that off from my resume and most employer did not recognize that as a degree[.]”*

**399. [REDACTED] (ID 7985), Texas-Houston West, Computer Science, 3/2009–5/2011:**

*“I have sent my resume to many employers after finishing ITT. My resume has been rejected by many companies due to the fact I have ITT on my resume because employers assumed I "purchased my degree" instead of working for it. It has been very damaging to my career and I am currently unemployed at the moment. Now, I have to hide ITT on my resume to have a chance for an employer to call me back. I feel if I would've been to an accredited college, I would've had my career set.”*

*“[T]he moment I took ITT off my resume, I started getting more calls. Even then, it is still difficult because now it looks like I don't have a degree at all and have to work harder to sell myself on experience only for multiple contract[.]”*

**400. [REDACTED] (ID 8717), Texas-Houston West, Information Systems Security, 6/2008–7/2012:**

*“Now i feel embarrassed to have ITT on my resume because now everyone will ask me what happened to you school closing down. My degree is now discredited and could potentially affect my future and current employment come time for my yearly review for promotions/pay raises. Im not sure how my career will be affected but i will be removing my schooling from all public employment/ social networking profiles and wont reveal my education background until i am asked for it due to fear of ridicule and rejection.”*

**401. [REDACTED] (ID 6726), Texas-Houston West, Network System Administration, 3/2012–12/2013:**

*“I believe I had a hard time finding work is ITT Tech's name was on my resume as my collage I graduated from[.]”*

*“ITT Tech promised me a job with my degree field once I graduated I am currently working for a hotel as a front desk agent ITT Tech keeps calling me and asking me if I want to come back to school from for my bachelors I still have not found a job and my degree field and I do not know if I ever will[.]”*

**402. [REDACTED] (ID 9105), Texas-Richardson, Computer Engineering and Electronics Technology: 3/2011–3/2013:**

*“I am struggling to make ends meet because of the debt that I have to pay back. I had to go into default because employers would glance over my resume because they think ITT students are uneducated.”*

**403. [REDACTED] (ID 9370), Texas-Richardson, Computer Networking System, 3/2008-11/2009:**

*“ITT Tech was a detriment on my resume, and I could not find employment with it on my resume. I graduated with Highest honors with a 3.92 GPA, but this means less than nothing. I would be better off had I never gone to this school.”*

**404. [REDACTED] (ID 5936), Texas-Richardson, 9/2005–1/2007:**

*“I had one employer suggest I remove ITTTech from my resume[.]”*

**405. [REDACTED] (ID 8402), Texas-Richardson, Computer Networking and Administration, 10/2009-12/2011:**

*“Most companies that I interviewed with told me that they did not hire ITT-Tech grads because it was a degree mill and that they didn't take ITT-Tech students seriously because of the sub-standard training they provided. I had to find employment in a computer refurbishing company that I didn't even need a degree for they hired people off the street with no knowledge of computers and I worked my own way up from there.”*

**406. [REDACTED] (ID 9722), Texas-Richardson, Computer Networking Systems, 6/2009-1/2011:**

*“I've learned from friends that I have in recruiting careers that a resume listing ITT, Devry, Corinthian, etc are promptly tossed aside and not looked at or reviewed simply because of that. Only reason I have the job I have is I knew the persons hiring and they overlooked my education.”*

**407. [REDACTED] (ID 5272), Texas-Richardson, Computer Networking Systems, 3/2005–10/2006:**

*“I was led to believe that employers look for ITT on a resume as a positive thing.”*

*“I had potential employers tell me that my attendance at ITT made them weary about hiring me.”*

*“While I was attending ITT, I used their job placement to help me find a job until graduation. They referred me to a temp firm that got me a job not related to my degree plan. When I approached to assist further with job placement, I never got another answer from them. None of my classmates got jobs through the school either.”*

**408. [REDACTED] (ID 9463), Texas-Richardson, 9/2004-9/2006:**

*“ITT Tech has now been omitted from my resume, it was from experience a contributor to not receiving calls back from positions that I applied and was qualified for. Recently my interview*

*with Oakley had me feeling ashamed I attended the school as it looked questionable on my resume.”*

**409. [REDACTED] (ID 5326), Texas-San Antonio, Information Technology, 9/2006–8/2008:**

*“I was not aware of any legal issues till last year but after being unable to find a job I began to bury my education deep in my resume.”*

*“I found more success when I leaned on my experience and hid the school[.]”*

**410. [REDACTED] (ID 9687), Texas-Webster, 6/2004-6/2006:**

*“I’ve had prospective employers laugh at seeing ITT on my resume and pass me up for the position due to it. I’ve taken it off of my resume.”*

**411. [REDACTED] (ID 9091), Texas-Webster, Computer Electronics Engineering Technology, 3/2008–4/2010:**

*“My degree I earned is now worthless! As of this day, I still have not been able to obtain a job in my field. Now I can no longer put this school and degree on my resume because of fraudulent activities. Everything that I have worked for and achieved I thought was legitimate!”*

**412. [REDACTED] (ID 8743), Texas-Webster, Information Technology-Computer Network Systems, 9/2009–9/2011:**

*“I removed ITT Tech from my resume due to the fact i could not find employment for a few years. I have gone to interviews where i was told my ITT Tech degree is a joke. Employers did not accredit my degree compared to a state or community college. The poor quality of the education from ITT Tech reflected upon employers. [ ] I had to work harder for job opportunities due to my ITT Tech degree.”*

**413. [REDACTED] (ID 9394), Utah-Murray, Electronic Engineering, 1/1997-1/2004:**

*“I came to find out that most employers in my field of study did not want to hire ITT Tech students because the education received at ITT is widely known to be sub-standard.”*

*“ITT always tried to make me believe that they were a respected institution whose degree was worth more than a degree from a normal college. They over-inflated the percentages of students who completed their degree and went on to high paying jobs in the industry. It was only much later that I found out about the many lawsuits and complaints over the years and that having ITT on your resume is a stike against you for most employers who have heard about their shady practices and inferior quality of graduates.”*



*“I am embarrassed by my whole experience at ITT and don't put it on my resume. I was never able to find a job in my field. I have been fortunate enough to be hired by companies where I have had opportunities to work my way up and advance. I would rather just say G.E.D. on my resume instead of admitting that I was foolish enough to let myself be scammed by ITT and fail at earning a degree.”*

**414. [REDACTED] (ID 9149), Utah-Murray, Electronics and Communications Engineering Technology, 12/2007-3/2013:**

*“A hiring Manager at my current job, in confidence, told me that ITT and the experience he had with them cost me the position.”*

**415. [REDACTED] (ID 8380), Utah-Murray, Electrical Engineering and Communications Technology, 4/2004–3/2008:**

*“Right before completing my Bachelors degree I lost my job. As I was looking for a job, most places I contacted would not give me the time of day once they saw ITT on my resume.”*

**416. [REDACTED] (ID 8651), Utah-Murray, BAS/ID, 9/1997–12/2000:**

*“I've heard many times that employers scan and automatically reject any resume with ITT on it[.]”*

*“I've done follow up calls after submitting a resume and been told I'm not going to be considered. They won't say why, but I suspect its the ITT listing.”*

**417. [REDACTED] (ID 7837), Utah-Murray, 6/2010–9/2012:**

*“After 4 years of being unemployed I took ITT Tech off my resume and got a great job. I have documentation for ever place I applied to. 15-20 job apps each week for 4 years! And I am dead serious, I had to document it because we had to be on state assistance.”*

**418. [REDACTED] (ID 2850), Utah-Murray, Information Systems Security, 7/2004–11/2009:**

*“I currently owe \$160,000 because of both ITT Technical Institutes extremely large debt burden plus having to go out of my way to gain certification and an additional degree to wipe their stain off of my resume. Their degree was absolutely worthless to prospective employers and did not lead to any jobs that I wouldn't have gotten without it.”*

*“I have actually removed it at this point. I feel shame if anybody mentions it and I have to spend 20 minutes explaining why I got suckered and generally if it comes up I am not going to get further in the interview process. The entire tone of the interview often changes when they focus on this part of the questions and experience.”*

**419. [REDACTED] (ID 6104, 8015), Utah-Murray, Electrical engineering, 5/2010–5/2013:**

*“I found that listing ITT tech on my resume results in less call backs because of fraudulent behaviors in the news.”*

*“ITT tech has caused employers to disqualify my application. I have applied to a few places only to be turned down after mentioning my place of study.”*

*“I could not get looked at seriously when I had this on my resume / brought up education there.”*

**420. [REDACTED] (ID 7469), Virginia-Chantilly, Computer Network Systems, 9/2010–12/2012:**

*“I have been informed that including ITT Technical Institute on my resume may have caused applications to be passed over due to the school's reputation.”*

**421. [REDACTED] (ID 7733), Virginia-Chantilly, Computer Network Systems, 6/2007–6/2009:**

*“It wasn't until I started to apply for jobs on my own that I felt that I was overlooked. I often got the question, “Oh, you went to ITT Tech?” I assume people knew more about what ITT Tech does than I did. I slowly started to realize that ITT Tech was all about making money and their degrees don't mind much.”*

*“I thought at the beginning when signing up with ITT Tech, getting a job wouldn't be difficult. I was wrong, I felt like I was over looked because I have ITT Tech on my resume.”*

**422. [REDACTED] (ID 6752), Virginia-Chantilly, Computer Networking, 6/2006–6/2009:**

*“Not many companies were willing to accept my education based on the school that was on my resume.”*

**423. [REDACTED] (ID 6408), Virginia-Chantilly, Computer Electronic Engineer Technology, 5/2004–9/2006:**

*“I'm afraid to put ITT on my resume. Its embarrassing. There is so much chatter. Bad chatter about ITT Tech.”*

**424. [REDACTED] (ID 4502), Virginia-Norfolk, Computer Network Systems, Criminal Justice, 12/2003–6/2009:**

*“I was informed/promised by the then career counselors that by having a degree from ITT Tech, jobs would be easy to come by. Each of the jobs I have landed came on my own accord and not*

from ITT. Most jobs stated that when they see ITT Tech on a resume, that it is not taking seriously.”

**425. [REDACTED] (ID 9244), Virginia-Norfolk, 9/2005-5/2009:**

*“When I listed my degree on my resume I wouldn't get a call back. Or when I tried to apply for my masters degree a check of accreditation was mentioned.”*

**426. [REDACTED] (ID 8594), Virginia-Norfolk, 3/2009–12/2012:**

*“When employers/schools see ITT on my resume they don't hire me because of the reputation of the school & they aren't accredited[.]”*

*“The reputation that ITT has & the fact that they aren't an accredited school makes it hard to find employment[.]”*

**427. [REDACTED] (ID 9651), Virginia-Norfolk, CDD, 8/2001-5/2004:**

*“I have applied for numerous positions with ITT on my resume and never received calls back. Once I removed it from my resume and just left my degree, I received emails from prospective companies.”*

**428. [REDACTED] (ID 8693), Virginia-Norfolk, Criminal Justice, 8/2005–9/2009:**

*“Yes having ITT on my resume has caused many people to take a second look at my credentials and question my abilities. When I was trying to apply for a new job at my current company, for the Bank Secrecy Specialist I figured my degree would help. The position had to deal with fraud and investigating criminal/suspicious activity in banking. I was told someone more qualified than me was promoted. The guy that got the position had a degree in accounting from a more reputable school. I felt I was passed over for the promotion because of my school.”*

*“I applied for a job in the 911 call center, I was interviewed twice took all the required testing and passed with excellent scores. My student loan debt disqualified me. I was passed up for a promotion at work for a position related to my field because of my results showing ITT Tech.”*

*“The CJ program did not have any certifications that were required to graduate or work in the field the problem is obtaining a position in the field where they do not look at the large amounts of student loan debt and disqualify you. Many employers run credit checks in addition to background checks.”*

**429. [REDACTED] (ID 8708), Virginia-Richmond, 5/2009–1/2012:**

*“Took ITT tech off resume for better results[.]”*

**430. [REDACTED] (ID 4108), Virginia-Richmond, 9/2007–6/2009:**

*“I have been denied opportunities because ITT Tech is on my resume. I have been viewed as unsophisticated and uneducated.”*

*“I have been viewed/treated as unsophisticated, gullible, and uneducated.”*

**431. [REDACTED] (ID 8875), Virginia-Richmond, Electrical Engineering, 9/2012–5/2016:**

*“The school closed just a few months after I got my BS from them now whenever I want to put out my resume I feel like I wont get the job in the first place and really have to work my ass off to try and not loose my confidence if I even get the interview. It makes me feel like I wasted 4 years of my life only to end up worse off than when I started.”*

**432. [REDACTED] (ID 9656), Virginia-Roanake/Salem, Nursing, 6/2012-6/2014:**

*“The school shut down and filed bankruptcy. Having ITT on my resume is hurting my reputation.”*

**433. [REDACTED] (ID 8647), Virginia-Springfield, Computer Networking Service, 3/2004-3/2006:**

*“I was literally told by one prospective employer that they usually did not meet with ITT grads, but he wanted to at least interview me.”*

**434. [REDACTED] (ID 8481), Virginia-Springfield, Computer Network Systems, 6/2009-8/2011:**

*“Upon graduating, I learned that I was not receiving job interviews based on the fact that ITT Tech was listed as my school of graduation. When I finally did receive an interview and was luckily hired, it was disclosed to me at a later date by my hiring manager that I was the only ITT Tech graduate that she would have hired.”*

**435. [REDACTED] (ID 7914), Washington-Everett, Network Systems Administration, 6/2013–3/2015:**

*“Even with five years of experience in the technical field, having ITT on my resume has lead employers to turn me away. I have had in person interviews go very well until they read where my associates came from and simply stated “we are done here”. ”*

**436. [REDACTED] (ID 9190), Washington-Everett, AS Network Admin, BS Project Management, 9/2005–6/2010:**

*“Boeing stop tuition reimbursement to employees who attended ITT Tech and you weren't even considered for a job with ITT Tech on resume. No call backs no respect for potential employers with ITT Tech on Resume[.]”*

*“No one respects my Degree from ITT tech it's embarrassing to say you have a degree for such school[.] Future employers will not trust my degree from school with a tainted public image[.]”*

**437. [REDACTED] (ID 5503), Washington-Everett, Multimedia, 6/2006–9/2008:**

*“Employers have told me that having ITT Tech on my resume is detrimental to obtaining a job with them. ITT didn't provide me with any decent training to get into a field of "multimedia" that I could use.”*

**438. [REDACTED] (ID 5981), Washington-Seattle, computer networking, 3/2009–5/2011:**

*“[I] was told that having an itt tech degree on a resume would put me ahead of the game, instead employers kind of sigh and ask why i choose to go there.”*

**439. [REDACTED] (ID 8920), Washington-Seattle, 3/2011–3/2015:**

*“I heard rumors but problems but they continually state not to pay attention to what I hear and that ITT-Tech will never go anywhere and that people are hiring ITT-Tech students more then any other colleges becaus they have more hands on experience.”*

*“Having that on your resume automatically degrades you as an undividual and you a never recognized as a "real engineer.””*

*“After getting out of school you get no respect from hiring managers and companies treat you like you are inferior. I once asked for a decent salary during an interview stating that I have my bachelor's and I later over heard the comment, "Yea he has a bachelor's but it's only a degree from ITT-Tech. I did not get that job...”*

**440. [REDACTED] (ID 8114), Washington-Seattle, Game design, 8/2010–7/2012:**

*“The only thing this added to my resume was the fact that I had a degree which got me an interview at times, but the stigma of how undertrained their graduates mostly were would have me under people from another school in the field.”*

**441. [REDACTED] (ID 5165), Washington-Seattle, Computer Network System, 1/2007–1/2009:**

*“Those from my graduating class have found it better to not include ITT on their resume.”*

**442. [REDACTED] (ID 4530), Washington-Spokane Valley, Information Technology, 1/2002–5/2004:**

*“[P]utting ITT on my resume most employers say no way that I should just remove that because it doesn't even qualify as an accredited degree.”*

*“[E]veryone laughs at me as tells me ITT is a rip off and teaches you nothing about the job[.]”*

**443. [REDACTED] (ID 7722), Washington-Spokane Valley, Digital Entertainment and Game Design, 9/2007–6/2011:**

*“I have heard from several instances of people being laughed at and had there resume thrown away once the interviewer found out they had attended ITT TECH.”*

**444. [REDACTED] (ID 8052), Washington-Spokane Valley, Computer Network Systems, 9/2005–3/2008:**

*“After interviewing, I was often told my employer took a chance on me as a person even though ITT tech was on my resume. They said they have previously had bad employees that attended ITT and were somewhat jaded.”*

**445. [REDACTED] (ID 5185), Washington-Spokane Valley, Information Technology, 12/2006–8/2007:**

*“Due to the issues of for-profit colleges in the past 5 years, I have elected to omit my attendance at ITT tech and have not revealed my attendance to any of my co-workers or superiors.”*

*“I had originally put ITT tech on my resume because it showed some experience, but during one interview, the interviewer made a comment about it and how that it was a joke school and not really seen as a positive thing to put on a resume, so since then, I have left it off my resume.”*

*“After leaving the college for other reasons, I spoke with persons that were in charge of hiring and most of them told me that in their opinion, a degree from ITT was nearly worthless.”*

**446. [REDACTED] (ID 9684), Washington-Spokane Valley, Technical Project Management, 3/2005-6/2007:**

*“I have had to remove ITT from my resume, especially since they have closed their doors due to several legal issues. I wouldn't want their name ruining any chances of me getting a new / better job.”*

**447. [REDACTED] (ID 9319), Washington-Spokane Valley, Technical Project Management, 9/2002-3/2007:**

*“After almost 2 years of job searching, I was finally told by an employer I was interviewing with that I was qualified for the job (and most likely every other job I had applied for) but having ITT Tech on my resume was a deterrent for companies. After removing my education and only mentioning ITT Tech by name if I was asked, I landed a job within a month. I have not used any specific skills taught by ITT Tech to get to where I am today in my career and having the degree has not helped me climb the corporate ladder.”*

**448. [REDACTED] (ID 7749), Washington-Spokane Valley, Information Design & Computer Networking, 3/2000–3/2008:**

*“After graduating from ITT the 2nd time, I was informed from a colleague at a company locally I should NOT put ITT on my resume, as employees within Spokane considered it to be a paper mill. I later found out I was passed over many times for IT positions, due to listing ITT, and subsequently only got into the IT field through a completely different sub-field (Apple Mac & application support) by proving myself from the bottom level, up.”*

*“NO ONE in Spokane considers ITT a valid school, and I have had to work through an assumed stigma. By using my 10+ years in retail computer sales (Circuit City, Best Buy, etc), and continuously self-studying, have I been able to find a position, and then prove myself through my actions.”*

*“Even with my valedictorian status for my Networking AAS, it held zero value...sometimes even brought laughs...”*

**449. [REDACTED] (ID 9072), Wisconsin-Green Bay, Business Administration, 9/2005–6/2012:**

*“Although I eventually got lucky, and used a vast amount of networking opportunities to find a job somewhat in my field, I was never able to use my degree to help with this or build my resume. Many companies either did not recognize the degree, or had not heard of it, and in the most embarrassing case, required me to take an additional aptitude test not required by other applicants to prove my education.”*

**450. [REDACTED] (ID 8710), Wisconsin-Green Bay, 9/2004–5/2008:**

*“I was told by friends that worked at the place that HR doesn't even consider anyone if they have ITT on their resume. I was looked over or completely passed on because of them and the name that they dragged thru the mud. It should be something that stands[.]”*

**451. [REDACTED] (ID 8126), Wisconsin-Green Bay, Software Application Design, 9/2006–9/2011:**

*“My degree is now worthless, and is actually a detriment to getting employment. I am embarrassed to list this school on my resume.”*

**452. [REDACTED] (ID 9416), Wisconsin-Green Bay, 12/2008-6/2013:**

*“Its not that I had a hard time because I had ITT on my resume, I just didn't tell anyone about ITT when it came to looking for a job.”*

**453. [REDACTED] (ID 8302), Wisconsin-Green Bay:**

*“ITT Tech is not something you want to have on an application is not a good thing. I've found out first hand.”*

*“I applied with ITT Tech on my resume for 4 years and got nothing but dead end jobs, I took it off 1 year ago and now have a great job.”*

*“They told me I'd would have a job when I graduated, but every employer I talked to wouldn't consider hiring me because they did not recognize ITT Tech as a real college.”*

**454. [REDACTED] (ID 8341), Wisconsin-Green Bay, Computer Network Systems, Information Systems Security, 9/2004–6/2009:**

*“I never realized the extent of ITTs illegal activities until most recently when the Dept of Education started to crack down on for-profit colleges. Now that everything has come to light, I think it makes sense as far as what my experience was with ITT and the way they ran their school. It worries me greatly having not only 1 but 2 degrees on my resume from ITT Technical Institute and my future of growing in the IT field. I feel that the public negativity that has been exposed on ITT could effect my ability to land interviews (or jobs for that matter) with prospective employers.”*

**455. [REDACTED] (ID 8307), Wisconsin-Green Bay, 3/2006–6/2010:**

*“They claimed a their career center had connections with local employers and a job in my field was guaranteed.”*

*“I have found that employers are not impressed with a degree from ITT on my resume.”*

*“Several job applications and interviews were failures because ITT was on my resume.”*



**456. [REDACTED] (ID 7955), Wisconsin-Green Bay, Software Engineering Technology, 3/2005–3/2008:**

*“Will have hard time looking for different job because ITT is on my resume. [L]imits my ability to move to different postion/company[.]”*

**457. [REDACTED] (ID 5344), Wisconsin-Green Bay, 9/2005–5/2007:**

*“Before I attended ITT, I had heard from everyone that I mentioned it to that it was a great school. After attending ITT, I found that it was the equivalent of going to school online. [ ] People in the IT field are now aware that it was a poor education. I believe that I went to school during a transitional period between a time when IT was booming and when it really hit a slump with the rest of the economy. I've had a tough time getting interviews with IT companies because of the education, and I was told by a company that they wouldn't interview me because I didn't go to a "real school." [ ]Most of my applications and submitted resumes have been ignored when applying to jobs in my field, but strangely, I will get responses to submitted resumes outside of my field. I currently work outside of my field and don't expect to return to the field I attended school for.”*

**458. [REDACTED] (ID 9677), Wisconsin-Green Bay, 12/2009-6/2013:**

*“Now that they have been sued and all of the negative news has reached the world no one wants to higher someone with ITT Tech as their school. I have lost three good paying job opportunities now because of ITT being on my resume, and now I might lose the Supervisor position at my factory job because my degree is useless and they want college educated supervisors.”*

**459. [REDACTED] (ID 7669), Wisconsin-Green Bay, Information Science – Multimedia, 6/2002–6/2004:**

*“I believe jobs know that ITT is not staffed with experienced competent instructors and thus looks over my resume.”*

**460. [REDACTED] (ID 6137), Wisconsin-Green Bay, Computer Drafting & Design/Technical Project Management, 2/2005–10/2007:**

*“I went to several interviews to try and obtain a position in my field of study. One interviewer literally laughed at me when he saw ITT on my resume. There were several companies that didn't even call me back and on one of the follow-up calls, I was told that this particular company 'didn't hire students from ITT because they required too much training.’”*

*“Their curriculum makes it appear on paper that all of the information that is necessary to know in order to be hired into a decent position would be covered, but the classes were lacking large amount of basic information. I was literally laughed at in an interview because I thought I had*

*been taught the necessary elements to work in the field. I soon realized that the mere mention of ITT on my resume sent it straight to the trash in most situation."*

**461. [REDACTED] (ID 9343), Wisconsin-Greenfield, Computer Network Systems, 9/2001-9/2007:**

*"I removed ITT Tech from my resume and applications just so I can receive calls from prospective employers."*

**462. [REDACTED] (ID 8486), Wisconsin-Greenfield, Information Systems and Cybersecurity, 6/2012-12/2015:**

*"Two companies that I interviewed with asked if ITT was an accredited school, other companies never responded to resumes that were sent."*

*"I constantly get made fun of in the work place because I went to ITT Tech, with ITT losing its accreditation I fear that my employer might let me go considering my job requires I have a Bachelor's degree. If I lose my job I cannot go back to ITT Techs career services department to help find another one, I won't be able to pay back the extremely high price of my loans nor will I be able to get help from the ITT financial services department."*

**463. [REDACTED] (ID 4919), Wisconsin-Greenfield, Computer Electronics Engineering Technology, 2/2003-5/2006:**

*"When people ask me about my degree it is embarrassing because people know the quality of work ITT produces. It is a shame that now my resume has that stuck to it as my degree. If I were equal with another applicant, the other applicant would get the job[.]"*

**464. [REDACTED] (ID 7895), Wisconsin-Greenfield, 6/2006-9/2011:**

*"I have had my resume overlooked many times as well as other students that I personally know. I recall one time being told by a potential employer that my education wasn't deemed adequate to their needs because of the school that I went to[.]"*

**465. [REDACTED] (ID 3878), Wisconsin-Greenfield, 9/2008-3/2012:**

*"I was told that having ITT on my resume would look really good and I would get a job easier."*

*"I was told by several criminal justice system that they didn't accept ITT degree and I would have to go to a different school."*

**466. [REDACTED] (ID 7688), Wisconsin-Greenfield, Software Application Programming, 12/2006–1/2009:**

*“I cannot stress enough just how sub-par and useless my education at ITT was. I spent two years and anywhere between \$40,000 and \$60,000 depending on interest charges on an education that sold itself as high quality and in high demand, but was ultimately useless in the end. My boss from my first industry job, the embedded software position, even told me once that having ITT on my resume was actually a red flag to him, but because my headhunter vouched for me and my asking rate was so low, he took a chance on me. Luckily for both of us, it worked out, in spite of ITT's awful education.”*

**467. [REDACTED] (ID 8482), Wisconsin-Greenfield, ISS/IT Networking, 4/2002–9/2006:**

*“I've just started to witness this with the closing and the negative press but, companies do not want to acknowledge my ITT degree. Now all I have to fall back on is 10 (give or take due to unemployment) years work experience and the fact that I'm studying for several certifications.”*

*“Recently I've been told round about that I was never considered because of ITT on my resume.”*

*“Recently I was even told by a couple of perspective employers that they were not looking to hire grads from ITT at this time.”*

**468. [REDACTED] (ID 9523), Wisconsin-Greenfield, 6/2007-6/2011:**

*“I did not find out til it was too late that having an ITT Degree would be scoffed at until i went into an interview, set up with no help from the ITT Career Services department, and the employer saw the schooling section on my resume and chuckled. From then on the interview became defending myself about my choices.”*

**469. [REDACTED] (ID 4135), Wisconsin-Madison, Information Technology Computer Networking Systems, 9/2008–12/2010:**

*“I have to disclose my education in applications and resumes. Even non-related fields don't want me. It appears they think I'm an idiot for enrolling at a for-profit school. When I tell people I have a degree from ITT, they say "I'm sorry.””*

*“I have been trying to move up in my company for years and find positions in other companies that pay more. I have had zero success finding something more in line with what I studied at ITT. That degree is not enough to get me a job doing what they claim”*

*“Five years later, despite good work reviews, I am in the same position that I was in and have been denied several opportunities for advancement. I was told basically that I can't move forward with my company without going back to school or taking a call desk job for a couple of*

years, which I could have gotten without a degree. I am in an IT company, but I am doing none of the things that I trained for aside from racking and cabling servers, and I am making less money than I was before I went to ITT.”

**470. [REDACTED] (ID 9658), 1/2005-1/2009:**

*“Whenever I asked questions about the operation of their game design program, particularly the termination of Keith, they always re assured me that they where an accredited and long standing organization with an excellent reputation that would look good on my resume. With the school closing, no one is going to take my degree seriously.”*

**471. [REDACTED] (ID 8584), Criminal Justice, 12/2007-6/2014:**

*“I had an employer tell me one time during an interview to quit going to ITT Tech or never put it on my resume. Ever since I have been embarrassed to say I went there. Once I tried to talk to the Dean regarding ITT Tech's reputation and she declined to speak with me regarding that, which leads me to believe that they knew how misleading they were and how they did nothing but defraud thousands of students that went there that are unemployed or working a minimum wage job while trying to battle multiple health problems caused by the stress of mountain high debt they placed us in.”*

**472. [REDACTED] (ID 9606), 9/2011-11/2014:**

*“I had recruiters and employers tell me that having ITT was doing more harm then helping on my resume. I was unaware of the Horrible reputation ITT Tech had in the professional world.”*

**473. [REDACTED] (ID 9196), Computer Networking, 6/2006-6/2008:**

*“I no longer even put ITT on my resume. It is useless to even state that I got an education there. ITT has also been shut down.”*

**474. [REDACTED] (ID 8398), 1/2007-1/2008:**

*“I removed ITT from all of my resumes for jobs. Employers thought it was a sham.”*

**475. [REDACTED] (ID 8728), Computer Networking Systems and Digital Forensics, 6/2006-3/2010:**

*“I have yet to find a job in my field and the name ITT is so tarnished no employer acknowledges it as legitimate education.”*

*“My resume was placed on numerous job sites, I went to career centers, job fairs, military base gainful employment (current husband is a veteran), even when I went to MEPS they discarded ITT credits and only focused on credits from community college. I was unable to get a titled job*

*to be paid more than intern pay or living wages even with the help of getting job through a friend with Cuyahoga County. Was actually told by boss and supervisor I might as well have pulled degrees out of cracker jack box.”*

*“I am working outside of my field in an okay job because of a class I took at a local community college on Microsoft EXCEL. There is no way anyone will hire me based on my ITT Tech education. My only hope is to gain experience at my current job and then remove ITT Tech from my resume before applying at a job I really want. I am several years from this...”*

**476. [REDACTED] (ID 8776), Computer Network Engineering Technology, 9/2000-5/2002:**

*“I have since stop putting ITT on my resume because it compels people to not hire me[.]”*

*“Was told by several employers that I would have gotten the job if ITT had not been the school I attended[.]”*

**477. [REDACTED] (ID 8675), Game Design, 9/2009-6/2011:**

*“It's a detriment when looking for employment to have ITT on my resume. It's embarrassing to say that's where I went to school. [ ]When interviewers would ask about my schooling, I would always see a smirk or a raised eyebrow. When I attempted to get a modeling job and was asked if I knew how to schedule a meeting in Outlook but didn't know how, the interviewer scoffed and said, "Well that's an ITT Student for ya." They didn't even teach us basic soft skills for Microsoft Suite which would have been incredibly helpful.”*

**478. [REDACTED] (ID 4439), Multimedia, 6/2005-9/2007:**

*“No respectable employer would even call me back once they saw ITT on my resume. I've gotten more call backs without using them.”*

**479. [REDACTED] (ID 7404), 5/2005-11/2008:**

*“It's embarrassing having ITT on a resume. No one takes it seriously and knows my education was sub par.”*

**480. [REDACTED] (ID 7816), 3/2014-12/2015:**

*“Every employer I turn a resume into turns me down unless I work outside of my field of study[.]”*

**481. [REDACTED] (ID 5961), Computer Drafting and Design, 8/2009-5/2011:**

*“I feel that when Employers see [I]TT Tech on my resume that toss it to the side. I don't feel it is nearly as attractive as they made it out to be. The level of education I received is laughable... ITT tech has tricked many of us into attending their school and ripping each and every one of us off.”*

**482. [REDACTED] (ID 9323), 9/2006-11/2008:**

*“The ITT recruiter, and anyone working there talked very highly of ITT. No one ever talked about any past or possible law suits. Every employee talked about ITT reputation like a pristine school, a harvard, or yale. No one never mentioned any illegal activities committed by the school. Nothing was ever mentioned about possible shut downs or closings. I was always told to list ITT on resumes due to the great reputation, higher learning, a excellent school that employers want to see on a resume.”*

**483. [REDACTED] (ID 9580), 9/2011-5/2013:**

*“Employers don't want to hire ITT tech graduates because of all the stuff going on with the school. I feel that ITT tech effects my possibility of getting a job by having them on my resume[.]”*

**484. [REDACTED] (ID 7238), Criminal Justice, 3/2005-8/2008:**

*“I was told I would be employable in my field of study. I graduated with my bachelor's degree and no major company or Police Academy took it seriously. To this day I still have yet to work in my field of study.”*

*“When I job hunt I leave off where I went to school because of the negativity most employers express at my educational background as though I am lesser than other applicants. The only reason I have a good job now is based on my work history, slowly working[.]”*

**485. [REDACTED] (ID 9109), Electronics Engineering Technology, 1/1997–1/1999:**

*“I was denied several promotions because ITT was on my resume. I was often given lower paid positions with the same job requirements but lesser job title (ex: \*Jr\* Engineer vs. Engineer). I was explicitly told by the employer that ITT was the reason for the lack of compensation and title change.”*

*“ITT claimed that their degree carried the same weight as a similar degree from a University, it DID NOT.”*

**486. [REDACTED] (ID 9601), Computer Aided Drafting And Design, 9/2004-5/2006:**

*“Knowing now that the reputation of ITT is not one that employers look for, I avoid even listing it on my resume. I do not want to be judged by future employers based on my decision to go to a school that did not care about its students and ended up in a much worse position. I feel as if ITT knew all along they would not be able to keep up the facade of a wonderful educational institution, it was only a matter of time.”*

**487. [REDACTED] (ID 8363), Multimedia, 6/2007-11/2009:**

*I've heard from recruiters that they do not interview people that attend this school, so instead I just leave it as I didn't go to college. It's frustrating to have to hide the fact I went somewhere, or risk the ability to get a job.”*

**488. [REDACTED] (ID 8512), Business, 8/2007-9/2007:**

*“I was told by an employer that if I would have put that school on my resume he would have had second thoughts on hiring me.”*

**489. [REDACTED] (ID 7221), IT Computer Networking Systems, 2/2003-9/2005:**

*“I hide ITT from my resume the best I can. Most of my jobs I was able to get because of my attitude and ability to learn. Not what ITT tech taught me.”*

*“I have been looked over because of ITT Tech being on my resume. I'm about to reduce it to not being on my resume. My skills and personal being is more valuable than where I went to school.”*

**490. [REDACTED] (ID 9167), Criminal Justice, 6/2003-12/2015:**

*“They never said anything about being under scrutiny. If I looked for a job got an interview I got laughed at or shoved at the bottom of the applicant stack the employers knew something we didn't. And frowned upon the education we were receiving. What's funny is when I took ITT off my resume that's when I was getting interviews and job offers which is sad. I never got help from them[.]”*

*“I get laughed at when employers see ITT on my resume.”*

**491. [REDACTED] (ID 5959), 4/2001-4/2003:**

*“With ITT on my resume never received a call back on my resume. Multiple administrators said they had exclusive companies who placed top students and I graduated with honors.”*

**492. [REDACTED] (ID 8893), Computer Programming, 1/2001-1/2002:**

*"I've been told putting my time down at ITT Tech on my resume would be a negative thing."*

**493. [REDACTED] (ID 2643), Criminal Justice, 3/2011-3/2013:**

*"When I put ITT on my resume I only had one call back, when I went in for the interview they basically just wanted to make fun of me for going there... When I called to check on my application they told me I was not qualified for the job that no one would ever take that phony schools accreditation."*

**494. [REDACTED] (ID 9304), Computer And Electronics Engineering Technology, 6/2007-6/2009:**

*"When I applied at ITT Tech, I was told they held highly by industry leaders and recruiters. After I graduated, I realized I needed to remove ITT Tech from my resume since a few interviews saw ITT Tech in a negative light, one actually laughed that I attended ITT Tech."*

**495. [REDACTED] (ID 8705), 12/2008-6/2011:**

*"I tried to apply for a TBI job, (Tennessee Bureau of Investigations) and was told that since I was a graduate of ITT Tech, that they wouldn't even consider hiring me, even though I graduated Salutatorian."*

**496. [REDACTED] (ID 4358), 9/2005-9/2007:**

*"Almost every where I went I got declined cause ITT tech was on my resume[.]"*

**497. [REDACTED] (ID 7022), Engineering Technology, 1/2007-5/2009:**

*"Having ITT Tech on my resume has diminished my chances on landing positions in my field of study."*

*"I've been told that my degree is no good from this institution. Since I was unaware that the school was unaccredited and they failed to mention it to me, I've suffered this burden."*

**498. [REDACTED] (ID 9665), Network Systems Administration, 12/2011-6/2013:**

*"Employers are passing my resume up because my degree is from ITT Tech and I have missed out on potential opportunities for a decent career."*



499. [REDACTED] (ID 5004), 8/2002-2/2004:

*“Having ITT on my resume reduced my chances at being hired for tech relates jobs in the Spokane WA area.”*

500. [REDACTED] (ID 7534, 7535), 9/2007-6/2010:

*“I have ITT on my resume were i got my bachelor and compang will inform me that rhat bachelor's is no good.”*

501. [REDACTED] (ID 8334), Computer Electronic Engineering Technology, 6/2004-9/2008:

*“Every time I apply for a job having ITT IT on my resume I was told that i should take it off due to the school was not a ideal candidate for hire after they graduated.”*

502. [REDACTED] (ID 9443), Drafting Design/Auto Cad, 1/2002-1/2004:

*“They told me it would look great on my resume, I never had a real job with my degree[.]”*

503. [REDACTED] (ID 8753), Electronic engineering, 9/2009-5/2012:

*“Like previous stated employers where quick to toss my resume to the side after seeing ITT Tech as education!”*

*“I was guaranteed job placement and help to find a job. The jobs they found where paying close to minimum wage. Other employers saw that I went to ITT Tech and I was immediately out of picture.”*

504. [REDACTED] (ID 8257), 5/2003-12/2005:

*“I have them on my resume, and my current employer has no respect for my degree.”*

505. [REDACTED] (ID 8611), Information Systems Administration, 1/2009-12/2011:

*“I guess employers had knew more about ITT Tech than I did because when I mentioned in the interview or they read on my resume I had attended they just pretty much brushed it off like it wasnt even there and I worked really hard for that degree and for what[.]”*

*“I was turned down offers. I had one of the main things they wanted and that was at least an associates degree and was told that they dont recognize ITT Tech as a valid degree[.]”*

**506. [REDACTED] (ID 8974), Computer Networking Systems, 6/2003-12/2005:**

*“Employers constantly told me that they would prefer an accredited college on my resume and that they did not like to hire students from ITT because they were not prepared enough to work in the field.”*

**507. [REDACTED] (ID 8372), 8/2009-12/2011:**

*“I took ITT Tech off my resume under my education.”*

**508. [REDACTED] (ID 7790), 9/2003-5/2006:**

*“ITT tech on a resume does not attract potential employers, and actually does the opposite in my experience, their lies and tactics have lead to the predicament their in now.”*

**509. [REDACTED] (ID 9359), Computer Science, 11/2007-11/2009:**

*“Every job I applied for after graduation. With their name on the resume turned up as no hired or interviews.”*

**510. [REDACTED] (ID 2729), 9/2011-8/2013:**

*“I have had interviews turn me down from seeing ITT tech on my resume[.]”*

*“Jobs wouldnt even look at my resume after seeing ITT tech on it[.]”*

**511. [REDACTED] (ID 8311), 12/2009-6/2015:**

*“Most Employers reject my resume when they see ITT Tech listed as part of my education.”*

**512. [REDACTED] (ID 8690), 11/2005-3/2010:**

*“They took advantage of the fact I was getting close to the end of my career in the Army and needed a degree. I already had IT skills but needed a degree to be taken seriously. I have left out the ITT degree on my resume and I have been getting several job offers.”*

**513. [REDACTED] (ID 8906), Information Systems and Cybersecurity, 10/2012-6/2016:**

*“Employers do not take my resume seriously when they see ITT tech on it[.]”*

**514. [REDACTED] (ID 8724), Digital Entertainment and Game Design, 3/2006–4/2008:**

*“I have purposefully left ITT off of my resume, instead opting to gain experience in my field to cite instead.”*

**515. [REDACTED] (ID 8209), Information Security Systems, 9/2005-3/2010:**

*"I have had more than one possible employer tell me that having ITT on my resume was worthless and actually could harm my chance of getting positions."*

**516. [REDACTED] (ID 7489), 10/2004-6/2009:**

*"Most of the jobs I have applied for don't see ITT as a valid education. I have been turned down for jobs that are easily with in my program. I was even told i should reapply and remove my education from my resume."*

*"All jobs said i stood a better chance at getting a job if i removed ITT from my education."*

**517. [REDACTED] (ID 8147), Criminal Justice, 12/2008-12/2011:**

*"I had to take my degree off my resume to get companies to look at my resume."*

*"Other than Law Enforcement because all you need is a high school diploma reject me saying I'm not qualified and my education is a joke."*

**518. [REDACTED] (ID 8240), Criminal Justice, 3/2006-6/2010:**

*"I was told by several area police departments that ITT only harms my chances, I should just use my HS Diploma instead. I was also told by the border control that they were not going to hire me based upon my education did not qualify. The bachelors received was not credible."*

**519. [REDACTED] (ID 9445), Videogame design, 8/2002-10/2004:**

*"Having ITT tech on a resume is seen as having bad decion making abillty[.]"*

**520. [REDACTED] (ID 7745), 5/2006-5/2010:**

*"I have taken ITT tech off of my resume as it causes me to miss out on opportunities that I may have been qualified for."*

*"I applied and applied and would either get no calls back or would be told my degree basically means I know nothing about the industry."*

**521. [REDACTED] (ID 9629), Criminal Juistice, 12/2008-3/2016:**

*"Yes. Having ITT tech on a resume definitely didn't help me get a job or anything. They said they have been around for years and years so they would never shut down and I was safe with them."*

*"I had a job turn me down because of them being on my resume."*

*“ITT on my resume hurt me because employers told me how ITT was not a respected school, very low quality and i would of been better to go to community college. Also i was asked by employers why would i pay all that money for itt in criminal justice and have a felony, that ITT should of told me that it was a bad choice to go to school until i took care of that issue.”*

## EXHIBIT 2

**1. [REDACTED] (ID 8963), Alabama-Bessemer, Software Engineering, 3/2007–12/2010:**

*“I was told that choosing to go into their Software Engineering programs that doors would open for me. That programming was in need. I was told I would have no problems finding employment. That even going into a job at entry level I could make 60-70k a year to start. I never got the job in programming. I tried for years and haven given up. ITT never helped to place me with interviews like they said they would. The programming field is hard to get into too. Not many places want someone with no real experience. I now work in Quality Assurance.”*

**2. [REDACTED] (ID 8303), Alabama-Bessemer, 9/2008–2/2010:**

*“I was told that all of the programing graduates find job within 6 months of graduating. I was also told the average income was between \$50,000 and \$100,000 a year. However I left school once I realized this was not the case. I have yet to meet anyone I went to school with that is working in field let alone making that kind of money.”*

**3. [REDACTED] (ID 7695), Alabama-Bessemer, Information Systems Security, 12/2009–6/2013:**

*“ITT Technical Institute's registration process consisted of a 20-30 minute slideshow about how they would provide the "best" education because of instructors who work in the field. This slideshow would state that you could make upwards of \$100,000 in a job that they could put you in after you graduated. [I have \$120,000 worth of Student loan debt due to ITT Technical Institue. Making only \$30,000 a year and supporting a four person family, I cannot afford to pay any of this loan back. I am stuck working non-degree specific areas in the field of IT as a Help Desk Representative instead of networking due to ITT's misleading information.”*

**4. [REDACTED] (ID 9144), Alabama-Bessemer, 9/2007-3/2012:**

*“Students were told that they had a high job placement that near 75% of students going into this degree get job placement. Once I graduated I worked for a local company as a Network Administrator (not in my field of study at all) and helped on 1 flier that took 10 minutes to create, and they claimed it was I was working in field. The numbers that they tell students are bogus.”*

**5. [REDACTED] (ID 7799), Alabama-Bessemer, Computer Networking Systems, 9/2004–6/2013:**

*“I started out in 2004 in the Computer Networking Systems program, and was convinced to go into the Bachelors program for Information Systems Security in 2008 and then to the Masters Degree program in 2011. All the while I was promised that finding a job in my chosen field would be no problem and that I would be making enough to handle the student loan payments. Everything turned out to be false. I am now stuck in a job outside of my field in an industry that I went to school to leave and am burdened with heavy student loan debts.”*

**6. [REDACTED] (ID 9225), Alabama-Bessemer, Digital Entertainment and Game Design, 8/2006-1/2010:**

*“When I was being recruited, I was told by at least two different recruiters that ITT's placement rates were very high; Each one stated that over ~88% of students for the IT - MM and DEGD fields placed in a job in their field for the last few years in a row. They appeared very proud and were saying they had multiple contacts in both fields that regularly scout ITT for talent.”*

*“When asking what the expected income was for each position, I was promised that most people leave the IT - MM field making at least 50,000 a year, and the DEGD field was slightly higher.”*

**7. [REDACTED] (ID 5172), Alabama-Bessemer, Software Development, 3/2006–7/2010:**

*“However they also stated that due to the small number of graduates and the instructors in the field, that placement was practically assured and that they would work with those instructors as well as companies around the area to place students and graduates. [ ]They also claimed a normal starting pay for their software development graduates of about \$50K. However, the unrelated job that I had at first was on \$30K a year. The student loans were so much larger with much larger interest rates than planned that I was unable to make payments or I would have had to forgo rent or food or utilities.”*

**8. [REDACTED] (ID 9134), Arizona-Tempe, Criminology and forensic technology, 9/2011–5/2013:**

*“They would tell me that once graduated would be very easy to find a job in my field that people have interest from people from ITT because I graduated from their school that they would even give them a job before they were about to graduate I still do not have a job in my field. And not once have I had to mention to me due to me going to ITT that that helped.”*

9. [REDACTED] (ID 3684), Arizona-Tempe, 10/2004–5/2007:

*“I was promised a well paying job and realized 2/3 of the way of completion that drafting and designing jobs were only offering 8-10 an hr.. Those jobs a highschool student could have landed.. Their was no way I can take any job offering that wage.. when I was making 16 an hr in construction.. Especially with a family.. by that time I was at the point of no return.. [I]t was either quit and have loan debt or at least get some kind of worthless degree out of it and just complete the program.. so I did.. I have stayed with the same company, no thanks to ITT but I moved up the chain based on experience.”*

10. [REDACTED] (ID 9397), Arizona-Tempe, AutoCAD, 3/2008-3/2009:

*“During my initial visit I was told by the ITT Tech Representative that up to 95% of students would receive job offers. These offers could be offered even before graduation.”*

11. [REDACTED] (ID 8160), Arizona-Tempe, 3/2006–3/2008:

*“I was promised that upon graduation I would be placed with an employer making an average of 85+k/year. I was told that they had many jobs lined up taking graduates just as fast as they graduate as "we" would be in very high demand. If, we were not picked up, which was a very small chance, they would step in and find us placement. None of these ever panned out.”*

12. [REDACTED] (ID 8794), Arizona-Tucson, Computer Aided Drafting and Design, 1/1992-7/1993:

*“I was told by my recruiter that my credits were transferable. I was promised grossly exaggerated salary. I was also told by the recruiter that there was a 90% placement in the field of work that I was applying for.”*

13. [REDACTED] (ID 5391), Arkansas-Little Rock, Criminal Justice, 3/2007-7/2010:

*“When I enrolled, my advisor told me that 75-90% of graduates were guaranteed a job within their field of study within 6 months of graduating, thanks to their job placement/counseling program. They also told me I that my credits would be accepted by ANY/ALL city/state/federal schools and jobs...including the FBI/Homeland Security/police departments/law firms!”*

*“I was told that within two years of school that would be making \$50,000-\$100,000 p/yr depending on which job I accepted from the multiple positions they would set me up with through their job placement/counseling program.”*

**14. [REDACTED] (ID 3874), Arkansas-Little Rock, Visual Communications/Game Design, 6/2002–3/2008:**

*“The career service dept. stated that 95% of the students that graduated found placement in their field. They said that I would expect to make close to 80,000.00 a year once I graduated. They never helped me find a job in the game design field because there was no jobs in the state I lived in that matched my degree. Yet they told me that I would have no issues finding or starting a game design company.”*

**15. [REDACTED] (ID 7744), Arkansas-Little Rock, Graphic Design Mulimedia, Game Design, 6/2005–9/2009:**

*“They promised when I signed up I could be making up to a six (6) figure salary when I graduated from their program and they had the best "Career Services" Department.”*

**16. [REDACTED] (ID 7679), California-Anaheim, Data Communications, 3/2004–11/2009:**

*“When i enrolled they touted their job placement rates in the high 80% as well as citing generous salary information.”*

**17. [REDACTED] (ID 7009), California-Anaheim, CEET, 1/2003–1/2005:**

*“[P]romised me a job before graduation, "tons of companies are hiring our students left and right" was promised i'll be making more money than it costs for you to obtain this degree w/ in 2 years of graduating well before the first payment of your loans will due for repayment.”*

**18. [REDACTED] (ID 7990), California-Clovis, Information Systems and Cybersecurity, 12/2009–12/2013:**

*“The recruiters there informed me they the best location in Fresno County to go to in order to achieve a degree in the Information Technology field stating they had an a exceptionally high rate of employers going to them for students with the skills and knowledge they provided. I was pressured into going into the Bachelor's course because I was told by the recruiters at ITT-Tech that they had a 100% success rate in placing Bachelor students in well paying positions at respected firms around Fresno. I have found most employers pass on resumes once they see ITT-Tech listed under Schooling.”*

**19. [REDACTED] (ID 8137), California-Clovis, 5/2013-9/2016:**

*“I[TT] tech told me that they will find me a job upon graduation. And that there current rate of employment was well over 80% of students whom attend.”*



**20. [REDACTED] (ID 4139), California-Culver City, 10/2013-6/2015:**

*“I was informed upon completion of my studies that I'd have a 92% chance to land a position coding or as a software developer. They closed the campus without written notification or email notification. I went out word of mouth on the last weekend of the quarter. If you missed classes on Saturday, you would have found out the following week after the quarter break. The career services couldn't find the bottom of a empty barrel let alone find a student a job.”*

**21. [REDACTED] (ID 8970), California-Lathrop, Internet Security, 6/2006–6/2011:**

*“They had promised 90% job placement in the field that I was studding. When I finished the program no one would give a job in the internet security field because I went to ITT. They also promised that I would make a six figure salary when I got a job[.]”*

**22. [REDACTED] (ID 8393), California-Lathrop, Criminal justice, 9/2004-10/2005:**

*“They told me they would help me find a job while attending school and also help me find a permanent job after I graduate and that there graduation rate was 99.8 percent successful and I would make around 85 thousand a year starting pay. What they lied about is if u only have one eye you can't get a job in this field I studied and also the pay is way lower for any of these jobs. Everyone but maybe 10 ppl dropped out because we did nothing in the classes and all we did was watch movies that just released from the movie theater. We never used any of the book that we had to pay for and we never seen a penny from the Pell Grant we received.”*

**23. [REDACTED] (ID 7342), California-Lathrop, 9/2009-3/2013:**

*“Was told 80% of the students have been employed in their field of study. I was also told graduates' income has risen with a degree.”*

**24. [REDACTED] (ID 4863), California-Lathrop, Information Technology Computer Networking Systems, 9/2011–5/2013:**

*“Showed information saying that they had an 80% hire rate.”*

**25. [REDACTED] (ID 4731), California-Orange, 10/2010–12/2012:**

*“They claimed 80% of graduates would find a job within 6 months but this was not the case with my class.”*

**26. [REDACTED] (ID 9349), California-Oxnard, Network Systems Administration, 9/2014-8/2015:**

*“I was told by Yasmine Morontes that the job placement rates for my particular career choice was 93%. I was also lead to believe a six figure salary wage for my completion of the course.”*

**27. [REDACTED] (ID 7033), California-Oxnard, ISS, Information Systems Security, 12/2012–6/2015:**

*“I was told a security tech baseline starting pay is 90k/yr.”*

**28. [REDACTED] (ID 8020), California-Oxnard, Criminal Justice, 12/2007–6/2013:**

*“ITT's Job placement and earnings potential that I was told was false. I was promised that ITT helps place students in jobs working in their field of study. This too was false. I went to ITT because they told me I could do better in the field of Criminal Justice rather than just being a Private Security Guard. I was a Security Guard for 14 years, before even starting ITT Technical Institute Bachelor Degree Program in Criminal Justice. The degrees, both my Associates' and Bachelors' degrees have yet to do as promised, to land a good paying job in the Criminal Justice field. I have applied for jobs in Corrections, Juvenile Halls, Probation, Legal Practice, and yes even Law Enforcement jobs. I have been turned down by all of the above for a job. I did not need a 100,000 degree for being a Security Guard. After I got my Bachelor's, the degree did not even get me a raise in the Security Guard job I was in. I was lied to about job prospects and potential earnings. After 14 years in Private Security, I left to work in the Mental Health Field. I currently work with Children with Autism and my degree has nothing to do with the Mental Health field. I obtained that job through my personal experience growing up with a mother who had special needs as well as my sister in law being Autistic. I have tried utilizing my degree in the Criminal Justice field, and no a single employer is willing to hire someone who has ITT Technical Institute on their resume. While being in Security for 14 years, the highest I earned was \$10.50 an hour. I managed to work as much overtime as I could to make a living, but just about minimum wage in Southern California is not going to be enough considering the cost of living here. Relocation is not likely due to my wife's occupation as a Special Education Teacher. I was told that with a Bachelor's Degree, I could earn more money and be financially stable. This simply is not true. I have over \$100,00 dollars in debt for a worthless education.”*

**29. [REDACTED] (ID 8361), California-Rancho Cordova, 7/2004–8/2005:**

*“After graduation I found that I did not have enough training in the area I studied and salaries ended up being much lower then what I was anticipated to make by \$20,000 to \$30,000.”*

**30. [REDACTED] (ID 5811), California-Rancho Cordova, Computer Network Systems, 9/2005-5/2007:**

*“ITT told me that 90% of students were working within their field of study within 6 months, and that graduates of my program were making an average of \$60,000 a year to START. ITT did not even attempt to place me in jobs within my field of study, they pushed me out for interviews with any company that was hiring someone who knew how to type on a keyboard and talk on a phone.”*

**31. [REDACTED] (ID 8410), California-Rancho Cordova, 8/2001–6/2005:**

*“ITT said that job placement for new graduates was in the 80-90th percentile. ITT said that average salary for new graduates was in the \$60k-100k range. ITT did NOT provide support in finding and landing a job.”*

**32. [REDACTED] (ID 7047), California-Rancho Cordova, Electronics Engineering Technology, 9/1996-5/1998:**

*“They guaranteed job placement of 90% or better. I found this to be untrue during the time that I attended the school because I held a work-study position in the job placement office.”*

**33. [REDACTED] (ID 5546), California-Rancho Cordova, Multimedia, 3/2006-12/2010:**

*“I was signing up to complete the Digital Entertainment and Game Design course. I was told that 36% of graduates move on to be successfully employed by the Game Design industry and of those students they are making over \$200,000 per year. ITT was unable to assist in finding a job after completion of the 2 year multimedia program. I still know the majority of the students that also entered the DEGD program, and those students are also not working jobs in this field. I don't believe anyone that attended this program was able to find work in this industry.”*

**34. [REDACTED] (ID 8811), California-Rancho Cordova, 9/2008–8/2012:**

*“I work in my field, and did before i ever went to ITT. This degree did not advance to the other job titles that they promised. I'm still in project management and probably always will be. [] When you signed up you were shown a career wheel that displayed salaries and job titles that were available to you if you completed a certain type of degree. During my job search after i got my AS i realized quickly that those salaries and job titles only applied to people who had way more education and experience then i received at ITT.”*

35. [REDACTED] (ID 8324), California-San Bernardino, 9/2006–7/2009:

*“ITT Tech showed me false data that says that graduates make an average of 45-80,000 per year. This was proven to be untrue.”*

36. [REDACTED] (ID 8996), California-San Dimas, 12/2010–3/2014:

*“When I decided to enter ITT Tech to better myself and education and seeing through all their phony commercials about how peoples lives changed I decided to go there. I was promised and guaranteed that after my bachelors program i would have a high paying job. Making at least 60K - 100K a year. The recruiters were calling me everyday. They never stop calling you. I used my hard earned Military Benefits GI Bill and it all got sucked up dry at this school. I had to take out a loan that they gave me from Nelnet, to complete my final year of my BA program.”*

37. [REDACTED] (ID 8310, 8919), California-San Dimas, Computer/Electronic Engineering Technology, 9/2005–3/2010:

*“They showed me in detail that they had a record of getting students jobs at a 95% of the time, and the 5% were students who turned down jobs. The odd part was they told me you didn't have to finish school to secure a job, obviously both were misleading and lies.”*

*“I signed a loan for my son because the enrollment counselor told me after my son graduated he 100% guaranteed my son would be making so much money as a Crime Scene Investigator that he would pay them off one year after college. Obviously he lied, he also lied about ITT Tech having 100% job placement success with 6 figure income. It was all deceptive and fraud.”*

38. [REDACTED] (ID 9661), California-Sylmar, Electronics Engineering, 9/2005-9/2009:

*“I was told that the hiring rate for students after completing their degree was approximately 80%. It was nowhere near this number, I remember that most off my peers had no job opportunities in the final semester of the program. I myself was not able to find a job in my field, and I graduated valedictorian of my class. There was next to no support when it came to career services. I checked in with them on a weekly basis for several months, and all they ever did was refer me to a few different job placement agencies, essentially trying to dump the problem on someone else.”*

39. [REDACTED] (ID 8319), California-Sylmar, Computer Drafting & Design, 9/2006-9/2008:

*“They gave us a certain percentage of students that got hired at jobs when graduating from I[TT]. They told us that they wouldn't stop looking until they landed us at a job that fit our*

*description. Was only sent to one job interview and that was it. After that I heard that most of the jobs required work experience for us to get into the field when no job gave us an opportunity!”*

**40. [REDACTED] (ID 8890), California-Sylmar, IT Computer Network Systems/Information Systems & Cybersecurity, 3/2009-6/2013:**

*“The ITT counselor indicated 95% of their graduates obtain employment upon graduation and that Career Services would assist in helping me to find a job. I was sent on 2 -3 job interviews during my entire 4 years with ITT Institute. All of these 'positions' were in strip malls with no names of the companies listed on the buildings. I eventually got a job 40 miles from my home repairing computers (hardware) which has nothing to do with the cybersecurity field of interest I wanted to be employed in.”*

**41. [REDACTED] (ID 7706), California-Sylmar, Electronics and Communications Engineering Technology, 1/2003–12/2007:**

*“At the beginning of the orientation I was told that 90% of the students that graduated had starting salaries of 60K per year and that finding a job would be easy with their staff.”*

**42. [REDACTED] (ID 9574), California-Torrance, Computer Networking, 9/2007-3/2010:**

*“I was told by my appointed counselor that ITT has a 100% job placement rate and that I would have access to the job placement database for life. Not only does ITT not have a 100% job placement rate but I will not have access to any database whatsoever going forward, only 6 years after graduating. I was also misled on the total amount I would be borrowing.”*

**43. [REDACTED] (ID 9171), California-Torrance, Criminal Justice, 3/2006–4/2010:**

*“I was and still am interested in a career as a Probation Officer but when I met with the recruiter he gave me a tour of the facility and then took me in his office and proceeded to fill my head with a promising career that never came through. He breezed over the loans and when I did question how much I would be paying back he told me that I wouldn't have anything to worry about because I would be making 90,000.00 a year and I could handle the payments.”*

**44. [REDACTED] (ID 6997), California-West Covina, Computer Networking Systems, 1/2003–11/2005:**

*“[I] was told once i finished the CNS program they would find an entry level job in the field i was going to study and would make yearly salary of 55k-75k a year. [A]lso i was promised of student loan repayment of no more than 200 monthly payments, in reality when payments started coming in they were asking for minimum payments of \$800 a month.”*

**45. [REDACTED] (ID 7973), Colorado-Aurora, Computer Networking Systems, 12/2005–12/2007:**

*“The paperwork they showed us about average salaries upon graduation before signing up were no where near what the actual salary I received was. To get to the average salary of graduates that I was shown I would have needed 5+ years experience and multiple certifications which I could not get at ITT. There were also a lot of companies they said hired directly from ITT however, when applying to those companies you come to realize that you are severely under qualified. They also promised to help me find a job, none of which came anywhere close to the inflated salaries I was shown. I ended up finding a job myself at a much better salary than ITT could find me, but still about half of what I was shown prior to signing up for school.”*

**46. [REDACTED] (ID 4391), Colorado-Denver, Electronics & Communications Engineering Technology, 6/2007-3/2011:**

*“During my first visit to the campus, I was given information about the job placement program that the school had. I was told there would be a guaranteed job with placement rates around 92%. I was told about the continued follow up after graduation if I needed help finding a job. Also that salaries after obtaining a bachelor degree would increase to \$70,000 a year. Due to these promises I felt that it would be beneficial to me to sign up for the program.”*

**47. [REDACTED] (ID 9142), Colorado-Denver, Electronics and Communications Engineering Technology, 3/2007-3/2011:**

*“I was told that they had an 80% placement rate.”*

**48. [REDACTED] (ID 7035), Florida-Doral, Information Systems Security, 11/2006–5/2010:**

*“Job Salaries were not accurate. Salaries for entry-level graduates was less than half of the rates that the school cited.”*

**49. [REDACTED] (ID 8565), Florida-Doral, Computer Network Systems, 8/2004–12/2006:**

*“When my dad and I went to ITT Tech for an interview with their recruiter he misled us and cited false statistics about job placement rates. He said and showed us a report that most of their graduates were getting great paying jobs right out of finishing the program in great companies when that wasn't the case.”*

**50. [REDACTED] (ID 3762), Florida-Doral, Criminal Justice, 12/2005–7/2014:**

*“I was informed by the career counselor that after graduating I will be making around \$70 with my degree in that field, never was offered job applications or guidance on where to look for a job in my field.”*

**51. [REDACTED] (ID 9137), Florida-Fort Lauderdale, 8/2004-1/2007:**

*“ITT Tech had recruiters come to my high school before I graduated and lured me in by scaring me about my future. They told me that if I didn't know what I wanted to do yet then I was in trouble. I didn't have any colleges picked out yet and was planning on just going to Community College. They used my indecision against me and hyped up ITT Tech and that ITT Tech graduates will absolutely land a higher paying job than someone who would go to a community college.”*

**52. [REDACTED] (ID 8369), Florida-Fort Lauderdale, Network System Administration, 9/2011–12/2014:**

*“ITT Tech promised salaries of 60K or higher after completion of my degree.”*

**53. [REDACTED] (ID 8560), Florida-Fort Lauderdale, 12/2007–9/2011:**

*“Also was told getting a degree from ITT was going to basically guarantee employment[.]”*

*“Was told that a degree from ITT was considered a job in the field of study and a higher than normal salary compared to other schools (i.e Keiser, Kaplan)[.]”*

**54. [REDACTED] (ID 8933), Florida-Fort Lauderdale, CyberSecurity, 9/2009–12/2013:**

*“They promised me to get a job paying me \$50,000 plus right after school[.]”*

**55. [REDACTED] (ID 8987), Florida-Fort Myers, Electrical Engineering, 1/2013-5/2014:**

*“I was enrolled in the school without a chance to think about my decision. [T]he recruiter was very pushy into getting me to sign up with ANY PROGRAM at that very first visit. [I] remember us having "assistance" from a job finder rep telling my self and other students that ATLEAST 70% of students land a job in their field after graduation but when I decided to reach out to her, she was never to be found. [I] also remember one of my professors named Mr. Neil promising to fellow students and my self that after graduation, we would all make 150k+ a year working on orange juice plants or milk plants as engineers (He actually drew it out on the white board).”*

**56. [REDACTED] (ID 7937), Florida-Jacksonville, Computer Networking Systems, 7/2002–5/2005:**

*“[ITT] Tech promised inflated salaries and overstated the instructors capabilities . The fraud was so bad the representative that sign me up quit because he could " no longer take advantage of students". ”*

**57. [REDACTED] (ID 6014, 7885), Florida-Lake Mary, Network Systems Administration, 9/2013–5/2015:**

*“When I first came to meet with Connie Reynolds (I believe this was her name), she informed me that job placement ratings were high and that specific campus was very successful in placing students in jobs related to their career. I was told the starting salary for Network System Admins was 60K at that particular time and would rise as I went through schooling. ”*

*“At the time of sign-up with Connie Reynolds I was verbally given outrageous statistics to include inflated salaries of graduates, number of students whom graduated with certs (certifications in their field of study) and the number of students that were hired before graduation from employers eager to higher ITT Tech students. ”*

**58. [REDACTED] (ID 6985), Florida-Orlando, Multimedia, 12/2002-12/2004:**

*“[T]hey claimed that they had a top-notch job placement program that got their students hired at a 90% plus rate at local companies such as Disney, Universal Studios, and EA Sports. ”*

**59. [REDACTED] (ID 8248), Florida-St. Petersburg, 9/2009–12/2010:**

*“While in the process of getting information about the school from the recruiter they stated that there were several graduates employed with the Computer and Electrical Engineering degree in the area. The graduates were making around \$40,000 to \$60,000 a year. When I graduated, the only jobs they offered me for placement was within the \$10-\$12 range and not related to my field of study[.]”*

**60. [REDACTED] (ID 5291), Florida-Tallahassee, 9/2004-5/2006:**

*“At time of application my recruiter sites job placement rates near 90%, and starting salary rages from 40k to 60k. Their job placement aid did not provide direction nor was any aid provided in preparing for interview. ”*

**61. [REDACTED] (ID 7922), Florida-Tampa, 9/2007-1/2010:**

*“Was told that the job placement was 90%. The program I was in was discontinued. ”*



**62. [REDACTED] (ID 8817), Florida-Tampa, Computer Aided Science CADD, 9/1998–9/2000:**

*“While at ITT the job placement percentage was placed on the information wall all year around and always stay above a 90% for job placement. Come to find out that number was ALWAYS a lie. I knew and saw past graduates always coming to school for employment searches[.]”*

**63. [REDACTED] (ID 9181), Florida-Tampa, 6/2004–9/2007:**

*“A job board was advised would be available for both internship and for alumni. After completing my degree I had gone back to the college bypassing the board for non-degree holding jobs (such as Walmart representative and Publix cashiers). And was advised that there was nothing available in my field at the moment. This after being advised during my initial “interview” indicating that job placement in my field of study was over 80%.”*

**64. [REDACTED] (ID 9281), Florida-Tampa, Digital Entertainment and Game Design, 3/2006-3/2009:**

*“ITT Tech showed me statistics for job placement when I went in to learn about their school. They gave job placement numbers north of 80% and paraded me through their “Job Placement Department” which had 5 people who supposedly helped people land jobs in their career path.”*

*“When I graduated with honors from their degree program for Digital Entertainment and Game Design, I went to their job placement department to help me find a job in the industry. Their department had zero contacts in the Entertainment or Game Design industries and had zero contacts in digital media. I spoke with them for several months trying to find a job in my industry and was given zero job prospects. The best they ever did was point me to a career fair that was going on down the street. There were a total of 15 companies that showed up to that career fair. None of them were in my degree path.”*

**65. [REDACTED] (ID 8894), Georgia-Duluth, Computer-Aided Drafting and Design, 9/2003–9/2005:**

*“I was told we would be able to get jobs making a substantial amount of money, however, I have made more money starting out as a receptionist/customer service position.”*

**66. [REDACTED] (ID 8991, 7327), Georgia-Duluth, 12/2010–12/2014:**

*“I am lucky to have had a job when I started because I am in still at this position. I was given stats on what the job placement numbers were, shown how much more I could make with a degree, and told they could help place me in a job even in another part of the country. I am where I would be right now if I had never gone to ITT Tech.”*

**67. [REDACTED] (ID 8134), Illinois-Arlington Heights, 3/2008–3/2012:**

*“I was told that the success rate was one of the top in the nation upon enrolling and that they find jobs for 80% of their students. They did not find me a single job. I had to do the work myself to find a job. []Currently I'm working as a level 1 helpdesk Analyst and have not received even close to the salary I was told I would get which they informed me that i should not have a problem getting a job starting between 80 and 100K.”*

**68. [REDACTED] (ID 9494), Illinois-Arlington Heights, Computer Network Systems, 8/2009-9/2012:**

*“ITT Tech would show charts and graphs about all the companies that would hire students post graduation, as well as specific jobs you can expect to obtain with your new degree. Promising a 90+% success rate of securing a job after completion of their programs. Also promised high salaries in order to easily pay back student loans borrowed on my behalf. Upon failing to secure a job with my new degree post graduation, I attempted to seek help from ITT Tech in getting a job, unfortunately they fell short on their promise.”*

**69. [REDACTED] (ID 8184), Illinois-Arlington Heights, Information Technology, 1/2008–2/2012:**

*“ITT Tech stated that they have [] a high rate of employment after graduation in the field they graduated in. Most of the friends I made while attending ITT Tech, do not have a job in their industry of study.”*

**70. [REDACTED] (ID 8873), Illinois-Arlington Heights, Criminal Justice, 1/2008–9/2011:**

*“ITT provided highly inflated numbers of students graduating from their schools in the field of Criminal Justice and going on to having good paying jobs. This turns out was not and is not the case. ITT claimed that over 70% of their students found work in their field and used the "skills" that were obtained in their school. This was also not the case for me.”*

**71. [REDACTED] (ID 8096), Illinois-Mount Prospect, 1/2006–4/2008:**

*“The school have me reports showing how many students have graduated and made successful careers. Showed that students with this degree are making six figure salaries and how much they helped looking for a job in their field. Once I graduated, I didn't receive any help finding a job in my field.”*

**72. [REDACTED] (ID 8442), Illinois-Mount Prospect, 9/2008–1/2012:**

*“The salary potential that hey promote is far from reality.”*

**73. [REDACTED] (ID 9057), Illinois-Mount Prospect, 3/2008-12/2012:**

*“When I first met with a recruiter from ITT he presented me with charts with pay scales of what was stated as starting salaries of entry level construction managers starting at \$80,000.00 a year. These charts also stated that at the time I enrolled that the "market" was in great demand and that positions could not be filled fast enough to meet demand. He prided the school on job placement assistance. Stating that roughly 80% of graduates were placed into a position within their major 30-60 days after graduating. The recruiter had made it sound like a sure thing and had convinced me that enrolling there was a great investment in my future.”*

**74. [REDACTED] (ID 8684), Illinois-Oak Brook, Information Systems Security, 6/2009–9/2013:**

*“They also assured me in finding a job with a starting salary of approximately \$60,000. That never happened. All of the jobs they did offer were entry level part time jobs that required no experience in the field of study and paid roughly \$10-15/hr. I still have many friends that attended ITT Tech. I don't know of any of them that found a job from the school's placement program.”*

**75. [REDACTED] (ID 9023), Illinois-Orland Park, Criminal Justice, 12/2007-1/2012:**

*“I was told there was a very high post graduation placement percentage. I was told that the school would attain its regional accreditation before I would graduate. I was told the average students were making 55-60k a year after graduation. I was told the school would help in finding me a job. I was never given any help to try to find a good paying job or any job at all for that matter.”*

**76. [REDACTED] (ID 7899), Illinois-Springfield, Information Technology - Computer Network Systems, 12/2013–3/2016:**

*“I enrolled at ITT Technical Institute in December of 2013. I was 17 years old. I was informed of a PIE program that would let me complete a few courses for free since I was still in high school. While I was on the campus tour I met with several different people, one of them being the director of career services. Her name was Darlene and I was talking with her she said to me many people find jobs in their field before they graduate. I was already on board with joining. She said, " you could earn upwards of 50,000 dollars a year and that's only with an Associates Degree. [ ] I am still at my dead end job at Subway making minimum wage wondering how I am going to pay my student loans.”*

77. [REDACTED] (ID 7053), Indiana-Carmel, Computer Forensics, 12/2011–12/2013:

*“I spoke to Jamie R. Ciesielski Senior Admissions Representative for ITT. She said I would be able to transfer credits with no problem, and I would get a nice paying job once i complete my program and graduate. [I]TT Tech Lied to me about a plethora of things. [I] was told the education was second to none, that ITT tech was highly recommended, and that I would be making no less that \$55k a year after graduating.”*

78. [REDACTED] (ID 9347), Indiana-Carmel, 3/2011-8/2016:

*“Many promises about job placement and making six figures. Stated 85% job placement in desired field.”*

79. [REDACTED] (ID 8024), Indiana-Carmel, Information Systems Administration, 6/2010–6/2013:

*“[W]hile attending, there was often propaganda proffered stating that graduates from these programs make substantial incomes upon graduating, which I later found to be untrue. I feel I was misled by ITT every step of the way in this regard. [T]he reason I enrolled in this school in the first place was to gain employment in a career field I wished to pursue. In so doing, I was led to believe that by taking these classes, I would be able to gain employment in said field. I was never able to find employment in the information technology arena. This course proved to be not only a complete waste of my time and energy, but that of my family also.”*

80. [REDACTED] (ID 8485), Indiana-Fort Wayne, Criminal Justice, 9/2005–9/2009:

*“During the enrollment process I was told that the placement rate was 88%. I have never had a job in my field of study and they never helped me seek one out.”*

81. [REDACTED] (ID 7562), Indiana-Greenwood, 5/2010-8/2010:

*“Lied and said 95%+ graduates were hired with salaries ranging from 65k-100k[.]”*

82. [REDACTED] (ID 8737), Indiana-Indianapolis, 3/2009–11/2012:

*“[T]hey explained that there was a high percentage of graduates obtaining jobs within their field, roughly 80-90 percent[.]”*

83. [REDACTED] (ID 7685), Indiana-Indianapolis, 9/2012–6/2014:

*“I was told at recruitment that I would be making \$60000 a year with the degree. I was also told that I would be guaranteed a job once I graduated. I was denied services in school, therefore I withdrew early.”*

*“I was told that 99% of their students pass all requirement years for certifications. I was also told the school was fully accredited and having ITT on my resume would guarantee any job.”*

**84. [REDACTED] (ID 3075), Indiana-Indianapolis, 3/2011–6/2013:**

*“I found a job in my feild of study which I was told I would make 30+an hour if I attended ITT tech. My first job I got paid LESS than an amazon warehouse job. They said with my drive I could be running a data center with in a year leaving itt. 2 years after ITT I AM STILL IN HELP DESK ROLES. I have been only able to get contract work and remain unemployed for months at a time.”*

**85. [REDACTED] (ID 9254), Indiana-Indianapolis, 8/2009-8/2012:**

*“They told me that 89 percent of the graduates get jobs making mid level salary. They never helped me in finding a job they said they were trying but never return calls or emails.”*

**86. [REDACTED] (ID 4442), Indiana-Indianapolis, 6/1996–2/2002:**

*“I called the Newburgh, Indiana campus several times and spoke with a recruiter, Tom Montgomery, who always had a great motivational speech ready and always managed to pique my interest in continuing my education at their campus. When I finally met him in person, he told stories about Warren Buffet’s meager beginnings and how he’s a billionaire now. He bragged about students who had graduated from that campus and had successful jobs with salaries ranging from \$25 an hour to more than \$100 an hour.”*

**87. [REDACTED] (ID 8531), Indiana-Indianapolis, Architectural Engineering Technology, 6/1991-6/1992:**

*“The ITT rep who came to my high school to recruit said ITT Had 100% job placement upon graduating. 9 months into my first year they came and told us that they would be lucky to be able to place 15% of our class into jobs if we completed the other year of the program. Upon learning this I dropped out after the first year and transferred to another school only to find out NONE of my credits would transfer to any accredited college.”*

**88. [REDACTED] (ID 8766), Indiana-Indianapolis, 3/2010-9/2011:**

*“As a stay at home mom at the time I was thrilled to hear of a technical school I could attend 100% online. Talking to an advisor assured me I would get hired before state school and county college applicants because this was a specialized technical institution. I was also given extremely impressive job percentage placement from current and past graduating classes. I was promised a job advisor that nearly guaranteed me job placement by the time I graduated.”*

**89. [REDACTED] (ID 8739), Indiana-Indianapolis, Computer Networking Systems Technology, 1/2000–3/2002:**

*“ITT provided false hope and led me to believe all of the hard work that i was doing in addition to a full time 40 hr a week job would lead a promising career with exponential salary growth. I’m making about the same amount in salary now as i was making prior ever walking through ITT Tech’s doors.”*

*“It was always said that by furthering our education, we were taking the first step in increasing our earning potential and securing our future.”*

**90. [REDACTED] (ID 9567), Indiana-Indianapolis, Information Sys Admin-Online, 3/2010-12/2010:**

*“Said they had 85% placement rate. I should be making at the minimum \$150K per year. I should have known better.”*

**91. [REDACTED] (ID 8214), Indiana-Indianapolis, Information Systems Security, 9/2007–3/2012:**

*“I was told that I was guaranteed to be placed into a job within my field of study due to their 80% employment rate.”*

**92. [REDACTED] (ID 2862), Indiana-Indianapolis, Information Systems Administration, 11/2006–11/2008:**

*“My spouse was active duty military and the sole provider at the time I inquired about the program. Because of our family size and his income I believed I’d be able to use Pell grants. But, I was advised I would have to take out loans to cover some of the costs. Having expected to use Pell grants to cover the program cost I was very hesitant about using loans. However, I was assured that I shouldn’t worry about paying the loans because I was going to get a tech degree, and I would be working in the technology sector so repayment shouldn’t cause me to worry. Even with my initial contact person boasted about the IT sector and how I would make good money. Additionally, at the time the ITT website had a section dedicated to the IT field. The section boasted about women technology and how women of ITT were doing well. I have never once obtained employment with the degree or in my field of study.”*

**93. [REDACTED] (ID 9407), Indiana-Indianapolis, Information Systems and Cyber Security, 8/2009-6/2013:**

*“ITT Tech lied about the percentage of students obtaining a job. Students were either hired at ITT Tech or not hired at all.”*

94. [REDACTED] (ID 8470), Indiana-Newburgh, 6/2012–12/2014:

*“I was told I would make top dollar with my RN degree. I worked at a nursing home for not much more than the LPNs were making.”*

95. [REDACTED] (ID 8723), Indiana-Newburgh, Nursing, 3/2014-6/2016:

*“I was told during orientation that ITT had a 100% placement rate and that each of their students had jobs before they graduated (this was one reason I decided to begin classes at ITT). I was promised that I would have help and support to help me land a job in my field and that there would not be any trouble because ITT was a very good school and that many companies loved ITT graduates and were excited to hire them. I was never given any assistance to help me find a job before graduation, even though I did attempt to speak with the Career Services representative. I had a job in a very good hospital (Deaconess) for three years prior, that was thirty minutes away from my house, and was unable to get a job there as a nurse because I was told by the Nursing Director that they did not hire ITT graduates right out of school and that they require ITT graduates to have a year of experience before working in their hospital; even though they do hire new graduates from other nursing schools in the area.”*

96. [REDACTED] (ID 9449), Indiana-Newburgh, Electronics, 8/1998-4/2001:

*“[T]hey claimed I believe 98% in field placement, salaries and almost double what they were truly starting at, and that they had a deal set up where you could transfer you some of the local colleges.”*

97. [REDACTED] (ID 9701), Indiana-Newburgh, 9/2009-3/2012:

*“They told me they would help me find a job and had 99 percent placement told me that the field I studied in was increasing and would be able to have jobs lined up for everyone that was in the classes I was in for paralegal studies. None of the students in my classes were able to get jobs in the field and the jobs that were available in the field paid just a little above minimum wage, they also said the median salary for a paralegal in our area was 62k which is no where near true, the average hourly wage for a paralegal in our area is maybe 12 dollars per hour if that[.]”*

98. [REDACTED] (ID 6736), Indiana-Newburgh, Digital Entertainment/Game design, 6/2006-4/2010:

*“During and after recruitment faculty repeatedly informed students that job placement rates were above 90% and that the "career services" department would assist in job placement, applications, and potential job prospects within the field of study. Not only was job placement non existant for multiple graduating classes, but career services was less than useful in applying or contacting employers in the respective field.”*

**99. [REDACTED] (ID 4027), Indiana-Newburgh, Criminal Justice, 9/2006-6/2010:**

*“They said that 98% of their students had a job in their field upon graduating, and said they'd offer employment help and did not.”*

**100. [REDACTED] (ID 6703), Indiana-Newburgh, Computer Electronic Engineering Technology And Project Management, 1/2007–1/2013:**

*“I will give me information about what my base salary would be after my graduation and they even had me sign the document and return it to them saying that I would start out at around 40,000 to \$60,000 a year I have never came close to their figures[.]”*

**101. [REDACTED] (ID 4469), Indiana-Newburgh, Electronics Engineering Technology (EET) and Computer Network Systems (CNS), 6/1996–2/2002:**

*“For EACH program at ITT Tech., there was a CAREER WHEEL displayed that showed SPECIFICALLY what career(s) was/were connected to EACH SPECIFIC CLASS displayed on the wheel. This was supposed to show students that certain specific classes would give them the knowledge needed to work in this/these certain careers/fields. The nucleus of the wheel was the program (EET or CNS), then the first ring outside the nucleus was some of the classes within the program, then the third and final ring was the career(s) associated with each particular class next to it.”*

**102. [REDACTED] (ID 8914), Indiana-Newburgh, Multi Media/Game Design, 6/2006-1/2008:**

*“They told me they had a 99% job placement rate which turned out to be 100% false[.]”*

**103. [REDACTED] (ID 7996), Kansas-Wichita, 6/2011-10/2014:**

*“Told me I would start around \$25 HR. That they had 100% 1st time pass rate for nclx. And all grads were working as Nurses.”*

**104. [REDACTED] (ID 9552), Kentucky-Louisville, 9/2008-6/2012:**

*“I was told when I took the tour that there was a 97% job placement in your field and the average rate was 60k a year. It is not like that here. Most people do not get a job in the field and if they do it is usually for around \$11-\$13 per hour (22,880-27040 per yr.).”*

**105. [REDACTED] (ID 4859), Kentucky-Louisville, 3/2008-5/2012:**

*“I was told I would be offered good paying jobs.. I was offered a minimum wage job one time.. They never tried or helped me look into another field or help me with any other interviews I have*



*a recruitment paper from them stating the percentage of people that graduated in the field I was studying graduated and have jobs making over 60,000 a year..I have found that to be a lie.. Myself I am in the military and because of ITT tech I was dropped 3 times because of military duty.. Even after I handed them my orders they made me take over countless classes and have to pay out of my pocket for them .. I would never and have never recommend this school to anyone and now I am in 41,000 debt with these people and trying to support a family of four.. Thanks ITT tech[.]”*

**106. [REDACTED] (ID 9001), Louisiana-Baton Rouge, Informations Systems Securities, 6/2008-6/2012:**

*“Stated that over 80% of graduates went to work within the first 6 months and that people with my degree made anywhere from \$80k - \$100k a year. At this wage repayment would not be a problem. Also they promised to help find me a job and I would get emails for jobs that weren't even in my field. This "assistance" only lasted a couple months. Most of the interviews I went on were set up by me.”*

**107. [REDACTED] (ID 8192), Louisiana-Saint Rose, 8/2007–12/2009:**

*“[S]alaries quoted for my target degree were highly inflated, claims reaching up to twice the amount of actual entry-level salaries.”*

**108. [REDACTED] (ID 2560), Louisiana-Saint Rose, Computer Networking Systems, 4/2009–10/2010:**

*“Yes, the recruiter mentioned jobs anywhere from \$60,000 to \$80,000 a year, and I've heard several chairs and teachers mentioning that students had landed jobs like that, but when I talked to the students, it wasn't true.”*

**109. [REDACTED] (ID 2815), Louisiana-Saint Rose, IT & Computer Network Systems, 11/2004–11/2006:**

*“[W]as told graduates get job placement and average salaries between 50,000 and 100,000.”*

**110. [REDACTED] (ID 7687), Louisiana-Saint Rose, 6/2008–10/2011:**

*“The expected salary and job placement rate was grossly misrepresented. I made about \$25k last year, nowhere near what the school claimed I would make.”*

**111. [REDACTED] (ID 3951), Louisiana-Saint Rose, Digital Entertainment and Game Design, 8/2004-10/2008:**

*“The rep that was showing me around and helping me with paperwork informed me that over 80% of the students that graduated in this program found a job.”*

**112. [REDACTED] (ID 8639), Maryland-Owings Mills, IT Security, 9/2011-6/2015:**

*“Promised jobs with companies like T Rowe Price but the only job notifications I received were for companies like Verizon and Geek Squad for Best Buy, jobs I could have obtained without an IT degree of any kind. I was constantly told of salaries in the area of upper 60K to 70K a year. Our advisors informed us that the success rate of getting a job after obtaining a degree was in the eightieth percentile or higher.”*

**113. [REDACTED] (ID 9215), Maryland-Owings Mills, Network Systems Administration, 9/2012–5/2016:**

*“When I was 17 ITT claimed that 90% of students graduated and got high paying jobs of 100,000\$ a year or more.”*

**114. [REDACTED] (ID 7822), Massachusetts-Norwood, 1/2010–12/2014:**

*“They talked about starting positions in the IT field starting at about 120k salaries. They spoke about the field being huge and filled with open opportunities when the IT field is in the worst position ever at the moment.”*

**115. [REDACTED] (ID 3697), Massachusetts-Norwood, Information Technology/Information Systems and Cybersecurity, 6/2012–1/2015:**

*“They lied I was told that after getting my degree I would be making 35-40 thousand dollars but were only getting sent to jobs that were offering 10-11 an hour and job in-witch I was not qualified for because their classes were lacking on their teaching and when they heard I went to ITT Tech would not get hired[.]”*

**116. [REDACTED] (ID 9381), Massachusetts-Norwood, CNS, 8/2009-10/2011:**

*“They promised help to find a job after graduating and that 80% of people found jobs in their fields. I had reached out to the many times to get help finding a job in my field now they are all closed.”*

**117. [REDACTED] (ID 7983), Massachusetts-Norwood, Applied Science, 5/2006-3/2008:**

*“When I was started touring the campus they told me a lot of stuff that sold me on picking that school. They told me that there was 90% chance of hire rate when I attend the school. The reality of me finding a job was slim to none. They told me to look for a job in the binder which was filled with out dated information. There was 30 companies but majority of them was out of business. Out of the 30 companies there was only 4 that actually was about to get a hold of. They also told*

*me that they will help me find a job but they never really helped at all besides pointing me to look at the binder. They made it seem they have a "recruiter" for jobs."*

**118. [REDACTED] (ID 7934), Massachusetts-Norwood, Computer and Electronics Technology, 3/2010-6/2012:**

*"ITT Technical Institute listed high percentage job placement rates but never specified if those placements were in the industry of specialty; for example, it could have been at a hardware store, etc. They also promised high salaries...which were not what the job placement services were looking for. My only success for higher salaries was out of pure luck and because I knew people, not because of ITT Tech. I even tried so hard to look for any university that was willing to accept my credits because I wanted to pursue my Bachelor's or even my Master's degree. This hasn't happened because I cannot fathom re-doing my whole Associate's degree (because it's practically worthless from ITT Tech) or going back to ITT Tech to waste more countless dollars on nothing."*

**119. [REDACTED] (ID 6728), Massachusetts-Norwood, IT/CNS - Computer Networking Systems, 6/2009-4/2011:**

*"I was told constantly that this ITT was one of the best at placement in the country, with 93% placement being a number that was quoted at me many many times. I was promised lofty salaries and as time went on, told about placements at places like the Pentagon and the FBI. As my performance at the school showed I was going to be one of their top graduates, these promises inflated, saying I'd be easily be one of their best placement. They often had a catch, usually money-related: "Just OK us for X Y Z and you'll be all set!"*

**120. [REDACTED] (ID 7645), Massachusetts-Norwood, Computer Networking Systems, 10/2008-9/2010:**

*"I remember walking around the hallways seeing images of statistics. These graphs clearly displayed what you should expect to make depending on which degree you go for. I remember reading that with an associates degree, the lowest salary I should expect my annual salary to be is \$70,000. Considering my associates degree was only \$48,000, that seems totally worth it."*

*"I was told that over 90% of the students get jobs after ITT Tech."*

**121. [REDACTED] (ID 9578), Massachusetts-Wilmington, Computer Networking Systems, Information Systems Security, 3/2008-3/2012:**

*"Misleading job placement rates (>90% in field of study). Promising inflated salaries, six figures for sure. Showed me graph supposedly corroborating placement rates"*

**122. [REDACTED] (ID 2701), Massachusetts-Wilmington, 9/2009-9/2011:**

*"I just went there to check out the campus and they walked around for 10 minutes then we went in office and next thing know I was enrolled in class starting in 2 days so there were not clear on what they were doing. And by the time I found out what was going on they told me its to late . And they told me 99 percent of students in that class got a job which no one in my class got a job at all and I told them I wanted to do computer networking and they told me I want computer electronic tech which had nothing to do with computer networking."*

**123. [REDACTED] (ID 7594), Massachusetts-Wilmington, Computer Networking Systems, 9/2013-3/2015:**

*"They have posters all around the school saying "You can make this much doing this" or tell me i could build weapons at Ratheon. They said my field of study had a 90% or more hiring rate, yet most of the kids i went to school with only worked at entry level jobs or convenient stores."*

**124. [REDACTED] (ID 9189), Massachusetts-Wilmington, Computer Network Systems, 9/2007-6/2010:**

*"They told me that 80 to 100 percent of graduates in the computer networking Systems program were able to obtain jobs in the field when only 50% or less actually obtained Jobs[.]"*

**125. [REDACTED] (ID 8797), Massachusetts-Wilmington, Computer Science, 9/2009-6/2011:**

*"When I first applied they told me that over 85% of the student's graduating from their Campus were currently being place with companies through Massachusetts. Jobs with great benefits and great pay."*

**126. [REDACTED] (ID 7707), Michigan-Canton, Visual Communications, 7/2007-11/2009:**

*"The program in question was not started up until the cancellation of their Multimedia program and was meant to be a more commercial-focused platform with the same goal in mind. Multimedia had been found to have such a low post-graduation employment rate that it had been taken down as an option for new any new enrollee, though it was still found necessary and acceptable that Visual Communications be propped up as the new option for students looking for the same type of program. While the reasons for the cancellation of the program had been stated as a lack of work being found, this was not reflected in the overall post-graduation employment rates that were being used as a bragging point for the school itself. Employment rates post-graduation had not only been unaltered from the original 90%+ that the school had claimed (despite the program being brand-new), but still including many types of employment that had little-to-nothing to do with the program. It was also found within our classrooms (by our instructors no less) that many types of work landed in the field were to be almost always unpayed*

*internships that were considered a "blessing" to be had, as it was very difficult to make any type of dependable living within the field for years at a time, if ever."*

**127. [REDACTED] (ID 7684), Michigan-Canton, Network Security/Administration, 1/2010–6/2012:**

*"The jobs/careers described were dictated to be 60k+ annual salaries. Jobs were stated as 'guaranteed upon graduation'. Placement rates for a job of this caliber was stated as upwards of 95% for graduates."*

**128. [REDACTED] (ID 8232), Michigan-Canton, 4/2010-8/2010:**

*"Before i signed the papers to become a student the one thing that brought me in was that they said they have a 90% hire rate after graduation and the flexibility of schedules and the pay of jobs."*

**129. [REDACTED] (ID 5226), Michigan-Canton, Computer Network Systems, 9/2005-7/2007:**

*"The recruiter stated that they had a 98% placement rate for graduates, earning better than industry standard wages. I believe "industry standard" was quoted to be 43k/year[.]"*

**130. [REDACTED] (ID 8853), Michigan-Canton, Information Security Systems, 7/2006-8/2010:**

*"I was told there was a 96% hire rate for students in the field I chose with starting salaries in the low six figures."*

**131. [REDACTED] (ID 7884), Michigan-Dearborn, 1/2013–3/2015:**

*"Program chairs would continuously lie to new students about what kind of salary they can expect upon graduation."*

**132. [REDACTED] (ID 8122), Michigan-Dearborn, 12/2009–12/2013:**

*"I was told that they had state of the art ways of finding me a position in my field making in the average of \$75,000 a year. I was also told my bachelors degree would get me over \$100,000."*

**133. [REDACTED] (ID 8851), Michigan-Grand Rapids, 10/2000–10/2002:**

*"ITT tech promised good employment at \$50k / year, I was never able to find work for more than about \$30k, and I was forced to do the most entry level temporary work. ITT tech's high advertised job placement rate led me to believe my classmates would find work and help me network with other professionals in my Industry. Only one or two of my classmates ever ended up working in IT."*

**134. [REDACTED] (ID 4259), Michigan-Swartz Creek, Computers, Drafting and Design, 3/2009–3/2011:**

*“I was promised that someone in my field could make \$80,000+ a year.”*

**135. [REDACTED] (ID 8895), Michigan-Swartz Creek, Information Security System, 6/2007–6/2011:**

*“The reason I went to ITT Tech was they promised job placement. I was told there was 100% success in job placement. After going there that was not the case. [ ] I was told I could make 80,000 a year in my field of Information Security System. That was not the case.”*

**136. [REDACTED] (ID 8883), Michigan-Swartz Creek, Information Systems Cyber Security, 12/2009-12/2013:**

*“The career counselors stated I had a 98% chance of landing a job in my field of study within a year of graduation. It has been 3 years and still have not had a job in the field I went to school for.”*

**137. [REDACTED] (ID 8142), Michigan-Swartz Creek, 9/2010-6/2012:**

*“I was told I would get a 40k+ salary job in my field. I am currently unemployed and can't find employment in anything related to my field.”*

**138. [REDACTED] (ID 9633), Michigan-Swartz Creek, Criminal Justice, 12/2006-12/2010:**

*“Recruiters would say they have a 90% placement rate, the way they got around the false statistic is counting the people who had jobs after school even if it wasn't in their field of study.”*

**139. [REDACTED] (ID 4180), Michigan-Swartz Creek, Mobile Communications Technology, 4/2011–12/2012:**

*“They told me half way through and to the end I would be making 90k a year when done. Not true. Everything they told me to keep me in the program was a lie. [ ] So many people quit that if one more did they wouldn't be able to finish the program due to there wouldn't be enough students left to make it worth while.”*

**140. [REDACTED] (ID 9039), Michigan-Troy, Electronics Engineering, 9/2011–6/2015:**

*“When I first enrolled at ITT Technical Institute, the recruiter flat out lied about the placement rate and statistics in my field of study. While all other programs of study had several documents and graphs (all of which I'm sure were doctored heavily), my program of study lacked these materials. When I questioned this, I was told that they are currently polling "updated data" and*

*that is why there were not any graphs to show placement rates, success rates, etc. The only metric the recruiter had was a "starting" starting salary figure that showed a range from \$65,000/yr upwards towards \$85,000/yr. An entry level engineering position does not pay anywhere close to that per year."*

**141. [REDACTED] (ID 8871), Michigan-Troy, Computer Information Systems, 9/2004-6/2006:**

*"The recruiter made big promises when I met him on campus. He promised that I would graduate and would be able to be placed in the job market making \$40,000 to \$50,000 yearly. He also claimed that ITT had a 95% employment rate upon graduation. Then he stated that they would help me get a job once I graduated."*

**142. [REDACTED] (ID 9388), Michigan-Troy, Multimedia Development, 9/2001-9/2003:**

*"My recruiter basically told me that I would have professional level job search assistance and that they had established relationships with local and national employers. He went into detail about how many students got jobs after graduation, and though I don't remember the exact numbers, I remember them being high, in the 80% range. He also told me that I would probably be making upwards of \$80,000 a year because of the education I would be receiving and because of the specialized nature of the program."*

**143. [REDACTED] (ID 8680), Michigan-Troy, 9/2008-2/2011:**

*"Their statistics "proved" that criminal justice jobs were in high demand; I found out later this was not the case."*

**144. [REDACTED] (ID 7344), Michigan-Troy, Computer and Engineering Technology, 1/2002-6/2004:**

*"They, at the time claimed to have over 90% job placement and 100% job assistance. They also claimed that all of my credits would be transferable to any other school. Not the case in any of those claims. I never received assistance with employment, nor did my degree get me any job whatsoever. [O]nly 27 credits transferred, not including any of my math or engineering credits."*

**145. [REDACTED] (ID 8935), Michigan-Wyoming, Project Management Administration, 9/2006-9/2013:**

*"I was told by my recruiter, Terry Winters that job placement is a least 80%. Higher than what the document that I was provided with stated 68%. The number on the Graduate Employment information sheet Terry said was that number was low because most of the people he recruited found well paying jobs in their field of study. He also mentioned he had a degree from ITT Tech*

*in computer network systems. He said classes were filling up fast pressuring me to sign up. Terry invited a couple recent ITT Technical Institute Graduates to talk with me about their experience at ITT Tech and how well they are doing since they graduated both graduates said they had a jobs before they finished making over \$40,000 a year.”*

**146. [REDACTED] (ID 8064), Michigan-Wyoming, Computer Electronics Engineering Technology, 7/2007-7/2009:**

*“They said that they had 90% employment rate. This is false no one I graduated with found jobs right after school.Promised starting salaries of 30k yearly. We were lucky to find a job for 20k.”*

**147. [REDACTED] (ID 8216), Michigan-Wyoming, Electrical Engineering and Communications Technology, 6/2007-6/2014:**

*“When I was first looking at ITT, the recruiter who's name I can no longer remember stated salaries of 40K-50K with an Associates Degree and 50K-80K with a Bachelors and they had a placement rate of around 91%. The salaries were greatly inflated and wasn't told (which I found out later) those figures are from people who have been working in the field for 10+ years, not starting wages. As for the job placement they failed to mention the 91% figure was from 91% employed students, even if it wasn't their field and they were making minimum wage at McDonalds or Walmart. The best job they could help me find was making \$13 an hour repairing copiers. I had friends with no degree making 17.50 an hour in manufacturing.”*

**148. [REDACTED] (ID 8572), Michigan-Wyoming, School Of Drafting And Design, 8/2010-6/2012:**

*“I was told job placement was 93%.”*

**149. [REDACTED] (ID 8435), Michigan-Wyoming, Criminal Justice, 9/2008-5/2012:**

*“They told me they placed 99 percent of graduates[.]”*

**150. [REDACTED] (ID 4518), Michigan-Wyoming, 3/2007-12/2008:**

*“I was a student of ITT Technical institute and am struggling to make ends meet financially although I have since graduated from college with a different degree then the one I received from ITT Technical Institute which I feel was a complete waste of two years of my life and about 35000 in money. I started there with them telling me how I would get a good a job making decent money when I graduated they showed us videos and statistics about how many people have found a job I know it was nearly 90-95% ,they must have scewed numbers to make them look better than they were. I know at least four or more classmates that also considered that degree a complete waste of money and went to get a different degree in a different field.”*



**151. [REDACTED] (ID 8566), Michigan-Wyoming, Visual Communications, 9/2008–12/2010:**

*“I was told that with a degree in visual communication, I would be able to get a job as a graphic designer making 42k a year and that they would help me find a job in my field. I didn't get any prospects from the school, and found it impossible to get a job.”*

**152. [REDACTED] (ID 7736), Michigan-Wyoming, Drafting and Design, 9/2009-6/2012:**

*“I was told they had a 98% placement rate before i started going to school there. Once i finished my degree they were supposed to find me a job and i had to contact them several times because i wasn't even getting calls or interviews. The only reason i was able to find a job in my field was due to a friend that worked in my field. My salary still wasn't near what i was told it would be either. Now i over \$40k in student loans and unable to pay them.”*

**153. [REDACTED] (ID 8121), Michigan-Wyoming, Criminal Justice, 4/2008-5/2011:**

*“They definitely mislead incoming students with the prospect of a wonderful job right out school, stating that 90% of graduating students left with at least one top job offer. This is definitely false since most employers and other colleges I've talked to basically laugh at a degree from ITT Technical Institute.”*

**154. [REDACTED] (ID 5791), Minnesota-Eden Prairie, Information Technology, 8/2007–12/2008:**

*“Was told to expect jobs in the \$100,000 or higher range, used it to justify taking on \$80,000 in loans. Found out later that companies in my area had policies not to hire ITT Tech graduates.”*

**155. [REDACTED] (ID 8775), Missouri-Arnold, 9/2007-12/2010:**

*“I was told that the there was a 75% job rate out of college, averaging 75k salary. This was far from the truth.”*

**156. [REDACTED] (ID 8246), Missouri-Arnold, 9/2008–8/2011:**

*“Their advertisements promised a high job placement rate and that wasn't true.”*

**157. [REDACTED] (ID 2740), Missouri-Arnold, Software Engineering Technology, 12/2001–5/2008:**

*“ITT Tech promised me, after graduation, that I will most likely be making a six figure salary.”*

**158. [REDACTED] (ID 8355), Missouri-Arnold, Computer Programming, 9/2008-9/2012:**

*“Promised 80-100 percent placement and salary around 60-70k[.]”*

**159. [REDACTED] (ID 4094), Missouri-Arnold, Computer Electronic Engineering, 3/2005-5/2007:**

*“I was promised job leads by the school. When they would email the jobs to me, they had nothing to do with the what my major was. Also the jobs paid only minimum wage. They promised to place 99% of students in great paying jobs, but I know of several folks including myself that were not placed and still cannot find a job. When I would go on job interviews, there would always be some certification or some training that particular employer wanted me to have, that I didn't have. So, therefore, I would not be hired.”*

**160. [REDACTED] (ID 7776), Missouri-Arnold, Information Systems Security, 3/2006–5/2010:**

*“Constantly giving information about how the classes are what the big companies want, As well as making around \$50k right out of school with quick advancements.”*

**161. [REDACTED] (ID 3647), Missouri-Arnold, Criminal Justice, 6/2006–12/2010:**

*“I was told that with degree from ITT Technical institute I will have better chances of getting job and make couple time more money than those who did not attend ITT Technical Institute. Also I was instructed that degree from ITT Technical Institute is accredited nationwide. I was shown flow charts and histograms about ITT Technical Institute students who graduate and get above average paid jobs, all those charts were manufactured to look good for recruitment.”*

**162. [REDACTED] (ID 5190), Missouri-Earth City, Computer Network Systems, 9/2009-9/2011:**

*“The recruiter explained that ITT Tech had a placement percentage much higher than I witnessed. During this "interview" I was placed in front of a computer and shown advertisements regarding the school and program. They showed "previous students" who had graduated having a wonderful life in the field and job they desired. They credited ITT Tech for what it had done for them and how they helped them achieve these goals.”*

**163. [REDACTED] (ID 8148), Missouri-Earth City, Software Application Programming, 9/2006-6/2008:**

*“I was in the SAP (Software Application Programming) program. The financial aid helper quickly showed me some percentage rates on a piece of paper relating to job placement rates, said "I have to show you this for legal reasons", didn't explain what the numbers meant or how it*

*affected me in the long term. The whole thing took less than a minute for something that was actually rather important. The entire experience of signing up in hindsight felt very, very rushed.*”

**164. [REDACTED] (ID 7547, 2544), Missouri-Earth City, Multimedia and Design, 10/2008–11/2011:**

*“Was told by the 'recruiters' that it would be a 70-80% job placement rate in my field of study. Career Services would offer jobs like working at McDonalds or at a Call Center and register that as 'job placement in the field' to fudge the numbers.”*

*“ITT stated I would be making around \$40,000 a year starting out in the field of study.”*

**165. [REDACTED] (ID 8972), Missouri-Earth City, Electronics Communication Engineering Technology, 9/2007-5/2011:**

*“I was told they had a 98% job placement rate in the field i was going for. They told me i would easily make 6 figures in an engineering field right out of college. The only job placement they had was monster jobs and a dry erase board with adds from the paper or other job searching sites. Once i got a job on my own with no assistance from them they told me i had to sign piece of paper saying they placed me in that job. I asked them why i had to since they did not help me find the job and they simply said it's because i would not have gotten the job if it wasn't for the knowledge i had obtained from the school.”*

**166. [REDACTED] (ID 7936), Missouri-Kansas City, Information Systems Security, 6/2006–3/2010:**

*“ITT had displayed posters about usual salaries for people with my degree Starting at \$60,000. [I] currently only make \$40,000 in a tech support job after 4 years.”*

**167. [REDACTED] (ID 8332), Missouri-Kansas City, Associates in Network Management, 8/2007–6/2009:**

*“They told us that the IT field was in high demand and that IT managers were hiring any IT grads that they could find. The IT market in the KC area was in a depression during the mid to end of 2009 and the largest IT employer (DST) had in 2008, laid off 2000+ IT employees. Sprint had laid off 3000+ and when asked about this we were told not to worry about it.”*

*“Promised a 95% placement rate. Advised that in the last quarter they would have job fairs with HR hiring managers to directly employ upcoming grads. [I] Promised that salary ranges start at 60K.”*

**168. [REDACTED] (ID 7793), Missouri-Kansas City, 9/2006–1/2008:**

*“Their statistics showed that a large percentage of graduates were leaders in their fields right out of college.”*

**169. [REDACTED] (ID 8023), Missouri-Kansas City, Information Systems Security, 12/2009–6/2013:**

*“When I originally went to talk with the recruiters for ITT Tech, I was advised that the industry I was entering was in a tremendous hiring boom. I was given information on “previous Students” that had graduated and were making significant amounts of money.”*

**170. [REDACTED] (ID 9534), Missouri-Kansas City, Project Management, 1/2009-1/2011:**

*“[T]old we had life long job assistance, they understood placing persons with disabilities, resource promises that were never given to begin with, constantly showed 90%+ job placement. . . .”*

**171. [REDACTED] (ID 9721), Missouri-Kansas City, Drafting and Design, 9/2006-8/2009:**

*“I was told they would help with job placement, I was shown a “job placement/salary pie chart” that showed a high percentage of job placements and an average income of \$55k/yr. ITT didn't find me ANY job, I have found any job I have had in the past and since I attended and graduated all by myself. I was always hired because of years of my on the job drafting and design experience, never because of this “associates degree” I have all of these ridiculous loans for. I was shown this “pie chart” from previous graduated students job placement and earnings, yet I was literally in the FIRST group of drafting and design program students.”*

**172. [REDACTED] (ID 7719), Missouri-Kansas City, 6/2008-7/2010:**

*“They lied about my credits transferring to other schools they lied about helping me find a job said that there was over 95% placement which is not true and they took loans out in my name and just had me electronically signed them by checking a box[.]”*

**173. [REDACTED] (ID 7038), Missouri-Springfield, 6/2010-3/2012:**

*“We were told that they placed 90%+ in jobs. Only a few in my class got jobs through ITT. They post avilible jobs in the area but they have requirements that exceed our training.”*

**174. [REDACTED] (ID 5555), Nebraska-Omaha, Information Security Systems, 9/2005–2/2008:**

*“From the onset there were promises of excellent job placement rates and inflated salaries.”*

**175. [REDACTED] (ID 9047), Nebraska-Omaha, Network Systems Administrator, Information Systems Cybersecurity, 8/2010–4/2016:**

*“In the admission's process they show you various paperwork. One said they had an 88% post grad placement rate in IT, and another document, an external one, that certifies there placement rate. Then they show you another set of documents that shows the pay range of what their graduates receive, the document displayed \$42,000 to \$60,000 salary, with an average of \$47,000 salary. And another document saying it was externally validated. All this was all just for my associates program. When going in for my Bachelors, identical setup, except the following info. Claiming a 92% post grad placement, \$55,000 to \$100,000 salary range, and an average of \$68,000 salary. Again, all with external documentation verifying their claims.”*

**176. [REDACTED] (ID 7467), Nebraska-Omaha, 3/2007-8/2009:**

*“They said that I would be making fifty to sixty thousand a year easily never did they come close to that amount I didn't even get a job in the field that I was in.”*

**177. [REDACTED] (ID 9188), Nebraska-Omaha, 1/2004–1/2006:**

*“ITT Tech school officials told me they'd be able to find me employment in my field of study within six months of graduating.”*

*“I was told that it was the best school to attend for the field of study I had chosen and that their graduation and employment rate was "One of the best in the country!"”*

**178. [REDACTED] (ID 6675), Nevada-Henderson, 9/9–11/2010:**

*“Back then I was told the school was a much better option then Community College, because I would get a job quick and I would not have to take general education classes like at a regular Community College. I was told when I graduated I would make around 60K a year starting off. There are no IT jobs that start you off with just a college degree and no experience.”*

**179. [REDACTED] (ID 8081), Nevada-Henderson, Computer Network Systems, 9/2007-6/2009:**

*“When enrolling in ITT-Tech, they promised 85% of student in my program find jobs and can make upwards of \$60,000. They promised job placement, however after graduation I received a sheet of recommended employers and nothing else. I have a supporting document attached.”*

**180. [REDACTED] (ID 9085), Nevada-Henderson, Network Systems Administration, 5/2009–12/2013:**

*“ITT Technical Institute said by the time that I have completed their courses (which I have done) that I will have a job as a system administrator making anything from \$65,000 a year or more, as well as how they would help me find jobs.”*

**181. [REDACTED] (ID 8376), New Mexico-Albuquerque, Computer Networking, 12/2007-12/2009:**

*“I was also told that they had a 98% job placement rate after graduation from my specific program.”*

**182. [REDACTED] (ID 8649), New Mexico-Albuquerque, Information System Security, 3/2003–3/2007:**

*“I was told by Karen Chavez the Admissions Rep, that straight out of ITT I would be making over 80K a year with my degree. She also promised that I would get help to get a job in my field, When I called to ask for help, I was told that ITT was not doing that anymore. I was also promised that I could go back to ITT to take for classes for free, I went on March of 2010, I was told that If i wanted to take more classes that I would have to get a loan. I feel ITT defrauded me.”*

**183. [REDACTED] (ID 5917), New Mexico-Albuquerque, Business Administration, 3/2004-9/2010:**

*“ITT Tech said they had an 80% job placement within 6 months of graduating. I have three degrees from ITT Tech, I was unemployed for more than a year and a half while I was going for my Masters.”*

**184. [REDACTED] (ID 8782), New Mexico-Albuquerque, Criminal Justice, 12/2008–5/2011:**

*“Said I could go into forensics with degree, said I could make \$50,000 in probation /parole department , told me they place 89% of students in jobs. The job they tried to give me was as a secretary in an office, had nothing to do with what I was going to school for. Then I couldn't even get the job.”*

**185. [REDACTED] (ID 8113), New Mexico-Albuquerque, 6/2012-3/2013:**

*“Claimed 100% job placement.”*

**186. [REDACTED] (ID 9581), New York-Albany, 1/2008-1/2010:**

*“[T]hey told me they have a 95% job placement rating. [A]fter graduation i only recieved one call in 5 years. [W]hen i called to go in there, set up an appointment, got there they were never there or available.”*

**187. [REDACTED] (ID 6053), New York-Albany, 9/2011-9/2013:**

*“When first showing up to ITT-Technical Institute to gather information to know whether or not I wanted to attend, they gave me the usual run around. Sited an 80-90% job placement ratio in*

*your related field, stated that, while it is a 2 year program, I would be graduating with enough credits and earn a bachelors degree because of the school being year long.”*

**188. [REDACTED] (ID 8356), New York-Albany, Web Design and Development, 9/2009–9/2011:**

*“ITT promised 85% or greater job placement in field. Of my graduating class 0 had jobs infield.”*

**189. [REDACTED] (ID 7930), New York-Albany, Computer and Electronics Technology, 9/2009-6/2011:**

*“ITT showed a job placement rate of over 85% infield, when in reality the rate was closer to 20%. This rate was inflated by taking jobs like Cashier and saying working with a computer is infield. This person is actually working at a local grocery. The inflated Salaries was shown when I was told I could be making upwards of 80,000 and I, top of my class, graduated having a job with a salary around 30,000. The paper work filed for my employment said that I was making 80,000 per year. [T]he reason I know these numbers and how jobs were incorrectly filed is because my wife held an internship in the career services center.”*

**190. [REDACTED] (ID 7844), New York-Getzville, Computer Electronics, 9/2009-9/2011:**

*“False promises of 97% job placement rate in field of study making X amount . However most of the class did not graduate or receive and employment or aid from the school.”*

**191. [REDACTED] (ID 9435), New York-Getzville, Software Applications Programming, 9/2008-2/2011:**

*“Promised job placement from recruiters on campus that would come. They said 100% placement in my field after graduation or sometimes before. Salaries to start around 70k per year entry level. The recruiters were just regular employees of student services and they did nothing to help find jobs for you.”*

**192. [REDACTED] (ID 8347), New York-Getzville, 3/2004-3/2006:**

*“Offered job placement and fairs, none of which were ever attended by hiring agencies or companies looking to hire in the networking systems field. When calling about job prospects or placement was never given any information just told to keep my eyes open. Only oppurtunity ever was for \$9.50/HR help desk job which does not equate to Network admin pay of 65K/Yr. ITT says 80-100% job placement, real number is 50% or less according to studies in NY and MA.”*

**193. [REDACTED] (ID 6568), New York-Getzville, Computer and Electronics Technology, Computer Networking Systems, 6/2001-9/2004:**

*“They claimed 92% job placement rate and that they would help graduates find gainful employment.”*

**194. [REDACTED] (ID 6878), New York-Getzville, Computer Networking Systems, 12/2002-12/2004:**

*“I was advised that over 96 percent of students get a job in their field of study. I never got a job in computer networking. It took me 10 years to get an entry level computer job and it is not in networking at all. I had to move to Texas to get a job. Also right after graduation I was called and asked if I had a job, I said yes I worked as a data entry clerk at a bank. They counted that as getting me a job in my field. Data entry is not IT.”*

**195. [REDACTED] (ID 9316), New York-Getzville, 9/2000-6/2002:**

*“I graduated the top of my class in the electronics field. Degree was in electronic,s technologies. Wanted to go on to a bachelors degree as at the time my campus didn't have a bachelors program. Was promised that my credits would transfer. No state collage took any of those credits even though they were all "a"s. I already had a career in the aviation field but wanted the degree to move ahead into the avionics field and get out of the poverty income range. That never happened, non did I find any job in the electronics field as the economy was depressed and there were few company's hiring for jobs in that field. Those that did, were jobs that were low income and requiring nothing but a high school education. All this was compleatly contradictory to the promise that grads from that programs could easily find a job starting around 36k a year... I work full time and have never to date broke the 26k mark. I have paid back half of my loans, but the amount represents an average of 10% of my total income and I support four people.”*

**196. [REDACTED] (ID 9360), New York-Getzville, Computer Networking Systems, 3/2010-3/2012:**

*“I went to ITT Technical Institute to meet with one of the recruiters to discuss what options and programs were available. I was told they had over 90% job placement rates and that of these placements they average over \$50,000.00 a year salary to start. Now that I'm out of ITT Tech I know that they were completely misleading about the salary and job placements. ITT Tech was not helpful whatsoever in finding a Job in my field of study. They were extremely difficult to meet with, when you did finally meet with someone they rushed you through and got nothing accomplished.”*



**197. [REDACTED] (ID 8916), New York-Getzville, EET, Electronic Engineering Technology, 9/2000–5/2003:**

*“I was told that having a bachelors degree will land me a better job and higher pay. I moved to florida to attend the campus at Jacksonville because it was one of a few campuses that offered a bachelors program. [I] was told that 95% of graduates completing the bachelors program will find a job within the first year.”*

**198. [REDACTED] (ID 7923), New York-Liverpool, Computer Electronics, 11/2004–11/2006:**

*“I was told that I would find work making at least 40000. The best I could get was a job making \$16.00 an hour and it took over nine years to make anything close to 40000.”*

**199. [REDACTED] (ID 9011), New York-Liverpool, Computers Electronics Technology, 6/2010–9/2012:**

*“[W]hen i first started ITT tech they promised me, a \$50,000 job, they even told me if i picked this program that there would be a job for me after i graduated out there, and they would help me at all cost, they lied to me i do not work in my field i am a detailed cars ,and i am a janitorial cleaner ,and i make about \$23,000, but it not alot to live on with the high increase of rent, and my electric bills, and a lot of other bills i have do to the lies of ITT tech.”*

**200. [REDACTED] (ID 6352), North Carolina-Charlotte North, 5/2011–8/2013:**

*“I was contacted by a advisor at ITT tech and he said that I could make \$80,000 when I graduate with a Bachelor's Degree in science. I asked questions about job placement and I was told that ITT Tech students usually get jobs right out of school making high salaries.”*

**201. [REDACTED] (ID 5721), North Carolina-Charlotte South, School of Computer and Electronics Engineering Technology, 12/2008–12/2010:**

*“The Recruiter who's name is Joe use Predatory tactics to get me to go there when I jus want information about the school. [H]e told me about 90% of there graduates lands good paying jobs. [T]old me you need to jump started your career and hound me constant for 2weeks until I give in from the hounding. [I] [S]ince graduating I had a bad experience with the skills and degree that I have. The most I receive was a \$10.00 Hour job. [A]nd it was a 30 day contract.”*

**202. [REDACTED] (ID 8098), North Carolina-Durham, Network Systems Administration, 9/2014-6/2016:**

*“The woman that recruited me promised high paying jobs, internships, that the dept of homeland security highly praised and accredited the NSA program and also that they place like 85 percent of grads. This was not the case, in fact the best thing the career services dept has done for me is*

*list jobs straight off indeed and monster.com. The highest paid job they have brought to me was 14 dollars and hour. [W]hich is a far cry from 60,000 a year and so on. Also the job prospect tactic was crammed down my throat when i was just touring campus and weighing my options. [V]ery high pressure to get me to sign my life away.”*

**203. [REDACTED] (ID 8946), North Carolina-Durham, 7/2013-9/2015:**

*“They stated on many occasions that their job placement level for graduates was in the 90th percentile. Thy also stated that they would help to find paid internships while taking the program. My entire time there, I never even heard of someone getting an internship. Also there is only one place that I know of that anyone was ever hired to from ITT and that is HCL America, one the hire rate is extremely small, only 3 from my graduating class and the pay rate was grossly less than the industry average and less than even the rate that recruiter's were paying the no experience candidates. Also the Network/System Administrator jobs thatvthey say you are learning are impossible to get without an additional 10 years of on the job experience. Definitely not the \$25-\$30 dollars an hour that I was tild that I would be making straight out of school.”*

**204. [REDACTED] (ID 9123), North Carolina-High Point, Information Technology Computer Network Systems, 6/2010–12/2012:**

*“When I approached ITT in 2010 I had very specific questions about their "hands on" approach and what could I expect upon graduation. They lured me in by telling me that they had a 95% job placement rate and that I would not have any problems getting a job making a 6 figure salary. [] I am only making about 20,000 dollars a year instead of the specific 6 figures I was promised.”*

**205. [REDACTED] (ID 3766), North Carolina-High Point, Computer Networking, 9/2009–3/2011:**

*“I received numerous charts about how entry level jobs would start at 60,000 and would be able to apply for internships as well. None of which is true.”*

**206. [REDACTED] (ID 9025), Ohio-Columbus, 10/2013–6/2015:**

*“I was promised I would receive a job making 40k a year plus when I finished my degree.”*

**207. [REDACTED] (ID 9121), Ohio-Columbus, Computer Networking Systems, 5/2009–7/2010:**

*“They also said i could graduate making a \$60,000/yr salary with my degree. Come to find out after research that most jobs start out much lower and most companies dont even accept ITT as an actual degree. They see ITT as no more than a vocational school not an actual college. They also said during recruiting that there was a 90% job placement rate through their job placement program[.]”*

**208. [REDACTED] (ID 6143), Ohio-Columbus, Computer and Electronic Engineering, 9/2010–6/2012:**

*“They guaranteed job placement through their career services, citing a very high percentage of placements. When I tried to get help through them, they submitted me to a great number of other job agencies. [] When they discussed salaries, they promised standard tier 1 salaries for my field, which they said was around 40k. I've never made 20k, let alone 40k.”*

**209. [REDACTED] (ID 4894), Ohio-Dayton, Network Engineering, 1/2004–1/2006:**

*“ITT recruiters described a nearly 100% job placement rate in the field of study, but they actually only had a high job placement rate in general. ITT would count any student who graduated and had ANY job, regardless of whether the job was in the field of study or not. ITT also claimed that I could make a starting yearly salary directly after graduation in the range of \$45,000 to \$55,000. I never broke \$40,000/year with the ITT degree. They claimed that their job placement "team" would work tirelessly to make sure I gained employment. I gave them my resume and anything else they requested. I never received a single job lead from them.”*

**210. [REDACTED] (ID 7470), Ohio-Dayton, Computer Engineering/Electronics Technology, 8/2004–5/2006:**

*“I was told at the time of enrollment that the average job in my program paid approximately \$85,000/Per year, and shown a couple of examples of job listings, but told that I may need to be willing to relocate. They told me this after I hesitated when seeing the cost of the program.”*

**211. [REDACTED] (ID 8364), Ohio-Dayton, Network Systems Administration, Project Management and Administration, 9/2011–9/2015:**

*“I was told that with my bachelor's degree I would be able to get a position as a project manager making \$100,000 at a minimum. Come to find out after I get the degree that I need to get multiple certifications for project management and I need to be an understudy for so many hours.”*

**212. [REDACTED] (ID 8912), Ohio-Dayton, Computer and Electronics Engineering Technology, 9/2006–8/2008:**

*“The rep showed me graphs and statistics on high salary expectations and failed to provide copies to me of the data.”*

**213. [REDACTED] (ID 4187), Ohio-Dayton, Computer Electronics Engineering, 11/2005–8/2007:**

*“They gave me a candy bar and said this is my first 100 grand. And had us pose in front of a mirror. Also said their placement was 100% for jobs. The only way I got a job was through my old high school summer job that turned into a full time job.”*

**214. [REDACTED] (ID 7681), Ohio-Dayton, Computer Networking, Information Security Systems, 6/2006–6/2013:**

*“I was told that the average starting salary for my field in Information security was \$90,000 a year. I was informed that job acceptance was at %90 through ITT techs assistance.”*

**215. [REDACTED] (ID 9238), Ohio-Hilliard, School of Drafting and Design Multimedia, 11/2004-3/2007:**

*“I was shown various papers that display the average graduate of my program will usually earn between 40,000\$ to 60,000\$ annually. I was shown a number of testimonials in written form about how quickly former students were hired to work in their field of study, as well as papers showing employment rates for ITT graduates of my program from 60% to 80%. [I feel fraudulent information about job placement rates and potential salaries of graduates were used to lure me into the program I attended. No adequate support to get employment in my field of study was ever offered at any time during my attendance, despite being an advertised feature of my enrollment.”*

**216. [REDACTED] (ID 8028), Ohio-Hilliard, 8/2007–2/2009:**

*“They stated facts and figures about their job placement percentages on students enrolled in specific programs. They did this in numerous ways with the first being on commercials that you would see on TV. Then it seemed in each class the teachers would say that their department would assist in getting jobs based on our program. Then when working with financial aid they would show you what type of jobs you could get with the salary and how quickly you could pay back your loans.”*

**217. [REDACTED] (ID 5316), Ohio-Maumee, 1/2007–12/2007:**

*“During the time I was considering ITT Tech, I was told that the school would offer comprehensive job placement assistance during and after the program. At no point did I ever have any of this help, even after going to the Dean (I don't recall her name) for assistance. They were also giving highly inflated graduate rates for my program, in addition to the estimated salaries we could hope to achieve at graduation.”*

**218. [REDACTED] (ID 2727), Ohio-Maumee, Business Technology, 1/2009-9/2010:**

*“They guaranteed 99% job placement in your field of study. Guaranteed \$50000 starting out. Promised internships but when going to career services they said there are none.”*

**219. [REDACTED] (ID 8648), Ohio-Maumee, Network Systems Engineer, 9/2015–5/2016:**

*“ITT Tech not only lied to me about Job placement rates but they also lied to me about inflated salaries. I was told at orientation that I would come out of graduation making at least \$50,000 a year in the field I was schooling in.”*

**220. [REDACTED] (ID 8491), Ohio-Norwood, Computer Networking Systems, 6/2006–6/2008:**

*“They had explained to me in the begging before I even signed up that their job placement rate was above 98%. That there would be recruiters who would help me until I found a job. Truth was, there was 1 recruiter for 100+ students. Most people who graduate make over \$50,000 a year, when truth is most employers look at an ITT tech degree as a joke. I feel like I was sold a false dream.”*

**221. [REDACTED] (ID 7142), Ohio-Norwood, Computer Aided Drafting and Design, 6/2008–6/2010:**

*“When I first visited ITT to look into inrolling in the Computer Aided Drafting and Desing program, CADD. I met with a lady who's name escapes me at the moment that was very nice and seemed to have knowledge of the field. [I] was also told that CADD was a demanding field and most students had jobs before graduation. The starting pay rate, I was told by the ITT rep, was between \$38,000 -\$42,000. Both turned out to be far from the truth. When I Graduated in June of 2010 I was looking for job opportunities on the web and other sources. It took me two years to find a job that would hire fresh out of college do to the fact that the market was flooded with people that were being laid off do to the lack of demand for CADD users at the time. As far as the pay rate goes, I have been a prominent engineering firm in Cincinnati for three and a half years now and am still not at the starting rate I was told by the ITT rep that I would be making.”*

**222. [REDACTED] (ID 9480), Ohio-Norwood, Nursing, 6/2013-9/2013:**

*“It was a new program at campus and they stated that they placed over 90 % of nursing students at the schools that had the program. They stated that most of their students started out making \$20 or more per hour. Was a new student so could not in a position to find a job yet.”*

**223. [REDACTED] (ID 5053), Ohio-Strongsville, Computer Network Systems, 7/2004–7/2006:**

*“ITT promised a lush job market with starting salaries starting between \$35,000 and \$40,000 for new graduates.”*

**224. [REDACTED] (ID 5116), Ohio-Strongsville, Computer Network Systems, 1/2008–8/2012:**

*“At the time they were showing stats of people graduating and getting jobs making 50K a year or more. Plus all of the commercials that don't give you the full details.”*

**225. [REDACTED] (ID 8223), Ohio-Strongsville, Software Development Technology, 9/2010–5/2011:**

*“I stopped up at the campus a few times before I enrolled. The lady I met with, Heather Nightingale, told me that lots of companies come in and talk with the students about getting jobs in their fields. I never once had anyone come in and talk to me or any of my classmates. She also stated that my field was one of the highest paid out of all of their programs that they offer. Numerous students told me that their advisors told them the same thing.”*

**226. [REDACTED] (ID 9083), Ohio-Warrensville, Computer and Electronics Engineering Technology, 12/2006-12/2008:**

*“I was told i would be making 45,000 as soon as i enter the field and they had an 85% job placement program. I currently do not make this amount I'm currently making 37,000 without overtime.”*

**227. [REDACTED] (ID 8961), Ohio-Warrensville, Computer and Electronics Engineering Technology, 6/2006–6/2008:**

*“They claimed to have had a 95 percent job placement rate making way more money than I would with no degree which was false. Had to take a tremendous pay cut just to get electronics experience cause ITT Tech was not enough for my resume.”*

**228. [REDACTED] (ID 7451), Ohio-Youngstown, Computer Network Systems, 9/2004–3/2007:**

*“I was under the impression that I would have a job waiting for me when I finished the program and was told that I would be making around \$50,000 - \$70,000 salary for an entry level position and I was promised job placement. I was lead to believe that there were so many jobs available in the field that job placement would be a breeze.”*

**229. [REDACTED] (ID 8159), Ohio-Youngstown, Web Design / Multimedia, 9/2000–3/2002:**

*“The television and radio commercial produced by ITT continually spread this false narrative that the schools provide a quality education with a high job placement rate at well paying jobs.”*

*“I was told that the school had a 70+ placement rate in students chosen fields with salaries typically in the \$60,000 range.”*

**230. [REDACTED] (ID 8508), Ohio-Youngstown, Computer Network Systems, 6/2002–6/2004:**

*“I was told several graduates were placed in jobs in their field making what seemed like very good salaries. However everyone I knew that has graduated had a very difficult time finding a job in this area. And the salaries are nowhere near the 50k entry level mark I was told.”*

**231. [REDACTED] (ID 8613), Oklahoma-Oklahoma City, Project Management, 1/2010-9/2015:**

*“ITT explained to me that they have three of the most growing carriers in the industry which are Electronics , Drafting & design and project management. 82% of their students find jobs even when they still in school and not graduated yet and the reason was that they have contracts with the most well known companies in Texas that love to hire from students from ITT because are the best prepare in the field. All their students with only an associated degree start with no less than \$72,000 a year. ITT has a department specialized only in find jobs for their own students. ITT classes are 100% creditable so in the future if I will desire to continue with a master degree will be no problem.”*

**232. [REDACTED] (ID 8357), Oklahoma-Tulsa, 9/2013–9/2016:**

*“We were told they as high as 95% employment rates at the school. This couldn't be true as over half the people I knew there were still unemployed. We were also told we would receive countless opportunities to get new jobs. This did not occur more often than once every 3 months, and only when you started the process with them.”*

**233. [REDACTED] (ID 3168), Oregon-Portland, 6/2008–3/2013:**

*“I was told that there were partner employers who wanted the skill sets that ITT specifically was offering. [ ]My chair during my AA told me that my education should bring me in the area of 60 - 70k annually. [ ]I was told that 80 to 90% of graduating students were employed within six months of graduation and 80 to 90% of those students had jobs in their field of study before they graduated.”*

**234. [REDACTED] (ID 8373), Oregon-Portland, 9/2007–12/2011:**

*“When I first was touring the original campus building, I was told I'd make a minimum of 35-50 thousand a year starting and that likely i'd end up around 80 thousand a year after a year or two of experience.”*

**235. [REDACTED] (ID 8454), Oregon-Portland, 6/2005–6/2007:**

*“I was promised a great paying job at 19 to 24 a hour easy with help finding a job in my field.”*

**236. [REDACTED] (ID 8689), Oregon-Portland, Construction Management, 6/2008–12/2012:**

*“I was told they had multiple construction firms on hand to place me into once I graduated. They stated they placed many students locally and had high success rates with placement. They should me my starting salary, which was almost double what the state average was. None of it was true. I received no job placement, and construction firms locally laughed when I stated I was going to ITT.”*

**237. [REDACTED] (ID 7809), Oregon-Portland, Computer Electronics Engineering Technology, 4/2011–6/2012:**

*“When I was enrolling I was told that that a high percentage of graduates went directly in to a job related to the field of their studies. I don't remember the exact figures but I remember it being greater than 50%. I don't remember what the average salary they told was of those graduates but it was definitely greater than the actual industry average.”*

**238. [REDACTED] (ID 5158), Pennsylvania-Bensalem, Computer Network Studies, 9/2009-8/2011:**

*“They promised a 98% job placement rate, but I was forced to find employment on my own.”*

**239. [REDACTED] (ID 5874), Pennsylvania-Dunmore, Computer Electronics Engineering Technology, 5/2013-3/2015:**

*“Papers given said around 90 percent of people in each graduating class was put in a good job I their field. I know that all my classmates have not been put in a job in their field. When applying to the school, they practically said they would promise to put us in good jobs. I know the paperwork says that they do not promise or guarantee anything though.”*



240. [REDACTED] (ID 8046), Pennsylvania-Harrisburg, 9/2007-12/2009:

*“ITT tech representatives stressed that they had a 95% placement after completing the computer networking course. After completing I spent the next year scouring high and low looking for a job. School officials tasked with placement were absolutely no help. Between not responding to emails and forwarding jobs that they had also sent to hundreds of other displaced students left finding a job nearly impossible. They had none of the connections to local businesses that they claimed they had, and the job fair they held at the school was a joke with only 3 employers showing up, two of which were federal government (local army depot).”*

241. [REDACTED] (ID 7742), Pennsylvania-Harrisburg, Information Technology - Computer Network Systems, 12/2009-6/2011:

*“I was told that Career Services would be accessible to me even after I graduated to aid me in job searches in my field. It was stated that there was a 85-90% placement rate for this degree. They only ever had jobs where general laborer jobs. I did most of my job hunting, they requested that I let them know if I were to get a job so they could factor that in to the success of the "college". The jobs that I did interview for in the field of study were looking for more experience or asked questions about things that was never covered by the curriculum. I was set up for failure.”*

242. [REDACTED] (ID 4800), Pennsylvania-King of Prussia, 9/2005-8/2007:

*“From the moment that I started looking into this school / location they presented these green photo copied papers that represented what I could expect to make after graduation from ITT with an Associates level Degree.”*

243. [REDACTED] (ID 8930), Pennsylvania-King of Prussia, Computer Networking Systems, 9/2004-2/2007:

*“When I went to ITT Technical Institute they informed me that I would land job in computer networking field that allow me to uses my skills. There career services couldn't find me job doing IT work and when i sign up in course for CNS they state that job placement rate was well over 90%.”*

244. [REDACTED] (ID 8321), Pennsylvania-Levittown, 9/2010-6/2012:

*“The advisor stated to me that we will find you a job in your feild, 95% of our students graduate and go on and work in there feild of study. I will make over 50,000 in my field. I have not found a job yet that takes ITT students.”*

**245. [REDACTED] (ID 8826), Pennsylvania-Levittown, Computer and Electronic Engineering, 9/2008–12/2010:**

*“The counselor told me that their job placement was in the 95 percentile. The counselor also told me that once I completed the program, I would be able to get a job with Lockheed making over \$60,000/yr.”*

**246. [REDACTED] (ID 9511), Pennsylvania-Levittown, Information Technology, 6/2011-6/2013:**

*“I was told by an ITT Tech representative that the job placement rate was close to 100%. That they had special connections with companies that solely used their students for employment and that after graduation they will help with setting up and obtaining employment. All of these claims were proven to be false.”*

**247. [REDACTED] (ID 6691), Pennsylvania-Monroeville, Computer Network Systems, 6/2006-12/2008:**

*“I was told that job placement was 90-100%.”*

**248. [REDACTED] (ID 8756), Pennsylvania-Plymouth Meeting, 8/2011–9/2013:**

*“I was told when visiting that the job placement was great and i would get a job making 35000-45000 a year. I was told that ITT tech CEET students were in high demand.”*

**249. [REDACTED] (ID 4879), South Carolina-Greenville, Computer Network Systems, 1/2001–1/2003:**

*“Additionally, the salaries of the starting positions in the field were grossly inflated, to the point where I expected to easily be able to pay back my student loans. They led me to believe that it was a certainty that employers would be contacting me after graduation, which was not the case at all.”*

**250. [REDACTED] (ID 7672), Tennessee-Chattanooga, 3/2011–6/2013:**

*“ITT-Tech lied to me, by telling me that I can make over \$85,000 starting off, with any company when I graduated with an Associate Degree in Information Technology.”*

**251. [REDACTED] (ID 5845), Tennessee-Cordova, Construction Management, 9/2007-6/2011:**

*“We were told that job placement was 90 percent by the recruiter when visiting and signing up for school. The potential salary numbers that we were told by the school representative was higher than the actual salary for that position.”*

**252. [REDACTED] (ID 5100), Tennessee-Cordova, 3/2008-9/2011:**

*“Originally I attended for graphic design and completed that program based on information that they had 90 percent placement rate for students in that program.”*

**253. [REDACTED] (ID 8682), Tennessee-Johnson City, Network Systems Administration, 9/2012–9/2014:**

*“They cited a high rate of placement for jobs in my chosen area of study. The salary numbers they promoted and advertised for jobs in my field of study were way above what the average is for the Tri-Cities, TN area. They also touted how respected a degree from ITT Technical Institute is in the market when in fact the degree is not well respected. If I had known all these promises and statistics were false, I would not have attended this school.”*

**254. [REDACTED] (ID 9051), Tennessee-Johnson City, NSA (Network Systems Administration), 12/2013-7/2014:**

*“My former teacher Mr. Stroud (he was over the NSA Program) said with the classes we were taking, we could take the CompTIA certification test and pass with what we were studying there at ITT Tech.”*

*“They had a statistics chart inside the building that showed how much you could be making if you took their program which was almost double than what you would really be making to begin with. I was also promised I would get a job before i even graduated but it never happened.”*

**255. [REDACTED] (ID 5592, 8384), Tennessee-Knoxville, 6/2006–5/2008:**

*“They said that they have a 99% job placement??? Every person I went to school with don't have jobs in our fields.”*

*“They promised to get me a job in my field making 40-60k a year!”*

**256. [REDACTED] (ID 6136), Tennessee-Knoxville, Information Systems And Cybersecurity, 12/2009-8/2013:**

*“ITT promised a 95% placement in my field of study with salaries starting between \$80k and \$120k a year with the Bachelor's degree. They quoted a 99% job placement rate in the student's field of study during the recession and stated that it was sure to go up especially for IT programs. I ended up finding a job on my own that pays under \$40k a year and ITT threatened to withhold my degree if I didn't sign a paper that showed they helped me found the job and it utilized a minimum of 20% of what I had learned in my course of study for my degree. I use under 2% of what I learned at ITT at my job and they never helped me get it.”*

**257. [REDACTED] (ID 8965), Tennessee-Knoxville, Project Management, 8/2008-6/2012:**

*“The recruiters at ITT promised me a starting salary of \$80,000, with an %80 job placement. ITT has provided me with no support in finding a job.”*

**258. [REDACTED] (ID 8955), Tennessee-Knoxville, Electronic Engineering Technology, 1/2000–1/2002:**

*“Was told by recruiters job placement was 95% and starting salaries average \$40k. After graduating, I found it difficult to find a job at all. I had little to no help from career services and ended up with a job starting at \$10/hr, \$20,800 annually...an amount I was already earning before school.”*

**259. [REDACTED] (ID 8852), Tennessee-Knoxville, Project Management, 5/2008-6/2012:**

*“ITT Tech promised me a help finding a job in my field throughout the entire time I was there. They held career fairs and other events to encourage job placement. 99.9% of the time these career fairs were for Fast Food, Restaurants, Call Centers, and Factories. They took no initiative to actually help find a job for either of my degrees. They offered these jobs to us stating that we would make \$X dollars per hour and after the interviews with these companies, the pay range would be much less.”*

**260. [REDACTED] (ID 9247), Tennessee-Knoxville, 1/2009-1/2010:**

*“They said that they had an 86% job placement completion rate.”*

**261. [REDACTED] (ID 7349), Tennessee-Knoxville, Computer Science, 6/2009-6/2011:**

*“It boasted often and loudly that job acceptance was 90% or higher, every month we were re-broadcasted this promise among many other things our dean promised us, but ending up all being lies, despite the confidence in their words. Not to mention their salary estimates were WAY off, by at least 40%.”*

**262. [REDACTED] (ID 9040), Tennessee-Nashville, Multimedia, 5/2004-6/2006:**

*“ITT Tech told me there was a 98% job placement rate for graduates and that ITT Tech graduates were highly sought after in the job market and I would be making \$45-50,000 a year salary.”*

**263. [REDACTED] (ID 7835), Tennessee-Nashville, 8/2011-3/2013:**

*“Said there is a 99% Guaranteed job placement after graduation. Pay would be b/w 20 to 34/per hr.”*

**264. [REDACTED] (ID 8619), Tennessee-Nashville, Software Application Development, 3/2008–4/2012:**

*“ITT Tech staff advised me that they placed 80% of all graduating students in my field of study, however, there were fewer than 25% that were actually placed the entire time I was attending ITT.”*

**265. [REDACTED] (ID 9265), Tennessee-Nashville, Computer Networking Systems, 3/2003-3/2005:**

*“They told me between 85-90% of the students land a high paying job after graduation. I went to the person who was in charge of helping you find employment in the field. They never found anything for me.”*

**266. [REDACTED] (ID 8688), Tennessee-Nashville, Information Technology Computer Network Systems, 1/2001-6/2004:**

*“Before I signed up I spoke with one of the admission reps about the programs and what i needed. At the time I couldn't make up my mind because I didn't want to go to school and never received a job in the field. The admission rep guranteed me that i would have a job in my field by the time I got ready to graduate because they had so many companies that they would connect me with. The closer I got to graduation the more things change. I was then told that when i got about 9 months away from graduation that it was a 85% chance that I would find a job in my field. By graduation time, i was told they would keep my resume updated and help me with job searches, which was never done. Needless to say i still haven't found a job in my field just stuck with student loans and a degree that no one will even look at.”*

**267. [REDACTED] (ID 8522), Tennessee-Nashville, Computer Networking Systems, 9/2010–9/2012:**

*“The job placement rate they told me was 71.9% and I don't know how accurate that rate really is.”*

**268. [REDACTED] (ID 8844), Tennessee-Nashville, Digital Entertainment and Game Design, 5/2005–9/2011:**

*“We were all told that graduates of the Digital Entertainment and Game Design field of study would easily make \$80,000 yearly and get a job in field in less than a year after graduating. There is actually very little jobs in the field for Game Design in Nashville, Tennessee as a whole.”*

*It would have been literally impossible for all the grads to easily get a game design job within a year. Before ITT closed completely, the Digital Entertainment and Game Design field of study was DISCONTINUED in the school I attended in 2012-2013 because of the lack of teachers and job placement.”*

**269. [REDACTED] (ID 9634), Texas-Arlington, Computer Networking Systems, 3/2002-12/2003:**

*“Was told by recruiter that job placement for Computer Networking was at about 80% success rate. Was also told that that would assist with finding a job. They helped me alright, helped by getting a job at a call center paying at the time \$12.00/HR. I was told that the salary range was about \$40 to \$60k and I would be able to find a job as a Helpdesk Support, Network Administrator, Network Analyst and so forth. The problem is I have never been able to even get an interview for these positions. I even applied at the job I was working at, at the time and couldn't get an interview.”*

**270. [REDACTED] (ID 8295), Texas-Arlington, Information Systems Security, 12/2006–3/2012:**

*“During the "sales pitch", I was told that ITT partnered with a large number of companies in the local area and that these companies would hire candidates directly from ITT Career Services. They told me that almost everyone who graduates will get a job in the industry and made promises on starting salaries that I would see.”*

**271. [REDACTED] (ID 8884), Texas-Arlington, 12/2006–12/2008:**

*“I was told that when I graduated, I would be making anywhere between \$45,000 - \$50,000 starting out. I've been working in the same field at two different jobs and I don't even make \$30,000 after taxes. My first job I only got paid \$11/hr in Dallas, TX.”*

**272. [REDACTED] (ID 4405), Texas-Arlington, Computer aided drafting and design, 9/2007–5/2009:**

*“The recruiter showed several charts and even had me watch a video, telling me how much more I would make with a degree from ITT as opposed to not having one. He certainly made it seem as if ITT students are in high demand and are at the top of the salary range for the degree.”*

**273. [REDACTED] (ID 8862), Texas-Austin, Network Security Administration, 9/2014-9/2016:**

*“Stated that we would get jobs in the field and earn a 70,000 yearly paycheck. Stated that the last class was 100% employed.”*

**274. [REDACTED] (ID 8927), Texas-Austin, Computer Networking Systems, 6/2006-6/2008:**

*“I was sold on the idea that they had 95% job placement upon graduation and that I could make in the neighborhood of \$60k+ with a degree. Instead I graduated with a useless piece of paper in a field that cares much more about certifications than a degree from a place that produces ill-prepared students.”*

**275. [REDACTED] (ID 5059), Texas-Austin, Computer Network Systems, 8/2002-11/2005:**

*“Sold near 100% job placement. Sold on \$60-70k a year entry - first job was not even \$30k. We applied to the school after talking to a rep on campus. Things seemed very promising. The rep made it seem like job placement was a certainty (graduated with Honors) and it was likely I would have a job before I even graduated.”*

**276. [REDACTED] (ID 8087), Texas-Houston West, CAD Drafting and Design, 9/1997-6/1999:**

*“[T]old me I THEY would provide job leads, that 100's of students from their campus have careers in the field that I could be making 80-100k yr[.]”*

**277. [REDACTED] (ID 8929), Texas-Houston West, 6/1999-6/2001:**

*“The sales rep told me about how they help place 95% of their students with high paying jobs. They told me that ITT would be a fast track to the IT field.”*

**278. [REDACTED] (ID 8824), Texas-Houston West, Computer Networking Systems: 9/2006-5/2008:**

*“I was told there was 98% job placement in my field of study but haven't been able to secure a job as a network administrator.”*

**279. [REDACTED] (ID 9075), Texas-Houston West, 1/2007-12/2010:**

*“I joined ITT in 2008, I was guaranteed that upon completion of Associates Degree I will have six figure Salaried job.”*

**280. [REDACTED] (ID 5143), Texas-Richardson, Computer Networking, 1/2006-9/2008:**

*“When I spoke with the counselor, she mentioned job placement in the 90%+ area. They spoke of working with businesses to create the curriculum, and that businesses would look to ITT for new hires. They also discussed salaries, and that most graduates make \$60k+ starting out at their new jobs. After attending the school for a year and discussing with my classmates, I*

*discovered this was all false. Most of the jobs offered were in the \$8-10 range, and were from places like UPS/FedEx to work in warehouses. The jobs found were not IT related jobs like I was expecting. No businesses that I found reached out or worked with ITT for new hires in the field of IT or networking. The job fair they did have at ITT was a joke.”*

**281. [REDACTED] (ID 8849), Texas-Richardson, Electronic Engineering, 9/1995-8/1997:**

*“Stated that they had a 98% job placement rate [.]”*

**282. [REDACTED] (ID 8960), Texas-Richardson, Multimedia, 12/2003-12/2005:**

*“Was told that 95% of students get a job in their chosen field. Inadequate support in job assistance. I was sent a few jobs but they didn't exist in my desired field.”*

**283. [REDACTED] (ID 5936), Texas-Richardson, 9/2005–1/2007:**

*“They also stated that 90% of their graduates receive a job within a few months of graduation.”*

**284. [REDACTED] (ID 8402), Texas-Richardson, Computer Networking and Administration, 10/2009-12/2011:**

*“When I was looking at ITT-tech to use my GI Bill they told me that they were accredited and that 90% of employers hire from IT-Tech. I found that most employers did not even take my degree seriously and only some gave me a chance because I held a 4.0 gpa. They did assist with job fairs and pointed me to job prospects but not for what my degree was in. I ended up getting a job as a laptop tech rebuilding computers in a warehouse that was the most basic that I didn't need a degree for at \$12.5 dollars an hour.”*

**285. [REDACTED] (ID 6244), Texas-Richardson, Computer Networking Systems, 3/2005-9/2007:**

*“ITT claimed an 85% placement rate after graduation.”*

**286. [REDACTED] (ID 6635), Texas-San Antonio, 10/2010-3/2013:**

*“We were all given a statement at the beginning of our terms stating that the success rate after graduation of finding a job was more than fifty percent and salaries in my field (drafting and design) ranged from \$50-70 thousand. [T]hey also stated that most employers were looking at ITT graduates right after issuance of their degree to work for them. Although, this was intriguing to us, it was not true. Almost every single employer I've interviewed with needed two years of field related knowledge.”*



**287. [REDACTED] (ID 5326), Texas-San Antonio, Information Technology, 9/2006–8/2008:**

*“I was also told when I graduate I would be making over \$50,000 a year after graduating and I would be able to pay my \$35,000 in loans in the first 5 years. I was also told they would help me with Job placement and have job fairs that was basically a table for help desk work.”*

**288. [REDACTED] (ID 9232), Texas-Waco, 3/2011-5/2012:**

*“They stated that they almost a 100% job placement rate. When we asked about about the job placement assistance they would always blow us of saying that they would start helping us close to graduation.”*

**289. [REDACTED] (ID 9687), Texas-Webster, 6/2004-6/2006:**

*“School promised 95% job placement with 100k salaries and job placement assistance. They gave jobs to students and graduates to people who walked in off the street or called and asked for kids.”*

**290. [REDACTED] (ID 8743), Texas-Webster, Information Technology-Computer Network Systems, 9/2009–9/2011:**

*“The impression ITT gave students was we would obtain six figure jobs. They oversold their job fairs and job placement opportunities.”*

**291. [REDACTED] (ID 8434), Utah-Murray, Computer Electronic Engineering Technology, 3/2009-3/2011:**

*“[I] routinely was told that ITT had a 90 percent placement of students. [I] was told that i would make enough to repay my student debt no problem.”*

**292. [REDACTED] (ID 5409), Utah-Murray, Electronics Engineering Technology, 9/2002-12/2008:**

*“I was told that they place 98% of their graduates into high paying jobs. I was told 1 out of every 4 electronics engineers in the work place are ITT graduates. Come to find out employers are not excepting ITT degrees and they want you to start over at other schools.”*

**293. [REDACTED] (ID 7837), Utah-Murray, 6/2010–9/2012:**

*“They told me that by completing a degree with ITT Tech, they would have a job waiting for me when I graduate and the employers that they work with are looking for people who recently graduated from ITT Tech and because I have a degree from ITT that my job will pay me good money for having a degree from this prestigious school and that will pay for my loans. They told*

*me that I will make good money (six figures) because I got a degree from ITT and that they have a lot of businesses coming to them asking for graduates to offer jobs to.”*

**294. [REDACTED] (ID 9184), Utah-Murray, 12/1999–12/2001:**

*“They promised job placement and at that time I could make 40K a year right after graduation, but all the jobs they offered were in the 20k range”*

**295. [REDACTED] (ID 2850), Utah-Murray, Information Systems Security, 7/2004-11/2009:**

*“They promised me \$80,000 a year and claimed the vast majority of their graduates were making this by the time of graduation. They claim to have hundreds of local companies lined up to hire their graduates but instead when I apply and list them as a source of education I would get < 10% response rate and 0 in-person interviews.”*

**296. [REDACTED] (ID 6104), Utah-Murray, Electrical Engineering, 5/2010–5/2013:**

*“During my initial enrollment I was shown a list of placement statistics. The stats I was shown said 100% of students had jobs in the field. A high salary of 88000+ and a low salary of 48000. I currently make less than 30,000 a year. The accreditation was lied about as well. I was told they were ABET accredited. My dream job requires this accreditation.”*

**297. [REDACTED] (ID 9639), Virginia-Chantilly, 6/2010-6/2014:**

*“They told me that about 90% of graduates get a job in their field of study, out of my class of about 12 students, only 3 of them landed a job. They promised me with aiding me in looking for a job and never did after i graduated.”*

**298. [REDACTED] (ID 7219), Virginia-Chantilly, Computer Networking Systems, 3/2008-3/2010:**

*“ITT Technical institute boasted an 85% acceptance rate into the field of study, promising that their recruiters would find them a position within the field.”*

**299. [REDACTED] (ID 7952), Virginia-Chantilly, Construction Management, 1/2009-1/2011:**

*“ITT said that entry-level jobs would be anywhere between \$40,000-\$50,000 a year for drafting jobs. But after a year of attending the program and looking for jobs in the field, everything paid from \$12-\$15 an hour (which is \$24,000 - \$30,000 a year in salary, assuming 40hrs/week, 50 weeks/year).”*

**300. [REDACTED] (ID 9253), Virginia-Norfolk, Network Systems Administration, 5/2013-5/2015:**

*"I was told that 99% of ITT Tech graduates find Jobs immediately after graduating."*

**301. [REDACTED] (ID 7290), Virginia-Norfolk, Visual Communications, 12/2009-2/2012:**

*"I was handed a piece of paper with the job statistic on it and another piece of paper with stating a "25% Potential Return on Investment" by enrolling into the Visual Communication program."*

**302. [REDACTED] (ID 9651), Virginia-Norfolk, CDD, 8/2001-5/2004:**

*"Was advised of the projective job opportunities and growth. Graduation rate was inflated as well as salary possibilities. I received no help in getting a job after graduation, only news paper clippings or links to websites. Was told that "lifetime" Career Services would be provided, have not received. Was told that this was a highly lucrative and growing field and would be the best option for me. [] Was told designers with an AAS in CDD could earn wages starting at \$40-\$50k. My first job paid \$12/hour. I now work for a contractor, not using CAD and only make \$17/hour. Was told that 96% of students graduate. What they fail to mention is that the 96% is taken from students enrolled in the final quarter, not the first."*

**303. [REDACTED] (ID 8519), Virginia-Norfolk, Game Design, 1/2005-8/2005:**

*"In my area of the United States, there is very few - if any - game design studios. Yet they acted as if I was in King County, Washington (home to big names such as Microsoft, Nintendo, Valve, etc) and would be employed the day after I graduated."*

**304. [REDACTED] (ID 8875), Virginia-Richmond, Electrical Engineering, 9/2012-5/2016:**

*"I was told that graduates of my program could expect to make 60-70,000/year after graduating. I make 20,000/year with my bachelors and it isn't in my field its in IT not IEEE."*

**305. [REDACTED] (ID 2636), Virginia-Springfield, Computer Networking Systems, 3/2004-3/2006:**

*"After working so hard for my degree and all of the loan business and not finding a job in my field i eventually went back to what i know and that is blue collar work. I ended up driving buses. I am in fact a bus driver now. Granted it is with a very good company and i am now making a decent wage, but it is nowhere near the \$100.00/hr the recruiter said i could be making as a programmer. I find now i have to work doubly hard to pay not only my day to day bills,*

*rent, utilities etc, but i also have this student loan bill that i am paying for a worthless piece of paper that never meant anything to anyone.”*

**306. [REDACTED] (ID 8480), Virginia-Springfield, 7/2009–6/2011:**

*“They have not helped me with a job in my field. They promised to get me a job that would be paying 50k plus a year. I'm only making 29k. I now have an associate's that means absolutely nothing.”*

**307. [REDACTED] (ID 7914), Washington-Everett, Network Systems Administration, 6/2013–3/2015:**

*“Citing false and misleading statistics about job placement rates was the beginning of my issues with my campus. [] I, and everyone around me, were promised inflated salaries. [] They promised that all of us would have jobs in the field within six months of us graduating.”*

**308. [REDACTED] (ID 8591), Washington-Everett, Computer Drafting and Design, 12/2007-3/2010:**

*“ITT provided me documentation that indicated they had a 100% success rate in job placement for students in my program to jobs in my field of study. I was also instructed by my admissions rep, Kathie DiMayle that the school had many contacts with companies in my field of study and that when I was ready to begin my job search, there would be no problems.”*

**309. [REDACTED] (ID 5503), Washington-Everett, Multimedia, 6/2006–9/2008:**

*“Stated that they had a high job placement rate (somewhere around 95%), told me that they would get me into a job in the field that I was learning about.”*

**310. [REDACTED] (ID 8389), Washington-Seattle, Criminal Justice, 9/2008-12/2010:**

*“I was told during recruitment and I could become a homicide detective and the job placement rate was 80%.”*

**311. [REDACTED] (ID 8920), Washington-Seattle, 3/2011–3/2015:**

*“The moment I was going to register they bring you in and hype you up about giving you a better future and how much money you are going to make. They even go so far as to post up inflated salaries all over the walls to try to sweeten the deal.”*

**312. [REDACTED] (ID 5165), Washington-Seattle, Computer Network System (CNS), 1/2007–1/2009:**

*“I heard constantly that I’ll find a 60k+ a year job since the school works with companies to build their curriculum. This salary promise was inaccurate.”*

**313. [REDACTED] (ID 8052), Washington-Spokane Valley, Computer Network Systems, 9/2005–3/2008:**

*“When first meeting with a recruiter, I was advised to attend ITT as it would have a guaranteed job placement making at least 40,000 per year. This clearly gave me a sense of urgency to attend as the outlook was promising.”*

**314. [REDACTED] (ID 7758), Washington-Spokane Valley, 9/2007-9/2009:**

*“Explained that they had a huge 90% placement rate. I get out as an honors graduate and struggled to get any employer to recognize my degree.”*

**315. [REDACTED] (ID 7764), Washington-Spokane Valley, IT - Multimedia, 6/2000-9/2002:**

*“Initial consultation with entrance counselor he told me that they had an extremely high job placement rate over 90%, all credits were transferable, I describe to him what my career goals were and advised that the course of study would allow me to fulfill those (which was a lie), they provided paper handouts of student placement numbers and salaries that went with those placements all salaries were much higher than the industry at the time.”*

**316. [REDACTED] (ID 9319), Washington-Spokane Valley, Technical Project Management, 9/2002-3/2007:**

*“Several flyers and verbal promises from recruiters stated anywhere from 89-95% job placement. I was later told by a disgruntled staff member that these numbers included any type of employment. Several times before enrolling it was stated verbally that you could leave the school and find a \$50K+ job in the field of your choice.”*

**317. [REDACTED] (ID 7749), Washington-Spokane Valley, Information Design & Computer Networking, 3/2000–3/2008:**

*“As someone working retail, I was greatly interested in getting into the IT field. At that time, Spokane's market was either; go to a 4 yr, go to community college, or go to ITT. ITT provided after hours classes. 4-5 hr, 3-4 times a week. During my tenure there, I was CONSTANTLY informed of success rates of students who graduated with an AAS in the software/design side AND the networking side of the school. I was told I would be 'guaranteed' a position, if I went down this path. Looking back, I believe this truly defines the practice identified as predatory.”*

*“ITT had guaranteed job fairs, certification prep courses, discounts on certs, and a 90% job placement rate. They had states "only people NOT showing up don't get placed," and bragged about placing BEFORE graduating.”*

*“They handed out salary reports at the end of every term, which felt almost like a reason to continue, outside the glaring issues.”*

**318. [REDACTED] (ID 4173), Wisconsin-Green Bay, Multimedia, 6/2005-12/2007:**

*“I was told job placement was around 90% at graduation for my program, starting at \$40,000 a year. I was always a great student, so this prospect didn't worry me, as I was confident that I would be able to land a job being in that 90%. I went on two interviews that were set up for me by Career Services, but both interviewers told me that I did not have the software experience or skills that they were looking for.”*

**319. [REDACTED] (ID 9072), Wisconsin-Green Bay, Business Administration, 9/2005–6/2012:**

*“ITT Technical institute advertised their strong job placement rates as being 80% to 100%, and in recruitment, I was also led to believe that around 80% of the students that graduated from there not only received jobs in their "field", but they were placed in those jobs by the ITT Tech Career Services Department. I've come to find that not only are the actual job placement rates within field of study are under 50%, but the salaries of \$60,00-\$80,000 that they promised averaged closer to \$45,000.”*

**320. [REDACTED] (ID 8022), Wisconsin-Green Bay, Digital Entertainment and Game Design, 7/2006-9/2010:**

*“When asked about job placement percentages for my program, ITT Tech pointed to placement numbers for other programs, instead, and inferred that placement would be similar to those. I don't remember the exact numbers, but they were in the high percents.”*

**321. [REDACTED] (ID 8710), Wisconsin-Green Bay, 9/2004–5/2008:**

*“The promised that their career services had higher placement and that they could guarantee a job at the end of graduation. They showed salaries that were inflated to show how the cost of school would be justified.”*

**322. [REDACTED] (ID 8126), Wisconsin-Green Bay, Software Application Design, 9/2006–9/2011:**

*“Was shown graphs indicating I would be making \$80,000 /year out of school. This number was used over and over again to justify tuition costs.”*

*“Claimed a 90% job placement rate in field for graduates.”*

*“Also claimed a 75% graduation rate for my original degree (Game Design). Of my initial class of over 30, 5 people finished the degree.”*

**323. [REDACTED] (ID 9416), Wisconsin-Green Bay, 12/2008-6/2013:**

*“The main reason I went to ITT was because of the statistics I was told. I was told the job placement rate was in the 90% range. I remember specifically telling my family and friends that was the reason I was going to choose this school. As I approached the end of my associates degree I called an ad agency to set up a time to meet with an industry professional. (ITT had nothing to do with me doing this, I was trying to be proactive.) He told me straight out, I would never make it with my portfolio, which was my ITT work, that got me A's in classes. And I was one of the MORE TALENTED students in the class. I was quickly discouraged. But I went on to my Bachelors because I truly wanted to work on video games and do 3d work. That is where I was told I would be making \$50,000-\$75,000 on average with an ITT Tech degree. Already being enrolled, I quickly found out my best luck for a job with my degree would be a game tester. You only need a high school diploma for that and you would be lucky to make \$30,000 a year. So I went on my own and got myself my own job as an equipment manager and a photography studio and moved on from there. I started at \$25,000. While having an \$80,000 bachelor's degree.”*

**324. [REDACTED] (ID 8026), Wisconsin-Green Bay, Computer Aided Drafting & Design, 6/2008-3/2011:**

*“Before I even graduated from high school my father, brother, and I went to check out ITT and what they might have to offer. [J]The rep. then suggested I try the Software Applications and Programming field, he informed that the average starting wage with an Associates Degree is about \$100,000 a year and that their job placement is about 75-80%. To sell me more on the idea of joining the SAP program he informed me that the field is very similar to the Game Design program and would be a very easy cross over.”*

**325. [REDACTED] (ID 8341), Wisconsin-Green Bay, Computer Network Systems, Information Systems Security, 9/2004–6/2009:**

*“I specifically remember several posters throughout the hallways citing statistics on \$80,000/year jobs in IT Security and very high placement rates. I believe I was affected by this thinking I would be making this kind of money out of college. Had I known the end result, I likely would have discontinued my education at ITT.”*

**326. [REDACTED] (ID 7459), Wisconsin-Green Bay, 9/2007-5/2009:**

*“I was told that they had a 75% job placement. I was also told not to worry about the cost of my student loans because I would have a job to cover it. I was naive I know this, but I was misled.”*

**327. [REDACTED] (ID 9535), Wisconsin-Green Bay, Electronics Communications, 1/2012-12/2014:**

*“ITT Tech indicated there was a 90% placement rate for positions after graduation. After getting near my graduation date I was not provided any prospects or opportunities to get a position in my field of education.”*

**328. [REDACTED] (ID 5344), Wisconsin-Green Bay, 9/2005–5/2007:**

*“I was to expect to be one of 90%+ (maybe 96%) of students that was to be immediately placed into a job in their field following school. I should have been starting out at \$35,000-\$60,000 per year.”*

**329. [REDACTED] (ID 9677), Wisconsin-Green Bay, 12/2009-6/2013:**

*“ITT Tech told me that 95% of its graduates from my field are in high paying jobs in their field. They said that when I graduated they would help place me in a high paying job that started at 60,000 a year. Then I found that the 95% they were talking about was the stats for all of the different degree courses and not for mine alone. Not one of the graduates from my field had been placed in a job that was in their field. When I finally got to "work" with them to find a job, they kept sending me minimum wage jobs in the area that I defiantly didn't need a \$60,000 + education for. Then when I got into a temp. job that they though sounded good they wanted to take credit for getting it for me, when they had absolutely nothing to do with me getting that temporary job. All the way along they lied to me with false stats and empty promises of a brighter future and and education that will get me into the field I love.”*

**330. [REDACTED] (ID 4097), Wisconsin-Green Bay, Construction Management, 9/2007-12/2010:**

*“When I enrolled they were boasting about a 90%+ placement rate upon graduation. Based on my own experience and the experiences of other graduates, I believe those claims to be false as I was never able to land any kind of supervisory or management job in construction.”*

**331. [REDACTED] (ID 6645), Wisconsin-Green Bay, Digital Entertainment And Game Design, 8/2006-12/2009:**

*“I was told that the placement rate for any graduate in the DEGD program was well over 80% and growing by the day. I was also told that if I were placed in a game studio that I could*



*probably pay my loans off in half the time. Job prospects for anyone coming out of the DEGD program were dismal, even for those who were highly skilled."*

**332. [REDACTED] (ID 5055), Wisconsin-Green Bay, Computer Networking, 4/2002-5/2005:**

*"I was told it was a 95% rate of job acceptance. I had to work in another field for years before i was able to get a job."*

**333. [REDACTED] (ID 6137), Wisconsin-Green Bay, Computer Drafting & Design/Technical Project Management, 2/2005–10/2007:**

*"While in the initial interview, it was explained to me that all of their students are placed in jobs and that within 5 years after graduating, I would be making \$75,000 to \$85,000 dollars - more if I stay and obtain my Bachelor's degree."*

**334. [REDACTED] (ID 7895), Wisconsin-Greenfield, 6/2006–9/2011:**

*"ITT Tech often used incredibly inflated statistics about the jobs they could get you and the salaries you could attain through their schools, and their career services were abysmal at best."*

**335. [REDACTED] (ID 7696), Wisconsin-Greenfield, Electronics and Communications Engineering Technologies, 9/2003-12/2011:**

*"They boasted 96% placement rates in my field of study. But Career Services rarely had jobs other than manufacturing (entry level) or parcel delivery."*

**336. [REDACTED] (ID 8728), Computer Networking Systems and Digital Forensics, 6/2006-3/2010:**

*"Promised job placement with a 90% record. Said 5% of additional students had jobs waiting or found jobs on their own.Said the pay grade started at 45,000 for the jobs they found."*

**337. [REDACTED] (ID 8776), Computer Network Engineering Technology, 9/2000-5/2002:**

*"Told me I would receive a job with a 6 figure salary and would guarantee job placement[.]"*

**338. [REDACTED] (ID 5123), Software Application Programing, 10/2004-12/2004:**

*"[I] was told that they had an almost 99% placment rate.. [A]fter i had attended for some time i met a few students from previous classes and a single one had a job in their field of study. [T]he others i met didn't have jobs in that field and told me ITT had a single "job fair" that they provided to help you find a job."*

**339. [REDACTED] (ID 7404), 5/2005-11/2008:**

*“They inflated salaries and job statistics for my field which was game design.”*

**340. [REDACTED] (ID 9245), Information Technology, 3/2006-3/2007:**

*“It was told to me by the Dean that ITT had a 97% placement ratio. I was never aloud to even speak to a job placement counselor (there was only one) and, thus, I did not get any employment.”*

**341. [REDACTED] (ID 8563), 6/2009-6/2011:**

*“When I first arrived I explained that I wanted a field in Crime Scene Investigation. They stated that that was not a problem and that they could definitely do that for me. They also explained they had a 99% employment rate. My last semester they started to explain that I would have to go through the police academy and become a police officer first before I could become a Crime Scene Investigator. They then proceeded to look for \$10 an hour security jobs for me. At the time I was working in insurance making over \$30,000 a year. I had been working there since 2003. They then sent my company information for them to sign saying they got me that job.”*

**342. [REDACTED] (ID 9109), Electronics Engineering Technology, 1/1997–1/1999:**

*“After graduation, the only jobs available with the degree were low paying hourly jobs. ITT had lead me to believe that there would be high level, competitive paying jobs in the 45-70K dollar a year range. Instead, I made 30K per year.”*

**343. [REDACTED] (ID 8553), Information Technology, 5/2006-11/2008:**

*“Said i would be able to get a job starting out at 60k a year but when i graduated their idea of job placement was giving me the classified ads and telling me good luck said job placement was 96%[.]”*

**344. [REDACTED] (ID 7221), IT Computer Networking Systems, 2/2003-9/2005:**

*“They promised me a high paying job right out of the gate. They promised coming out of the program I would be making at least 50 - 60,000 a year.”*

**345. [REDACTED] (ID 9402), 6/2010-6/2012:**

*“First they stated that thousands of employers come to ITT Technical to find their employees. They stated that they have a 90% job placement for there students. They promised that their career services would find me a job in my field and that I would be looking at \$60,000 a year starting. They also told me I would have a lifetime of career services and if I ever needed help looking for a job they would be able to find one for me. [ ]None of which was true. When I*

*graduated they only provided 3 jobs to apply for, which starting pay was \$10.00 per/hr and I had to compete with several classmates for the position. [] All things that made me choose ITT over other proposed schools did not come true.”*

**346. [REDACTED] (ID 8363), Multimedia, 6/2007-11/2009:**

*“I initially chose ITT Tech while in High School, due to advertisements on TV about degrees in game development and animation. These advertisements led one to believe there were higher job placement statics, higher salaries, and better skills. When I spoke with someone in the administration they again promised a higher salary and told me their placement rate was almost 100% for jobs. These were all false, as what I actually received from them was unfathomable amounts of debt; a completely tanked credit score; and the knowledge that I should have listened to others warning me against ITT.”*

**347. [REDACTED] (ID 8893), Computer Programming, 1/2001-1/2002:**

*“They told me they had a 95% job placement rate for my field of study. It has been proven multiple times that 95% isn't even close to what they were actually doing.”*

**348. [REDACTED] (ID 7406), Information Systems Security, 8/2004-9/2006:**

*“Yes, I was told that ITT Tech had a 95% job placement in the Information Security field. Also, there support in providing job leads was lacking. The job leads that was coming my way was not dealing with Information Security, but were helpdesk positions and the pay was not close to what they stated I would make.”*

**349. [REDACTED] (ID 9304), Computer And Electronics Engineering Technology, 6/2007-6/2009:**

*“When I initially visited ITT Tech, they boasted top companies hired students as soon as they graduated, I specifically remember hearing how Schlumberger held multiple job fairs on campus every year and that their average starting pay was over \$50k/year. I met with an advisor who asked me which program I would be interested in, after speaking to them, they said the best fit would be the CEET program, Computer and Electronics Engineering Technology, I told him I wanted to get my Bachelor's degree and he said it would not be a problem. While I attended, Schlumberger only held one job fair, I recall the acceptance rate being less than 5% of applicants. After completing my Associate's, I was informed there was not a Bachelor's program available at that campus and that I would be reached out to as soon as it became available, I felt cheated because this was not disclosed to me when I initially applied. Also, after graduating, I was receiving job offers at \$9-11 an hour working as a temporary assembly worker, far from what was initially expecting. In one of the conversation I had with a job recruiter from ITT Tech I told her that \$9-11/hr was not enough to support the student loans, her response was that I*

could ask to work overtime and that would be able to help me out. She told me those were the only jobs available in my field.”

**350. [REDACTED] (ID 9014), 1/2009-7/2013:**

“I was told that with my degree and background that I could be making a six figure salary. However that is not the case. I only make average income. I was also told that job placement was at 95% and I thought I was helping this out getting a job in my field of study. But I haven't seen a six figure salary nor will I ever see one.”

**351. [REDACTED] (ID 8270), Computer Network Systems & Information Systems Security, 9/2004-5/2009:**

“When I went into ITT to take a tour and see if the school was right for me, I was immediately told that students in CNS were making \$60,000 and up right out of college. My recruiter, Kurt, was very interested in taking me on a tour right when I got there, and before the tour was even half over started asking when I wanted to get started with the classes. [I]t was mentioned that they placed over 90% of their graduates in their field of study. This sounded like an amazing statistic as I was looking to get into the IT field and make that career change out of food service, as fast as I could. After graduation with my first degree I would learn very quickly how ITT arrived at these high placement numbers.”

**352. [REDACTED] (ID 5248), Information System Securities, 4/2005-5/2010:**

“Was told job placement was in the 90 percentile. Entry level was almost 50k salary. I eventually found my own position in my field of study almost 2 years after graduation at 30k salary.”

**353. [REDACTED] (ID 9384), 1/2013-3/2015:**

“They said they had amazing job placements and prospects. The percentage they gave was 86%. I thought that's amazing. Except it wasn't true.”

**354. [REDACTED] (ID 8897), AAS Network Systems Administration, 6/2014-3/2016:**

“I was told 95% of graduates get placed in their job. When hired, and after talking to several hiring managers the response was "A degree from ITT Tech is all but useless." When it came to finding a job their "Career Services" department was supposed to help, but ended up not doing a single thing with placing me in a job and left me to figure it out on my own.”

**355. [REDACTED] (ID 9021), Electronics Engineering, 8/1997-6/1999:**

*“They said they had placement of over 75% in the field of study. But i havent been able to get a job in my field of study using my degree[.]”*

**356. [REDACTED] (ID 8334), Computer Electronic Engineering Technology, 6/2004-9/2008:**

*“I was told after I finished my associate I would get this a job in my field and if I come back to get my bachelor's i would be making \$100,000 or better a year cause my field was in high demands. All that was a lie never happened and my credit is terrible.”*

**357. [REDACTED] (ID 2644), 6/2011-9/2013:**

*“They told us that they only needed one more class to pass the state boards to be accredited through the national accreditation boards turns out none of there classes had even come close to passing which they needed 80% of the students to pass, we were told everyone that graduated and passed were getting jobs with their nursing license not true most people had to take lower jobs at nursing homes or were told by the bigger hospitals that they weren't hiring ITT grads due to the bad reputation the school had for graduating unprepared nurses. And their career center never even helped anyone.”*

**358. [REDACTED] (ID 9017), Applied Computer Science, 1/2001-3/2003:**

*“They said their campus had a 78% job placement. That their campus was higher then other campuses as they had a better teacher staff and employers new what type of education you received. They said ITT Tech graduates were always top pick as the employer knew the graduate would have the skill set they needed for the job.[.] They stated with the AS degree that I would be receiving once i graduated would net me in the range of 55-58k a year.”*

**359. [REDACTED] (ID 9013), Business Administration, 7/2015-9/2016:**

*“When I went to the campus to enroll, I was told the the degree I was going for had over a 75% graduation and an even higher placement rate.”*

**360. [REDACTED] (ID 7384), Electronic Engineering Tech, 12/1994-1/1998:**

*“I was told that there was a 90% placement rate.”*

**361. [REDACTED] (ID 8631), 2/2008-5/2010:**

*“I was advised by my rep, Latoya Perry, and the career professional Al Dornbach, that placement at the Bensalem, PA campus for ITT was basically 100% (When I asked what basically meant they said it was less than 2% off). I was also told that students placed made at least 50-60 thousand per year, which helped supplement repayment of any student loans. Not to mention I was guaranteed a job in my field upon graduation. This was a huge selling point for me since I had waited to pursue any higher education.”*

**362. [REDACTED] (ID 3827), Electronics and Communications Engineering, 3/2007-3/2011:**

*“They said there was an 80% placement rate, help in getting a job, received none. I think the resume' work outdated for the time.”*

### EXHIBIT 3

**1. [REDACTED] (ID 7799), Alabama-Bessemer, Computer Networking Systems, 9/2004– 6/2013:**

*“ITT Tech's idea of helping me find a job was to sign me up to an email list that had few jobs that I was trained for and were job listings I could have found online for myself.”*

**2. [REDACTED] (ID 9225), Alabama-Bessemer, Digital Entertainment and Game Design, 8/2006-1/2010:**

*“Post-Graduate Support was especially horrible; I followed up on every lead the school sent me looking for work in Graphic Design, Information Technology, and Game design, in accordance with my fields, while also looking on my own. Half the time, I was being referred to "a company with an opening" only to find out that they were a hiring agency. At one point, I stopped receiving any information about new positions opening, and when I inquired about it with the career resources tech, I was informed that I had been removed from the "Job Blast" list and marked as already having a position in my field, despite never being contacted or hired.”*

*“The worst was when then-CS rep, Stephanie Ochsenhirt, referred myself and several DEGD students to "Game Central", a scam operating out of Tennessee. The scam required payments to test on a poorly made website, and then required even more to send in your results, at which point they went silent. By the time it had been brought to ITT-Tech's attention, Stephanie had already left the company and no-one could figure out why she had recommended the company, which had several negative reviews with the BBB regarding being a scam.”*

**3. [REDACTED] (ID 5172), Alabama-Bessemer, Software Development, 3/2006– 7/2010:**

*“[T]hey also stated that due to the small number of graduates and the instructors in the field, that placement was practically assured and that they would work with those instructors as well as companies around the area to place students and graduates. Up until about the last year in the program, their offering of jobs included manual warehouse work or fast food. I did eventually get a computer related job through them, but not in my field and in the end, it was connections that I garnered on my own with friends and agencies that allowed me to move into my proper field years later.”*

**4. [REDACTED] (ID 2619), Alabama-Madison, Electrical and Electronics Engineering Technology, 6/2012– 12/2014:**

*“Career Services is and always has been a joke; no matter how many places I've applied myself or phone calls I've made to them I have barely had any interest aimed my way, and it dries up*

*when they realize I went to ITT. Graduated with honors and a ton of debt and not a thing to show for it. I think I really started to realize that Career Services was a joke when I saw that their list of jobs just comes from job-search websites and that they don't really have much in the way of all the professional contacts and great relationships with employers that they boast about. They lied to me, very badly."*

**5. [REDACTED] (ID 8146), Alabama-Madison, 9/3– 12/5:**

*"When I graduated they made it seem like they would help me find a decent job. When in fact all they would help me get was jobs through a temp agency. When I started work I worked next to a kid who didn't even have a high school diploma. Made it seem like I wasted my time going to school I could have got the job with out them."*

**6. [REDACTED] (ID 7953), Arizona-Tempe, IT/CNS, 5/2009– 5/2011:**

*"I went to career services looking for assistance on job placement. The positions that they presented me with were all outside of my field of study. Most were outbound call center sales, Some where in the food industry. They kept this up with me stating to take any position and they would continue to help me look for a position in IT. I went off on my own and found employment to get me into my field of study."*

**7. [REDACTED] (ID 7744), Arkansas-Little Rock, Graphic Design Mulimedia, Game Design, 6/2005– 9/2009:**

*"ITT lied more than once to my face saying, they had people placed in jobs at Sony, Square Enix, Ubisoft, Microsoft, EA, Nintendo of America, etc. They also only gave me two (2) job interviews and one (1) wasn't even a job. ITT never helped me land a job, they even tried to pass McDonalds as "gainful employment", if I wanted to flip burgers I could have done that before going to ITT. Not only that but ITT could not even keep anyone staffed in their "Career Services" Department for more than a couple months."*

**8. [REDACTED] (ID 3874), Arkansas-Little Rock, Visual Communications/Game Design, 6/2002– 3/2008:**

*"The only jobs that career services ever offered me is jobs at wal mart and a job teaching at ITT Techs visual communications and the Game design program. I actually worked for them for three years and was very under qualified for the position. I felt bad and did the best I could for the students I had."*

**9. [REDACTED] (ID 7009), California-Anaheim, CEET, 1/2003– 1/2005:**

*"Career services both during and after graduation were basically none. They only jobs they assisted with were temp-only agencies, or companies that told me directly "if only you would*



have gone to a better school where the education actually taught someone real world skills" multiple times."

**10. [REDACTED] (ID 8989), California-Lathrop, IT - Information Tehchnology Systems, has been discontinued, 5/2008– 3/2012:**

*"The school promised a high paying job in my specific field of study with assistance from the school for job placement. Assistance was very little, I had to bother the person in the career center every week for new job postings. One of the ones I was offered was in the correctional facilities as an intern where I worked for FREE for months, the other was a seasonal position where I currently work at which was not directly in my field and I was only hired full time because the manager liked how hard I worked and learned, skills I have always possessed sine before ITT. When I got my current job I had not completed my Assosiates degree yet so my degree was not the reason I landed the job. [] Nobody I know has gotten a job in their field as a result of their IT degrees at ITT Tech."*

**11. [REDACTED] (ID 4863), California-Lathrop, Information Technology Computer Networking Systems, 9/2011– 5/2013:**

*"When I completed the program the only job offered was a minimum wage part time job at an Apple Store. I haven't been able to find work since."*

**12. [REDACTED] (ID 8973), California-National City, 12/2009– 9/2013:**

*"There was little to no effective resources available to help me gain anything other than entry level job (not career) that I already had with out a degree. I actively communicated with my guidance reps during my last full year (3 semesters) prior to graduating to find gainful employment to no avail. I eventually found a job (without the help of ITT, through an temp agency) out of my field of study that would support me well enough to start paying off my student loans."*

**13. [REDACTED] (ID 7734), California-National City, Project Management and Administration, 12/2009– 10/2013:**

*"The was ZERO support on helping students get a job, not even a tiny workshop on how to write a resume. You had to beg them to send you to recruiters and then they would offer you a minimum wage position with a Bachelors degree. I couldn't even get a job as a receptionist at the school, which they were currently hiring for. I was told I was under qualified."*

**14. [REDACTED] (ID 6592), California-Orange, Criminal Justice, 6/2008– 3/2012:**

*"The jobs that the career services would send out in an email blast to the students would often time contain requirements for the position that were directed at military service members. When*

*job leads that were general in nature in the "criminal justice" field were circulated, most of the positions were for security guards at various company's which required no experience other than a high school diploma. There was often mention of the career services department having connections with agency's in the field of study, but never heard of anyone getting hired any of the various connections."*

**15. [REDACTED] (ID 8300), California-Oxnard, AS Multimedia, BS Digital Entertainment and Game Design, 6/2003– 3/2007:**

*"I was told time and time again that career services was there to help with resume writing as well as finding employment during attendance as well as after graduation. The only job offers I ever saw were posted off of craigslist or monster.com. There were usually for employment that only required a highschool diploma and paid minimum wage or companies that were so far out of reach for anyone at the school, such as wanted several years experience etc. [ ] I ended up signing up at a temp agency and taking a job just checking emails, nothing pertaining to my degree."*

*"I've worked mostly low wage jobs since graduating. It's been next to impossible to find something decent paying with this degree."*

**16. [REDACTED] (ID 8306), California-Oxnard, 3/2014– 12/2015:**

*"Career services sent me irrelevant job leads that didn't pertain to my degree."*

**17. [REDACTED] (ID 8361), California-Rancho Cordova, 7/2004– 8/2005:**

*"I never received any support from the school for any type of job placement and even getting transcripts to show education to employers was nearly impossible. I actually lost 2 positions early on because the school never responded. I eventually had to go in to the office and told them to provide the certified copies I needed."*

**18. [REDACTED] (ID 8291), California-Rancho Cordova, Information Systems Security, 12/2004– 6/2010:**

*"Upon completion of my degrees, I discovered that job placement by the school was simply them telling you about jobs they found on craigslist.org and classifieds, and they had no actual relationships with IT employers as I was led to believe. Instead of the \$70k-90k salaries the school touted, these jobs paid just above minimum wage in some cases, and often were temporary assignments barely related to my degrees. After a few calls to complain about the lack of decent work offers, they stopped trying to offer the craigslist jobs. They only called after that to try to get me to say that I was employed in IT so they could boost their stats, when I was actually selling phones in a retail store."*

**19. [REDACTED] (ID 8529), California-San Diego, 9/2010– 6/2012:**

*“I signed on with the promise that ITT was going to help with job placement until I was placed into the job field. However, that never came to pass and I was never given a job opening that would accept my credentials and skills from ITT. Soon after graduating, ITT stopped communication with me to help get me placed somewhere, even though I told them that I still needed help looking for placement.”*

**20. [REDACTED] (ID 7524), California-San Diego, Game Design, 4/2005– 11/2008:**

*“The recruiter i met with boasted about their job placement program. He also lied about game design companies attending the campus and sitting in on our final boards for recruitment (which neither one of those things occurred).”*

**21. [REDACTED] (ID 5526), California-San Dimas, Computer Drafting and Design, 6/2008– 6/2010:**

*“After I graduated the Career placement department would send me job listings directly from Monster or Indeed.com that were not relevant to my degree and then after a short period of time they stopped trying all together.”*

**22. [REDACTED] (ID 7706), California-Sylmar, Electronics and Communications Engineering Technology, 1/2003– 12/2007:**

*“Career services couldn't do their jobs they just copied and pasted emails from Indeed and Monster, one of them they sent me was even a scam job.”*

*“I was promised a good paying job and job placement in the electronics field. The only jobs offered were jobs like BESTBUY, SEARS, or RADIOSHACK. These were jobs that did not need college degrees.”*

**23. [REDACTED] (ID 9171), California-Torrance, Criminal Justice, 3/2006– 4/2010:**

*“I was also told that the school had a successful job placement program and I wouldn't have a problem finding a job after graduation. The only thing the school offered me after I graduated was the L.A. County website and the phone number to a Security Officer Agency. I applied for every job closely related to Criminal Justice on the L.A. County website and other leads that I received through networking with people not associated with ITT Tech and received more informative information than the people at the school.”*

24. [REDACTED] (ID 9059), Florida, Electronic Engineering, 8/1999–6/2001:

*“From the beginning when i came in to first register for ITT , i was told i would have career placement for as long as i needed it , and also would have a job in my field 6 months after i graduated, they gave a bunch of empty promises and never came through on any of them.”*

25. [REDACTED] (ID 8565), Florida-Doral, Computer Network Systems, 8/2004– 12/2006:

*“They promised support in finding and landing a job when pretty much it was just by directing me to creating a monster.com account and uploading a resume. I actually got my first field related job through a friend of mine, without ITT's help. All the jobs they suggested I apply were very poor quality, and in some cases not even related to my field of study. The recruiter led me to believe many companies worked directly with ITT in hiring students, when in reality there were very few or none. The few times they directed me to a job it was just something pulled out of monster.com and not a direct relationship with an employer. They did not provide the support I needed when finding a job, I had to do that on my own.”*

26. [REDACTED] (ID 9137, 5895), Florida-Fort Lauderdale, 8/2004–1/2007:

*“ITT Tech had recruiters come to my high school before I graduated and lured me in by scaring me about my future. They told me that if I didn't know what I wanted to do yet then I was in trouble. I didn't have any colleges picked out yet and was planning on just going to Community College. They used my indecision against me and hyped up ITT Tech and that ITT Tech graduates will absolutely land a higher paying job than someone who would go to a community college. They said I would be placed in a high paying tech job which I thought sounded perfect. In the end, they managed to find me a job as a "web designer" at a decorative concrete company making \$11 an hour. Unfortunately they considered this job to be 'in my field' since the title was web designer. Again, that was not true. The job was actually answering phones and helping the warehouse crew and maintaining their current website was all I did for them. Doing less than 5% work related to your degree is hardly considered 'in my field'. ITT Tech lied about absolutely everything they had to offer and coerced a young adult, who was unsure about which direction to take, into signing on to ITT Tech.”*

27. [REDACTED] (ID 8369), Florida-Fort Lauderdale, Network System Administration, 9/2011– 12/2014:

*“I have been in contact with the Career services office on multiple occasions. I had been attempting to find a job for at least 8 months through their Career Services and Only received my first offer after a friend (who did not attend ITT) recommended me for an IT position at a software company. Only after this happened this job was made known to me by Career*

*Services, even though I had been asking for places to apply to for months. In 8 months, Career Services helped me get one interview. Then took credit for the interview I received through a friend. I was hired at 28K a year. Not even half of what was promised.”*

**28. [REDACTED] (ID 7018), Florida-Hialeah, Computer Networking Systems, 11/2006– 12/2008:**

*“They only provided job listings that were from websites that I could have found myself.”*

**29. [REDACTED] (ID 8127), Florida-Jacksonville, Criminal Justice, 3/2008– 12/2011:**

*“ITT Tech told me the Bachelors in Criminal Justice would put me on the fast track to success. I was told I would gain real world experience in the classroom. I worked hard, I sacrificed, I graduated with a 3.98 GPA and perfect attendance. The best that Tracy Rizzo, the Director of Career Services, could find for me was a \$13/hr loss prevention job at JC Penney. I got the job, but I was unable to use anything I had learned in any of my classes on the job. I quit within a month after I was physically attacked by a suspect. When I spoke with Ms. Rizzo about it afterward, she reminded me that we sent my resume out to multiple companies, and that JC Penney was the only one willing to take a chance on me. I tried reaching out to the Career Services department after that, and I never got another call. They considered me "gainfully employed" in the field, and I never heard another word from them. I expected to get out of the program what I put into it, and I didn't. I put blood, sweat, and tears into it, and got nothing but a mountain of student loan debt in return. I'm working now, but not in the Criminal Justice field.”*

**30. [REDACTED] (ID 6014, 7885), Florida-Lake Mary, Network Systems Administration, 9/2013– 5/2015:**

*“I met with Career Services on numerous occasions, all of which were different people each time due to their constant hiring of new people within Career Services. Each time I needed to provide my Resume because the newly hired person had no idea where the files were. Every time I checked in with Career Services they never had any jobs related to my field of study. [I] I never went on any interviews set up by Career Services because none of the jobs related to my field were ever available.”*

*“They only had Health Care, Bank and other company's trying to sell you something, do presentations at our schools.”*

*“While in school I tried applying for jobs, not using Career Services because they never had anything available.”*

**31. [REDACTED] (ID 7970), Florida-Lake Mary, Criminal Justice, 9/2007– 10/2009:**

*“ITT promised help with job placement after graduation but failed to provide any assistance. I visited the career services department multiple times after graduating and were told that they “had no leads on jobs in the criminal justice field” every single time. I was simply told to keep an eye on their online job board.”*

**32. [REDACTED] (ID 9181), Florida-Tampa, 6/2004– 9/2007:**

*“A job board was advised would be available for both internship and for alumni. After completing my degree I had gone back to the college bypassing the board for non-degree holding jobs (such as Walmart representative and Publix cashiers). And was advised that there was nothing available in my field at the moment. This after being advised during my initial “interview” indicating that job placement in my field of study was over 80%.”*

**33. [REDACTED] (ID 8802), Florida-Tampa, Computer Networking Systems, 4/2010– 11/2011:**

*“Job placement did not care to contact me or email back with any sort of job offers after i graduated. I was not able to sit in classes after i graduated, which was an benefit supposedly when they were pitching me their school to me to take my money.”*

**34. [REDACTED] (ID 6383), Florida-Tampa, 1/8– 1/9:**

*“Job placement was not anywhere near what actually occurred. They would put out weekly “job flyers”. Mostly retail positions within tech like RadioShack and Best buy.”*

**35. [REDACTED] (ID 4890), Florida-Tampa, Network Systems Administration, 7/2008– 12/2009:**

*“ITT Tech promised support in finding a job in the field that I was going to school for. While attending classes there, I met other students who were graduating and became friends with them. Talking to them afterwards, I found out they had landed jobs making at or around minimum wage at locations such as Best Buy, Office Depot and Circuit City. Circuit City is now bankrupt.”*

**36. [REDACTED] (ID 8695), Idaho-Boise, Computer and Electronics Engineering Technology, 3/2002– 3/2004:**

*“ITT Tech stated that they would help students find jobs and get employment. They have never once offered to help me find employment or give me any employment leads. Every form of employment I have received has been from my own networking and hunting.”*

**37. [REDACTED] (ID 8134), Illinois-Arlington Heights, 3/2008– 3/2012:**

*“They did not find me a single job. I had to do the work myself to find a job.”*

**38. [REDACTED] (ID 8873), Illinois-Arlington Heights, Criminal Justice, 1/2008– 9/2011:**

*“ITT-Tech promised a high paying career in law enforcement. After being overwhelmed by their confusing student debt, I was not offered much help in terms of locating good employment upon my graduation. The best that ITT was able to offer, were very low paying jobs as security guards.”*

**39. [REDACTED] (ID 8442), Illinois-Mount Prospect, 9/2008– 1/2012:**

*“Job placement and career services were a joke. As an adult with responsibilities they kept pushing 12-15/HR "survival positions". They rarely had any leads for project management or construction related employment. Not once since I have left the school have they assisted in or even responded to an inquiry for help in finding employment.”*

**40. [REDACTED] (ID 8763), Indiana-Carmel, 6/2010– 1/2014:**

*“They told me once my degree was completed that they would help me find a job in my area for my degree and honestly i live in charleston south carolina and i did this program online, and i never received any help.”*

**41. [REDACTED] (ID 4764), Indiana-Carmel, Computer Forensics, 1/2009– 1/2014:**

*“Once the course was completed there was no assistance into getting work in my field, despite showing on the student portal site that the FBI and CIA are set up to employ students.”*

**42. [REDACTED] (ID 9150), Indiana-Carmel, Criminal Justice, 12/2007– 11/2013:**

*“I did earn my Associate's degree and was told with that degree they should be able to help me find a job in my field in my area. I was then told to go towards my bachelor's degree so that would improve my chances for my chosen field, but they were supposed to help me still get a job with my associates. They then said they could help me get a different type of job close to my chosen field, they also promised I would be making close to \$20/hr. They never helped me get a job in my field.”*

**43. [REDACTED] (ID 8024), Indiana-Carmel, Information Systems Administration, 6/2010– 6/2013:**

*“I was never given any leads for potential employment from ITT.”*

**44. [REDACTED] (ID 8737), Indiana-Indianapolis, 3/2009– 11/2012:**

*“I was promised job placement upon graduation. I received a handful of emails about job fairs. I made appointments to speak to a representative at the Norfolk, VA campus and went to the campus on three separate occasions and waited two to three hours each time before being informed that the rep was not there.”*

**45. [REDACTED] (ID 3075), Indiana-Indianapolis, 3/2011– 6/2013:**

*“I was promised support in finding a job but didnt receive any support.”*

**46. [REDACTED] (ID 8739), Indiana-Indianapolis, Computer Networking Systems Technology, 1/2000– 3/2002:**

*“At one point, they also sent me a huge (50+) page packet with "job leads" most of which were filled or I didn't meet requirements for with only an associate degree.”*

**47. [REDACTED] (ID 8439), Indiana-Indianapolis: Network Administration, 9/2011– 3/2014:**

*“The only placement help I received was the school calling me once a month to ask if I had found a job yet.”*

**48. [REDACTED] (ID 8390), Indiana-Indianapolis, Web Development, Technical Project Management, 9/2000– 6/2006:**

*“The Greenfield, WI campus assured me that companies in the Milwaukee area proactively recruited students from the campus. However, for over a year the career services office provided only the local newspaper classified section for leads. When I moved to Knoxville, TN I checked in with the ITT Tech campus here in Knoxville, and their career services office was disorganized and unhelpful.”*

**49. [REDACTED] (ID 2862), Indiana-Indianapolis, Information Systems Administration, 11/2006– 11/2008:**

*“I sought out employment within my field of study for over two years and was not able to gain any form of employment with the degree. The loans have increased and even with repayment I owe more than I did upon completed the program. [] The only employment lead I received from ITT, after seeking out a physical campus in hopes of getting employment assistance, was that of a public job listing working for Best Buy. This job is a job that did not require a degree to obtain. However, working retail is not a possibility as the hours are not conducive to a military lifestyle. Moreover, if I was granted the position I would not have made enough to cover much more than the cost of childcare.”*



**50. [REDACTED] (ID 8723), Indiana-Newburgh, Nursing, 3/2014–6/2016:**

*“I was told during orientation that ITT had a 100% placement rate and that each of their students had jobs before they graduated (this was one reason I decided to begin classes at ITT). I was promised that I would have help and support to help me land a job in my field and that there would not be any trouble because ITT was a very good school and that many companies loved ITT graduates and were excited to hire them. I was never given any assistance to help me find a job before graduation, even though I did attempt to speak with the Career Services representative. [I] was finally able to get a job without the assistance of ITT, two months after I had graduated, that I have to drive over an hour, one way, to get to.”*

**51. [REDACTED] (ID 8031), Indiana-Newburgh, School of Information Systems, 6/2009– 6/2011:**

*“School claimed that there was a high job placement rate and would help you land a job in your career field. When I started college, I was working at a computer repair shop in my home town. The school's career services was a joke, it was looking for ads on monster and giving you a copy of them. All of the jobs were minimum wage or slightly higher, not to mention over a 2 hour drive from my hometown. I would have been going in the hole doing that. Thankfully, I finally landed a job myself mainly from previous experience in the field. If I could do it all over again, I would have went to my local community college for about 1/4 of the cost.”*

**52. [REDACTED] (ID 7675), Indiana-Newburgh, 3/2007– 9/2011:**

*“They told me that they would make sure I found a job in my field. Instead the two women in the career department would print off links to indeed and career builder. Not actual job openings just the website URLs . They would say they have personal relationships with a lot of local businesses and had the inside track on job openings for some companies. They never sent me any thing. I got a print off of URLs for job search sites.”*

**53. [REDACTED] (ID 2560), Louisiana-Saint Rose, Computer Networking Systems, 4/2009– 10/2010:**

*“I have email documentation of the career services person simply emailing me links from indeed.com, as well as one career services person asking me if I thought about returning for the Bachelor's program after emailing me a lead in another state, amongst others not even in my degree field.”*

**54. [REDACTED] (ID 7687), Louisiana-Saint Rose, 6/2008–10/2011:**

*“Career services did not help. They blasted my resume to dozens of jobs on Monster.com that weren't in any, way, shape, or form remotely related to what I do. I actually received rejections*

letters from jobs that they applied to for me. For example, one was for a Project Management Position. That's not even related to my field of study. If anything, they made it more difficult for me to get a job because I might've been getting blackballed from companies I would've applied to for positions related to what I do."

**55. [REDACTED] (ID 2815), Louisiana-Saint Rose, IT & Computer Network Systems, 11/2004– 11/2006:**

*"I never got a single interview as a result of their "career services"."*

**56. [REDACTED] (ID 7808), Louisiana-Saint Rose, Digital Entertainment and Game Design, 3/2005– 6/2009:**

*"I was also told they would assist with job placements. The only call I ever received after was a position at Best Buy. Keep in mind I was a valedictorian and 80K in debt. Best Buy wasn't a great use of my degree nor would it help pay back that massive debt."*

**57. [REDACTED] (ID 8587), Maryland-Hanover, 12/2013– 1/2015:**

*"When enrolled, ITT Tech had a career services department. In that department they "attempted" to find you a job in your field of study. Two years later there was no job opportunities. They were not able to find any jobs in my field of study or truly any field remotely related. They did pair me up with a scam artist for a website design (not my field of study), which "passed their screening." There were no job fairs and no interviews available for prospective employers that could result in a career."*

**58. [REDACTED] (ID 7645), Massachusetts-Norwood, Computer Networking Systems, 10/2008– 9/2010:**

*"The job program didn't even get me an IT job. It was a security job that required me to sit in front of computers more than an average security person. A job I literally didn't need a degree for at all, just had to register with Securitas. ITT made sure to follow up with me if I got the job or not so they can say that they helped me. Never heard from them since."*

**59. [REDACTED] (ID 7709), Massachusetts-Wilmington, 3/2010– 8/2013:**

*"When I was first recruited into ITT, they were always about how they would find me a job while I was working and that my prospects about finding a job in the field were astronomical because they apparently had the best team for job placements. I went in there at least once or twice a week to find a job. Of course to no avail. They could never find me a job locally or even within the state."*

**60. [REDACTED] (ID 8741), Michigan-Canton, Criminal Justice, 3/2008– 3/2013:**

*“I was told I would be able to get a job as a probation or parole officer. I've not been able to get a job in my field. The jobs they send us by email are low paying security jobs that don't even fit with in my degree. Most jobs they want you to take a ones I could get with a high school diploma.”*

**61. [REDACTED] (ID 7884), Michigan-Dearborn, 1/2013– 3/2015:**

*“Career services had a continuous turnover of personal. The job opportunities they would send me were a joke at times. Some of which pertained nothing to my field of study. Some jobs were nearly 100 miles from my residence. Despite being told numerous times what geographic area I was looking for.”*

**62. [REDACTED] (ID 8122), Michigan-Dearborn, 12/2009– 12/2013:**

*“The positions they did find me when I worked with their career services could only find me positions for \$12.00 - \$13.00 an hour on average. I was told that "this was standard". I was at a loss. I decided to find other ways to find employment which was really hard.”*

**63. [REDACTED] (ID 8851), Michigan-Grand Rapids, 10/2000– 10/2002:**

*“Between jobs, ITT tech was no help and did not provide further support when job contracts ended. I worked 2 to 3 jobs per year for the next 5 years after graduation.”*

**64. [REDACTED] (ID 4259), Michigan-Swartz Creek, Computers, Drafting and Design, 3/2009– 3/2011:**

*“I was promised job placement after graduation & continuous job placement support. That did not happen. I did not have continuous support for job placement. The job I ended up in, (not even in my field), I found myself.”*

**65. [REDACTED] (ID 8895), Michigan-Swartz Creek, Information Security System, 6/2007– 6/2011:**

*“The reason I went to ITT Tech was they promised job placement. [ ]They did not even have a career services when I started like I told there was. It was a year after I started going they put a career services together. [ ]Never got one job lead for my field of study. The job leads they provided to me were for restaurants cell phone stores, cell phone factories and installing cable for the cable companies.”*

66. [REDACTED] (ID 8142), Michigan-Swartz Creek, 9/2010–6/2012:

*“ITT Tech did not help me to find a job. [T]heir student services/employment dept is a falsehood and a sham. They "set me up" as an unpaid intern at a computer repair shop, which did not lead to employment. The owner's son later told me that the only reason ITT tech had this "lead" was because they want around different college campuses and I was first one to bite. I feel this was a ruse to inflate their "employment numbers"-- which by the way also includes minimum wage jobs that can't feasibly pay their loan prices. I was told I would get a 40k+ salary job in my field. I am currently unemployed and can't find employment in anything related to my field. I had one employer laugh when I told them I had an asc. degree at ITT Tech. It has a horrible reputation, as it's teachers and teaching are sub standard. I had to laugh when their aforementioned "student services" department lead later became the dean of the school-- with no experience in education.”*

67. [REDACTED] (ID 4180), Michigan-Swartz Creek, Mobile Communications Technology, 4/2011– 12/2012:

*“We were told that there would be no problem getting a job and they would help. When time came no job or help.”*

68. [REDACTED] (ID 7780), Michigan-Troy, Criminal Justice, 9/2009–12/2012:

*“Repeatedly told that the "job placement services" would help us find a job in our field. That consisted of every other day emails (no phone or in person help) of web links to apply for 3rd shift Security guard jobs which paid \$8.00/hr, something that does not require a degree, and the pay would probably qualify you for food stamps, let alone even begin to payback my loans. The information they sent which they said was to help us find something, was simply exports of open positions posed on career builder, monster, indeed etc., anything with decent pay required experience which we received none of, and also was not offered an internship anywhere.”*

*“They claimed that we would get a job in our field, at top pay. What they failed to state is that the only job we could get would be an \$8/hr 3rd shift security guard job which anyone can get with a pulse, no degree or schooling required.”*

69. [REDACTED] (ID 9039), Michigan-Troy, Electronics Engineering, 9/2011– 6/2015:

*“I was also told that I would have "hands on guidance and support" in finding and landing a job. I was told that even after I had graduated, there would be no issue calling career services for assistance in finding employment. This, however, proved to be exceptionally false.”*

*“The "assistance" that ITT Technical Institute provided in ways of finding employment for me and my classmates, was in the form of job search websites; i.e. Monster.com, Indeed.com, etc. We were forwarded links to job listings that often had nothing to do with our field of study. This is not assistance in job searching, this is sitting and searching for jobs on Monster, just like your average person looking for work. There was no guidance, no communication, no effort put in from the career services department. This to me is not "hands on guidance" and it certainly is not "support".”*

**70. [REDACTED] (ID 8225), Michigan-Troy, 3/2010–3/2012:**

*“I was promised job placement in my completed field of study (Computer Network Systems) immediately upon graduation and I have not received any assistance but asking me if I wanted to come back to continue my education. Why would I want to continue giving money and my time into a program to which I am not even in my field of study????!!!”*

**71. [REDACTED] (ID 7714), Michigan-Troy, Criminal Justice, 6/2010– 6/2013:**

*“Well for starters when I started my bachelors program ITT corporate decided to cancel the program before long we were ushered off the campus and to online programs. Career services never pointed us toward actual careers just minimum wage part time jobs we could search for on our own. Once the CJ program was cancelled even though we were the last active class and continued on campus Career services went on to completely ignore us. I have nothing to show for going to that school because no one not even the military wanted me with that so called "degree".”*

**72. [REDACTED] (ID 8129), Michigan-Wyoming, 9/2008– 6/2012:**

*“They told us our Job field was booming. That we would be able to get jobs with no problems anywhere. That we could further our education at any school. Then half way through our Bachelors Degrees started shutting down the the program because there were no jobs in the world of Criminal Justice. They also claimed that they would help us find jobs in our field, but when we tried to get their help we were given jobs that people with out degrees could get for very little pay and hours.”*

**73. [REDACTED] (ID 8935), Michigan-Wyoming, Project Management Administration, 9/2006– 9/2013:**

*“I was told that I would have help from career services to prepare me for interviews and help me with my resume to obtain work. I was asked for help on my resume and was told to google it. When I asked for help with job placement they said all postings are in the hallway on the wall.*

*The postings included monster.com, indeed.com and career builders.com websites. It did not appear to me that career services had any relationships with local businesses.”*

**74. [REDACTED] (ID 6077), Michigan-Wyoming, Computer Networking, 6/2009– 10/2012:**

*“The job placement was emails of jobs from monster and they were not even entry lvl.”*

**75. [REDACTED] (ID 8549), Michigan-Wyoming, Electrical Engineering, 9/1997– 9/1999:**

*“The recruiter told me that they had high paying companies they worked with that will hire me in after I graduated. But after I got my Associates Degree the job placement department didn't try to help get a job in my field at all. The only thing they did for me is give me a job packet that had I bunch of jobs from the local newspaper that was completely unrelated to what I went to ITT for. I visited ITT Tech for almost 10 years trying to get them to help me get a job in my field. The job placement staff did not want to help me at all to get a job even after I gave them my resume and they told me they would set up interviews with employers, but they never did.”*

**76. [REDACTED] (ID 7836), Michigan-Wyoming, 12/2009– 9/2013:**

*“Career Services offered no help in finding jobs. especially if you were a female in the engineering or technical fields. I would go in there and they would find jobs that offered very minimal pay. They would say they had nothing in my field at the time. I had to contact my own contracting agencies and apply to jobs on my own 99% of the time.”*

**77. [REDACTED] (ID 8239), Michigan-Wyoming, Criminal Justice, 12/2008– 6/2012:**

*“I was promised helped in finding jobs in my field, but when I contacted them asking for help they were never willing to help me. After months of trying to get them to help me, I eventually gave up trying to find a job in my field.”*

**78. [REDACTED] (ID 5060), Michigan-Wyoming, Computers and Electronics Engineering, 6/2001– 5/2003:**

*“False placement statistics, failed in assistance to get a job in career path. I have spoken with the counselors several times over the years in an attempt to better my career path to only be pointed to preprinted job listings that did not pertain to my area of education. Dominos, UPS, Walmart, Walgreens,etc - none in a technology position most not even full time employment. Nothing over \$9 per hour.”*

**79. [REDACTED] (ID 8456), Michigan-Wyoming, Computer Science, 9/2008– 6/2011:**

*“I ended up finding a job on my own. The jobs the tried to line me up with were underpaid temp to hire jobs.”*

**80. [REDACTED] (ID 8191), Missouri-Arnold, Visual Communications, 9/2010– 12/2012:**

*“Everything about this school was misleading. Promised a good job placement and lists companies that hire ITT Tech students, but career services only listed local jobs to apply to, such as department stores and restaurants. Nothing related to what I studied. Didn't even really help just provided material on how to apply to various jobs.”*

**81. [REDACTED] (ID 4094), Missouri-Arnold, Computer Electronic Engineering, 3/2005– 5/2007:**

*“I was promised job leads by the school. When they would email the jobs to me, they had nothing to do with the what my major was. Also the jobs paid only minimum wage.”*

**82. [REDACTED] (ID 7995), Missouri-Arnold, Digital Entertainment Game Design, 6/2006– 3/2010:**

*“Career Services were non existent before and after graduation. ITT stated that they would place us into the field of study in which we graduated. Problem was that they had no leads to get us into anything close to our field of study. All Job leads were for part-time jobs such as fast food restaurants. ITT also stated that we could visit any ITT Career Services and they would help finding leads for a job in your field. I moved to Austin TX where the job market was booming in my graduating field. The career services here had no leads or contacts to help with my job search. After six months I had got a job at a High School when I received a call from ITT Tech where they asked if I was employed. I told them yes but they never asked if I was employed in my field. I feel all they cared about was that I was employed and not bothering them. This is how they can say their post graduation employment rates are so good.”*

**83. [REDACTED] (ID 7776), Missouri-Arnold, Information Systems Security, 3/2006– 5/2010:**

*“The "Career Services" was to help us get good job while in school as well as out and not once when I went in did I get help finding a position in field most were for telemarketing companies like Convergys which they shared a parking lot with.”*

**84. [REDACTED] (ID 7740, 3647), Missouri-Arnold, 8/2005– 3/2010:**

*“I was deceived from day one by ITT. Enrolled in Criminal Justice and received zero help with career placement help which was guaranteed by the admission rep. I currently work in an unrelated field with no help of theirs. I got that by leaving ITT Tech of my resume.”*

*“I was told that career service will help with job placement and leads to potential companies which hire graduates from ITT Technical institute. I have never been recommended to one single employer for an interview. Career specialist gave me print out of jobs from monster.com, craigslist and similar search engines.”*

**85. [REDACTED] (ID 7547, 2544), Missouri-Earth City, Multimedia and Design, 10/2008– 11/2011:**

*“I received emails from Career Services for job offers. These job offers were copied and pasted from Indeed.com. Most of these 'jobs' were for McDonalds part-time or working in a Call Center for under \$10/hour. Absolutely nothing related to my degree. One particular email I received from the department was a scam, phony company trying to offer \$20+/hour to work from home when it was actually the company trying to sell materials. I brought this up to them trying to get more information but they would never return my emails or calls. I finally asked my supervisor for the company I was currently interning with and she was furious about the fact that our own school's department would send out emails like that. She went up to the school and demanded them to fix this. Instead of them admitting their mistake, they call me and tell me I am unprofessional and why I did what I did by asking someone outside of ITT questions about their emails they send. I responded that I tried for weeks to speak with someone and no one responded to my inquiry. I was upset about the fact that they would call me unprofessional so I spoke with my chair Dave Steen about it to which his actual response was "Don't worry about it, by tomorrow they won't even remember who you are.””*

**86. [REDACTED] (ID 8332), Missouri-Kansas City, Associates in Network Management, 8/2007– 6/2009:**

*“Promised support in finding jobs, but only providing contact information for Temp companies. (Encore Staffing, Kelly Temps).”*

**87. [REDACTED] (ID 7793), Missouri-Kansas City, 9/2006– 1/2008:**

*“My recruiter promised me a position with leading IT industry leaders. Stated that ITT Tech had contacts with many business partners and would assist me in obtaining a job after graduation.”*

*“I was promised job assistance even after I graduated and access to resources that I could use to stay up to date. These resources were denied to me less than a month after I graduated.”*



**88. [REDACTED] (ID 8023), Missouri-Kansas City, Information Systems Security, 12/2009– 6/2013:**

*“During my enrollment, I attempted to meet constantly with the career advisors. They were frequently "too busy" to meet during the times when I was actually at the school (I took evening classes, so it was after 5pm) or they would simply not be there. There were several circumstances where I would make an evening appointment and they would have already left for the day. The 4 years I attended, I got one interview with a company that they brought in, Primerica, who sold life insurance in a manner that was quite like a pyramid scheme. I made a dollar and got 10c, the person above me got 30c, the person above them got 50c, etc. They never got me an interview beyond that one, despite 4 years of working with them. The staff also felt very temporary as I was shifted to four different people for job placement because the others would leave the company.”*

**89. [REDACTED] (ID 5555), Nebraska-Omaha, Information Security Systems, 9/2005– 2/2008:**

*“The positions I was approached by the career services staff paid less than the job I was able to find on my own working as a telephone support rep in a call center during my second semester of class.”*

**90. [REDACTED] (ID 9006), Nebraska-Omaha, Computer Networking Systems, 4/2008– 9/2011:**

*“I had a 3.96 GPA and was at the top of my class, but was unable to land a job through the career services department. I was unable to find a job to the point where I had to move to another city (130 miles away) to find an IT job in my field of study. They often spoke of high paying jobs right out of school with an associate's degree, but the actual support in doing so was subpar.”*

**91. [REDACTED] (ID 9047), Nebraska-Omaha, Network Systems Administrator, Information Systems Cybersecurity, 8/2010– 4/2016:**

*“Career Services was laughable. They had troubles keeping it staffed. When I first attended, they had three, the one who handled Criminal Justice students would outright look at students and say "there was nothing they could do for them, they should never have signed up if they had a criminal record". The one who was in charge of my field, IT, got me a job at First Data, and signed off that I was working in my field, however, First Data told me in a non-punitive way that I was not allowed to use my college education at the support desk. As I was nearing my bachelor's graduation, the faces of Career Services had changed completely, at least twice, and now only one person staffed Career Services. So here I am 6 months out from graduating and the best lead they could offer to a "Bachelor of Science of Information Systems CyberSecurity" was Printer Service Technician, to get me by until I could find real work . The only people, that I*

*know of, that worked in the field, either had jobs before going to ITT or were placed by acquaintances not affiliated with ITT while attending. One former student that I recently learned about, had to move to two different states before finding in-field work.”*

**92. [REDACTED] (ID 9085), Nevada-Henderson, Network Systems Administration, 5/2009– 12/2013:**

*“[T]he school was helping people find jobs working in call centers, or on a Help Desk, no where near what the course was teaching.”*

**93. [REDACTED] (ID 8952), New Jersey-Marlton, 6/2011– 12/2013:**

*“When I first went to enroll at ITT the recruiter at the campus made it sound like a perfect place to go for someone who didn't want a conventional college saying it would be easier, cheaper and faster to get a good education as well as get a really good paying job claiming that they would help me find work. Upon graduating I went to the career services director to get my job hunt started and she seemed like she would get to it right away but after some time went by with no word I called to do a follow up only to find out that she had been replaced by someone new since the previous director wasn't doing her job so I had to go back to speak to this new person in the hopes that they would be better, and they were not. I never got any help in finding work.”*

**94. [REDACTED] (ID 8516), New Mexico-Albuquerque, 8/2006– 5/2010:**

*“When I went in to visit and decide if I wanted to attend ITT, they were very assuring that once I graduated I would have job placement and land the best paying job right out of school and would have the best future. I was so excited and decided to attend based on this information. They never job placed me and I actually had to reach out to them to try and find help because I'm drowning in student loan debt. It was super hard getting ahold of someone to help me because there is not a contact at their "corporate" office. No resolution came of it, they just wanted my resume and then I never heard back from anyone. I worked the same job that I had when I left ITT and have to pay well over thousands of dollars a month in loans but cannot pay so I avoid phone calls and only pay what I can to all my loans.”*

**95. [REDACTED] (ID 8347), New York-Getzville, 3/2004– 3/2006:**

*“Offered job placement and fairs, none of which were ever attended by hiring agencies or companies looking to hire in the networking systems field. When calling about job prospects or placement was never given any information just told to keep my eyes open.”*

96. [REDACTED] (ID 8916), New York-Getzville, EET, Electronic Engineering Technology, 9/2000– 5/2003:

*“After receiving my degree, I did not receive any support from the school in finding a job.”*

97. [REDACTED] (ID 9011), New York-Liverpool, Computers Electronics Technology, 6/2010– 9/2012:

*“They even told me they help me find work at any time if i need help i called them repeatedly, and no one took my calls, they even ignored my emails, when they did send me jobs it was not even in my field.”*

98. [REDACTED] (ID 8065), North Carolina-Charlotte North, Information System Security, 6/2010– 9/2013:

*“I was lead to believe that career services would help finding well paying jobs in my field of study, but the only job alerts were for jobs in the fast food and service industries that available to anyone with or without a degree.”*

99. [REDACTED] (ID 8280), North Carolina-High Point, 6/2012– 3/2014:

*“Failing to provide support in finding a job post graduation although this was promised multiple times before starting the program and also throughout my time at this school. When I did find a job on my own they tried to take credit for it stating they needed to know my starting pay, supervisors name and shift I worked.”*

100. [REDACTED] (ID 9123), North Carolina-High Point, Information Technology Computer Network Systems, 6/2010– 12/2012:

*“They also said they would help me find a job before I graduated and that if I ever lost my job they would help me find another one not matter how long it had been since I graduated. I contacted the school multiple times after I graduated to get help finding a job and they hardly returned any of my messages. There were a couple times they said they sent my application to a certain job, but when I called the company to verify they received my application I was told the position had already been filled. One job even said they had filled the position 2 days before I even sent my application but the school administrator told me the job was currently open. I never heard anything back from any of these supposed jobs they sent my resume to.”*

101. [REDACTED] (ID 9025), Ohio-Columbus, 10/2013– 6/2015:

*“I was also promised that they would be the ones to find me the job.”*

*“The jobs that they sent me to were not in my field the majority of the time and would state that my degree was not good enough and that I would need certifications in order to work for them.”*

**102. [REDACTED] (ID 6143), Ohio-Columbus, Computer and Electronic Engineering, 9/2010– 6/2012:**

*“They guaranteed job placement through their career services, citing a very high percentage of placements. When I tried to get help through them, they submitted me to a great number of other job agencies. They themselves did not help me find a job. [ ]Once I graduated, the only time I heard from them was either trying to get me to sign up for a bachelors.”*

**103. [REDACTED] (ID 7470), Ohio-Dayton, Computer Engineering/Electronics Technology, 8/2004– 5/2006:**

*“Job placement assistance was a joke. Unreturned phone calls and emails were normal. And if they didn't like you personally, forget about getting any kind of help.”*

**104. [REDACTED] (ID 8912), Ohio-Dayton, Computer and Electronics Engineering Technology, 9/2006– 8/2008:**

*“Said they had top companies polling students for jobs from all around the area.....(no jobs were available that had anything to do with field of study when career services was utilized). No potential employers attended the job fair for the field of electronics.”*

**105. [REDACTED] (ID 7681), Ohio-Dayton, Computer Networking, Information Security Systems, 6/2006– 6/2013:**

*“I only received one phone call from ITT tech in an attempt to get placed in an Information Security job that when I tried to follow up on with ITT tech they never contacted me back over the course of two years.”*

**106. [REDACTED] (ID 8028), Ohio-Hilliard, 8/2007– 2/2009:**

*“None of these services were ever offered to me and the way i found my job in the field of study is by friends i have outside of school that helped me get into the IT field. I was always promised support in finding jobs but nothing was ever done to help in any way and if it were not for myself going out in looking i would have had nothing.”*

**107. [REDACTED] (ID 8648), Ohio-Maumee, Network Systems Engineer, 9/2015– 5/2016:**

*“They stated that they would have someone hire me due to the relationships they have in the community with hiring managers. I was left trying to land a job in my field of study on my own and that is how I landed a job, it was not something ITT Tech found me or put me in, I knew personally the person who hired me in.”*

**108. [REDACTED] (ID 8207) Ohio-Maumee, 9/2011– 7/2013:**

*“I was told the entire time when I was attending here that I would be helped in finding a job all the time. I received maybe a couple emails. These emails weren't even jobs that fit my degree. So since I graduated I've got no experience at all!”*

**109. [REDACTED] (ID 8939), Ohio-Norwood, 9/2006– 9/2009:**

*“I tried for months working with job services to set up an interview after I graduated. I had several interviews from jobs I applied to on my own with no luck. The help I finally got from ITT Tech was them calling me telling me to hurry up, throw on some nice interview clothes and be there in thirty minutes. I got there and it was a guy interviewing me for a job as a clothes store manager. My degree was in Computer networking. That was the only job interview that ITT Tech had helped me with.”*

**110. [REDACTED] (ID 2614), Ohio-Norwood, Computer Networking Systems Technology, 10/1999– 12/2001:**

*“Several times I was told that by earning a degree at ITT Tech that I would have high job prospects in my field and that ITT Tech would help me with job placement. I inquired about co-op studies in my field towards the end of my degree and was told that ITT Tech does not do co-op. I was never helped with job placement, all the school provided me with was an opportunity to do a "mock interview" which didn't get me a job or even teach me any skills to use in a job interview that you could look up on the internet at any given time. After graduation I would rarely get an email from career services with job listings that were obviously pulled off of internet job sites. I even called the career services coordinator and was told maybe I didn't write "good" cover letters and challenged me to write one for her as proof. I wrote the cover letter and after she realized I could write a resume and cover letter her only answer to why I couldn't get a job was "I don't know what to tell you".”*

**111. [REDACTED] (ID 8212), Ohio-Strongsville, 9/2008– 9/2010:**

*“They made me believe that I would have great success in my career and in life after graduation. Even the commercials made it seem like they were highly respected and had many connections for job placement. After graduation, I never heard from ITT again. They left me without a career and an education that I am ashamed of.”*

*“They promised job placement with a company that hired ITT grads. Right before graduation we found out that these companies were Best Buy and Radio Shack working in a minimum wage retail position.”*

**112. [REDACTED] (ID 8054), Ohio-Strongsville, Electronics Engineering Technology, 9/2002– 12/2004:**

*“They promised that a job in my focused field would be found with staff assistance upon graduation. There was no help and I served at Red Lobster.”*

**113. [REDACTED] (ID 5053), Ohio-Strongsville, Computer Network Systems, 7/2004– 7/2006:**

*“I tried contacting ITT's recruitment department and received no response aside from "check Monster and CareerBoard". In the end, I ended up switching to a new career which has nothing to do with my degree program which I'm still in to this day.”*

**114. [REDACTED] (ID 5116), Ohio-Strongsville, Computer Network Systems, 1/2008– 8/2012:**

*“At the time they were showing stats of people graduating and getting jobs making 50K a year or more. Plus all of the commercials that don't give you the full details. I regularly would ask for assistance after graduating with job placement. It was hard to get a hold of anyone or get results.”*

**115. [REDACTED] (ID 8223), Ohio-Strongsville, Software Development Technology, 9/2010– 5/2011:**

*“I stopped up at the campus a few times before I enrolled. The lady I met with, Heather Nightingale, told me that lots of companies come in and talk with the students about getting jobs in their fields. I never once had anyone come in and talk to me or any of my classmates. [ ]While attending, I tried asking them for job leads and I never received them.”*

**116. [REDACTED] (ID 7987), Ohio-Youngstown, Drafting and Design, 10/2006– 10/2008:**

*“As for my job search I landed two jobs that did not require a degree and was sent on three interviews that I was not qualified for the position. Then I was pressured to stop turning down perfectly good jobs, stop being picky and just accept what they threw my way. After that I stopped working with the career services and did the search on my own. Since I have graduated from there, I found one job at Columbia Gas in PA. I was only there for one year because it was a dead end job, no promotion and it was only a contract. The day I left the company got rid of my department.”*

**117. [REDACTED] (ID 2834), Ohio-Youngstown, Criminal Justice, 6/2007– 12/2012:**

*“I was told my grades were outstanding and once I graduated they (ITT) would have no problem getting me placed with a job in my field. Once I graduated I made numerous attempts to find a*

*job in my field to no avail, I met with the individuals in charge of job placement approximately 10 to 15 times on my own time, taking time away from my job at the time, I phoned these individuals and left messages and received little to no return call backs. And when they did call back they just stated that they were still trying to find the right job for me and that this process takes time and they would get back to me.”*

**118. [REDACTED] (ID 8508), Ohio-Youngstown, Computer Network Systems, 6/2002– 6/2004:**

*“Career services was not helpful in helping me find a job in my field. I found a job on my own that was in the IT industry, somehow they found out and sent a form to the HR dept at my new job. I was called into the HR office and was asked why ITT wanted to know how much money I made. At that point I was furious. ITT wouldn't help me find a job but they wanted to boost their numbers by using me even though the job wasn't in the field of study. It was a job I could have gotten without going to ITT. (Tech support for a Power Point plug-in software, nothing to do with networking) Now I'm a technical writer going to school for Web development.”*

**119. [REDACTED] (ID 5836), Oklahoma-Tulsa, Electronics and Communications Engineering, 1/2009– 1/2013:**

*“They told me when I graduated that I they were highly sought after and by getting a degree with them I would improve my chances to get a job. After I graduated and sought employment their idea of job placement was to have me fill out applications at various temp agencies.”*

**120. [REDACTED] (ID 8373), Oregon-Portland, 9/2007– 12/2011:**

*“They said the career services department would work with you to in detail to find employment. All they did was sign me up for job mailing list they would send out ever so often with poor prospects and a lot of non tech work like a UPS part time jobs. When ever i wanted to sit down and talk with them I'd come prepared with my resume and ready to discuss possible avenues and they would really just give vague blanket answers. One example was I was going over a resume with them and they kept telling me 'make sure its sounds like X' or 'make the page look less cluttered'. Nothing they provided was any better from anyone I could ask off the street. And when I came in to talk jobs with them I was kinda brushed off.. "I'll make sure to re-add you to the job email list" that was the extent of their help.”*

**121. [REDACTED] (ID 8076), Oregon-Portland, Network System Administrator, 6/2012– 12/2015:**

*“In order for me to find a job in the field I had to go to a headhunter for temp positions only. And I couldn't find jobs that paid well enough to support my family.”*

**122. [REDACTED] (ID 7098), Pennsylvania-Dunmore, Computer And Electrical Engineering Technologies, 1/2009– 1/2011:**

*“I was promised a high paying job that was repevant to my field of study which was an engineering technician and the shool got me a part time \$13/hour job which required no degree soldering wires onto headset. There are very few jobs that are looking to hire ITT graduates.”*

**123. [REDACTED] (ID 7011), Pennsylvania-Harrisburg, 6/2008– 12/2010:**

*“When I decided on going to ITT Technical Institute, they had promised upon my completion of the program I would be able to land a job in my field almost immediately, and that their career services was a lifelong benefit for going to ITT. It has been nearly 6 years since I had graduated. I have been working on/off for Wal Mart Stores Inc. since attending and after graduation. I have tried numerous amounts of time to utilize the "benefit" of having career services available to me, however, when contacted they ignore you and don't respond. Therefore, I'm just some retail flunky working third shift, instead of working in the field of study I had went to this school.”*

**124. [REDACTED] (ID 8826), Pennsylvania-Levittown, Computer and Electronic Engineering, 9/2008– 12/2010:**

*“At no time did the job placement counselor help me get an interview with any company.”*

*“I am still in the same position, at the same job, as I was when I started ITT.”*

**125. [REDACTED] (ID 9027), Pennsylvania-Pittsburgh, Computer Science, 6/2011– 1/2013:**

*“I was told that they would help in placing me in a job. Which they tried but every job that they had was under 10 dollars an hour. When i have a 40,000 dollar degree they have to do better than that. The job i did have a friend helped me get. So they could not offer me a job which in turn gave them a bad job placement rating.”*

**126. [REDACTED] (ID 8756), Pennsylvania-Plymouth Meeting, 8/2011– 9/2013:**

*“The job placement did nothing for me. Halfway through the program i got laid off from my employer, and job placement was more concerned with "facebook" updates then helping me find a new job. The current job i have i found on my own. The degree I have is also not held in any regard.”*



**127. [REDACTED] (ID 8822), South Carolina-Columbia, Criminal Justice, 3/2010– 6/2012:**

*“I was told by school staff that there were plenty of jobs in my field when I graduated but I was never really helped to find work in my field.”*

**128. [REDACTED] (ID 6075), South Carolina-Greenville, Visual Communications, 9/2009– 9/2011:**

*“They lied about a number of other things. Saying that the career center would be open, but when I was attending it was NEVER opened, since 2011 I have never worked in my desired field, still struggling trying to get into it.”*

**129. [REDACTED] (ID 8923), South Carolina-Greenville, Computer Aided Drafting and Design Tech, 4/2013– 6/2015:**

*“They stated that getting a job in my field would be easy because employers look for there degrees. The also stated that they had personalized contacts with individual employers that went through them constantly. The most amount of support I received was the occasional "Monster" job posting. Once they did get me a job but it wasn't technically in my field nor did it utilize any of the schooling that the offered. The job that i eventually got in my field i secured my self but they still had me fill out a document as if they had gotten me the position.”*

*“[T]he Job i eventually landed didn't even require a degree and in reality i learned more from that company then i ever learned at ITT.”*

**130. [REDACTED] (ID 4836), South Carolina-Greenville, 9/2006– 9/1998:**

*“They lured me in stating that they would help me with job placement then after I graduated they told me that I had to be a post graduate for a year or more to qualify. They never stated that to me initially or I would have changed my decision on attending ITT Technical Institute.”*

**131. [REDACTED] (ID 4879), South Carolina-Greenville, Computer Networkinf Systems, 1/2001– 1/2003:**

*“During the enrollment (sales) process, I was told that ITT Tech would virtually get me a job when I graduate, provide resume assistance, and interview support. None of this was given, even after repeated requests.”*

**132. [REDACTED] (ID 8733), Tennessee-Cordova, Information Technology/Multi-Media, 9/2002– 9/2004:**

*“I was led to believe that obtaining a technical degree from ITT-Technical Institute would better my chances for employment in the technology industry, but ever since graduating I was never afforded opportunities because of my lack of knowledge in the areas in which I was supposedly*

*trained. Plenty of times I can remember observing office workers assisting with finding employment opportunities for students or graduates by searching the classified sections in newspapers, something we all could do without assistance. After graduation, I reached out to several old classmates just to find that non of us had become successful. Everyone was no better off than since before attending ITT-Tech and had only become tens of thousands of dollars in debt.”*

**133. [REDACTED] (ID 8682), Tennessee-Johnson City, Network Systems Administration, 9/2012– 9/2014:**

*“They did provide placement support while I was in school. Once, I graduated, the help stopped and this was not explained to me. During the application process, I was promised job placement help as long as I needed it whether I was in school or out.”*

**134. [REDACTED] (ID 8384), Tennessee-Knoxville, Associate Of Applied Science, 7/2006– 5/2008:**

*“They promised they would help me get ready for interviews. They sent me an email after I called for several months complaining a job off indeed for McDonalds. I would've been fine if it was a job at the corporate in my field but it was for just a normal ole entry level burger flipper for high schoolers.”*

**135. [REDACTED] (ID 6648), Tennessee-Knoxville, Computer Networking Systems, 5/2011– 5/2013:**

*“During my tenure there were only 2 job fairs, and they were both during times that were prohibitive to employed students. When I did attend a work fair, none of the visiting employers were interested in my degree, many companies there were not related to the tech industry in any way. One of the visiting employers was Comcast and they were hiring for front-line customer service representatives, which is a job that requires no education outside of a G.E.D. or high school diploma.”*

*“There was never any support provided from I.T.T. Tech in helping place me in a job beyond sending me email notifications about general job notices. When I did obtain a job that was even relatively in-field it was of my own initiative; I.T.T. did not set-up the interview or even notify me that the job was available. I had to sign up for an inter-company job notification board in order to receive notice that a job was available. Also, this was with one of the largest employers in my area, and I.T.T. had no idea they were hiring which is unacceptable in my opinion.”*

*“Furthermore, after my admission of obtaining employment I never received another email from I.T.T. about job opportunities. Not only did they fail to provide acceptable support in obtaining employment, they also ceased all follow-up with me at that point and I never received any other communication from them. This school wants to charge \$50,000 for this lackluster service and a*

2 year associates degree. I currently make approx \$12.99/hr and will likely never be able to repay this loan in my lifetime, let alone provide an acceptable standard of living for my family while trying to do so.”

**136. [REDACTED] (ID 8903), Tennessee-Knoxville, Project Management, 6/2008– 6/2012:**

“The school did hold career fairs, but they were more for manual labor jobs and none were in any of the fields of study the students were there for.”

**137. [REDACTED] (ID 8621), Tennessee-Nashville, Bachelor of Applied Science in Software Development, 6/2008– 6/2012:**

“There were several classes where the career services department would speak to us and tell us how they can get us guaranteed jobs. There were other times where they claimed they had high placement rates.”

“When I tried to use them, even with letters of recommendation, it went nowhere. I got a job on my own. When I mentioned this fact to them, they wanted to get a lot of detail about my job for statistical reasons. We all knew if we wanted to get a job, we had to do it ourselves.”

**138. [REDACTED] (ID 8354), Tennessee-Nashville, 5/2005– 8/2007:**

“Was told I would have help with job placement and all the info I was ever given was either half way across the US or I didn't meet the requirements.”

**139. [REDACTED] (ID 8619), Tennessee-Nashville, Software Application Development, 3/2008– 4/2012:**

“They also continuously told me that they had some job leads, but never gave me any information about interviews. I have never come across people that lied the way the staff at ITT did.”

**140. [REDACTED] (ID 8522), Tennessee-Nashville, Computer Networking Systems, 9/2010– 9/2012:**

“Also the Career Services was a joke, all they ever did was send mass e-mails to every student in my class, the one time I went in there and actually tried to talk to them they told me to just check my e-mail.”

**141. [REDACTED] (ID 8844), Tennessee-Nashville, Digital Entertainment and Game Design, 5/2005– 9/2011:**

“I have contacted Career Services several times since graduating, and only have gotten a response in 2011. They found me a job at UPS sorting packages! I could have searched

*craigslist and found such a promising opportunity. Further emails and calls to the Career Services department have fallen on deaf ears and no further contact on their behalf. They do not help or even try to help you after they've gotten your money."*

**142. [REDACTED] (ID 8008), Tennessee-Nashville, Software Development Technologies, 6/2011– 6/2013:**

*"The school promised to place me in a field related to my job. After graduation, I was offered ONLY Help desk positions by their career advisors and ended up having to settle for that since the grace period after graduation was getting close to ending and I needed to start making payments. Helpdesk Technician (front-end tech support for consumers) is not Software Development or even close to it. After a year and a half of being in a helpdesk technician position that I settled for because of loan repayment (and had seen no advancement opportunity into my field), I attempted to work with ITT Tech again on furthering my degree, but found that they no longer supported my program and I would have to start almost completely over in an entirely new program. To avoid being trapped by this again, I attempted to see if they could help with placement in a position related to my field. The people from the job placement center seemed to want to help me get a job when seen in person, but never responded to any emails when sent. When any in person visit was made, I was just advised to send someone in that department an email and they'd get back to me. It was a constant cycle that went nowhere."*

**143. [REDACTED] (ID 4405), Texas-Arlington, Computer Aided Drafting and Design, 9/2007– 5/2009:**

*"Out of all the so called "job fairs" they had only one company "carter burgess" came in to look for possible new hires. I graduated with a 3.92 GPA and was co-valedictorian. I routinely went to the "career development" office looking for job leads only to be told they had nothing available . After several years working in other jobs I returned to my local community college to get a more recognized drafting degree. As a result I am now working as a drafter, but was in no way a result of my worthless degree from ITT."*

**144. [REDACTED] (ID 8618), Texas-Austin, Computer Network Systems, 3/2008– 3/2010:**

*"Throughout the degree program there was a constant assurance of landing a really good job by their career services. However, after graduating I found out quick this "degree" isn't worth the paper it is printed on. Employers were looking for work experience or an accredited degree. ITT career services was only able to find jobs unrelated to technology field. You're telling me I spent two years here and you're calling me for an interview at a grocery store? What happened to we have employers lined up waiting to hire our graduates?" □*

*"I did get my start in the technology field, no help from ITT or its degree by working for Telenetwork an outsource helpdesk company for DSL Internet service. A job I could have got*

right out of high school. After a year there I had enough experience to start applying for other helpdesk jobs, since these were the only information technology jobs someone without a degree or little experience could attain.”

**145. [REDACTED] (ID 4765), Texas-Houston West, AA Network Systems, Administration, 9/2012– 10/2014:**

*“They promised salaries out the door of 20 dollars an hour, but job placement assistance meant flyers in the hallways for 8-10 dollar an hour warehouse jobs, at highest there was a part time 12.50 an hour job for a pc technician, diagnosing basic hardware issues. I had time and time again stated to them while I was in school there that I didn't have a job in the field (I was in retail overnight) and not once did I get a call from anyone about job possibilities. I got called more into their career services office AFTER I got my current job, then beforehand. A lot of the jobs available at job fairs were for either tech support jobs ("IT" jobs...) or they were for electrical engineering students (the job I have now, fixing copiers, was targeted towards these students, but I was referred by a fellow and former student of ITT that got a job with canon and that I've been friends with for 17 years, Lucas Stegkamper)”*

**146. [REDACTED] (ID 9075), Texas-Houston West, 1/2007– 12/2010:**

*“I was introduced to career services department and was told that they will provide 100% support and introduce me to hiring managers of the companies and that their jobs is to constantly make connections and invite hiring managers to recruit students from ITT School, hold and organize job fairs for school students. I graduated in 2010 and after graduation I went to career services department in ITT just about ever day but they were not much help other than letting me use their computer. [O]nce in a while someone would just sit down with me and ask me few questions and tell me that they will get they will get back with me with some job leads and setup my interview but that never happened. I was even willing to work on minimum wage just so I could keep my loan payments current and feed my kids. The promise of connecting to Hiring Mangers of companies those who are looking for IT Professionals never became a reality. 6 months passed by, the started telling me that the program have changed and my Certification is out dated and I should take more classes and I should loan out more more money to pay for more classes and the I will have better chances to find a job and that they have more managers in line who are waiting to hire new graduates, so now in order for me to get connected with the hiring managers I needed to get another 50k in loan.”*

**147. [REDACTED] (ID 5936), Texas-Richardson, 9/2005– 1/2007:**

*“They stated I would have a job in my field of study, never once was I contacted or assisted by the placing department. I was fortunate that a friend was able to help. To this day I never get a single bit of info from them.”*

**148. [REDACTED] (ID 8870), Texas-San Antonio, Networking, 5/2009–5/2011:**

*“Sent me on job searches for help desk jobs that paid only \$11.00 an hour or less. One job search the biggest requirement was how fast you could type. Sent me on job searches that was an installation job, required no degree.”*

**149. [REDACTED] (ID 9091), Texas-Webster, Computer Electronics Engineering Technology, 3/2008– 4/2010:**

*“The career service department at ITT Tech was giving scam job leads. The person who contacted me about the job asked me to send them a western union check.”*

**150. [REDACTED] (ID 8380), Utah-Murray, Electrical Engineering and Communications Technology, 4/2004– 3/2008:**

*“I was in contact with the career services at ITT who sent me meaningless jobs not even in my field. I was not able to use any of the leads they barely even provided. I worked with a recruiting firm that handed me more leads/interviews in a couple of weeks, then the career services ever provided; this after they told me they could help me land a high paying job in my field of study.”*

**151. [REDACTED] (ID 6752), Virginia-Chantilly, Computer Networking, 6/2006– 6/2009:**

*“I was told about how most of ITT's graduates were "scooped" up by FBI and local government agencies. I was also told about how many were getting high paying jobs after leaving ITT and getting those said jobs. The only support I received when looking for a job was ITT's job site which had no job prospects and I wasn't even show how to use the site to find a job.”*

**152. [REDACTED] (ID 7733), Virginia-Chantilly, Computer Network Systems, 6/2007– 6/2009:**

*“Looking back, they really take advantage of a young person trying to better themselves. They promise that towards the end of the program they will help with job placement. That was false. Graduated in 2009. Wasn't until years later I was able to get a job in the field on my own. The only reason ITT would contact me was to enroll in their Bachelors program.”*

**153. [REDACTED] (ID 8785), Virginia-Springfield, Network System Administration, 9/2011– 3/2013:**

*“Promised me I would have a six figure salary within my degree after graduation, resources at the Career Center were poor. They offer to help improve with resumes but they only tell you how to edit it but no help in a professional matter in how to improve on building on from scratch. They would email job postings from Craigslist and would take credit on getting a interview or job with the company when they never had any contact with company that post the listing.”*

**154. [REDACTED] (ID 8602), Virginia-Springfield, 6/2010–6/2014:**

*“ITT Promised me they would land me a job soon as i got my associates with a high salary. They had my resume for 3 years and they were never able to find me a job. I applied on my own as well and the salaries weren't enough to pay for my debt after getting my associates. ITT than suggested me to stay in and complete my bachelors which would give me 2 more years before i started paying my debt and that way they could place me in a better position but that was never the case.”*

**155. [REDACTED] (ID 7914), Washington-Everett, Network Systems Administration, 6/2013– 3/2015:**

*“Citing false and misleading statistics about job placement rates was the beginning of my issues with my campus. For the majority of the time at the institute, we had a Career Services operated by one individual. This man admitted to lying about job leads and sending our resumes out to made-up job openings. The individual was fired after a very long time of getting away with the charade, only to be replaced with individuals that only brought us candidates job leads they had found on Craigslist and nothing more. As future students, we were promised a Career Services that was professionally respected and earned closer connections with companies. Under these promises, I was mislead from the start.”*

*“I, and everyone around me, were promised inflated salaries. The campus representatives cited having job fairs every month on campus (there was only one during my two years of enrollment). It was also stated by the campus that they had big companies coming to them for candidates all of the time. These companies in question were quoted as Amazon, Microsoft, Blackrock, Boeing, Valve, etc. I never had a job opportunity from these companies come out of the career services or any other employees of the institute.”*

*“I was very lucky to land my job. It wasn't found through the Career Services, and I landed in the field of Computer Science. Not many other graduates around me have been so lucky. Out of dozens of people I met at my campus and stayed in touch with, maybe six of us are in the field, and this is over a year past us graduating. Based on this descriptive statistic, ITT technical Institute's statistics regarding job placement is and was very mislead. They promised that all of us would have jobs in the field within six months of us graduating.”*

**156. [REDACTED] (ID 8052), Washington-Spokane Valley, Computer Network Systems, 9/2005– 3/2008:**

*“My support in finding a job was non-existent and I was provided jobs that had nothing to do with my field of study (i.e. programming instead of networking).”*

**157. [REDACTED] (ID 9072), Wisconsin-Green Bay, Business Administration, 9/2005– 6/2012:**

*“Additionally, ITT technical Institute vigorously advertised their Career Services Department throughout my time there, which led all students believe that they were there to offer you plenty of support. They would interrupt classes for a 15-30 minute presentation on this department, and plead with you to come see them. In my brief interaction with this department, the only thing of any use was a proofread of my resume. As far as helping to find job opportunities, their so-called “large network of companies hiring exclusively their graduates” turned out to be a simple search of my field on websites such as Monster.com. This is a step I could have, and did, make from my home on my own computer with better success.”*

**158. [REDACTED] (ID 5344), Wisconsin-Green Bay, 9/2005– 5/2007:**

*“I was provided with assistance in putting together a resume by people that didn't actually seem to be qualified to do so. I was able to find a job in my field in the last year I attended, but this was through a temp service. I went back after being laid off from this job looking for assistance but none was provided. I have been back and forth in and out of my field and am currently working outside of my field.”*

**159. [REDACTED] (ID 6137), Wisconsin-Green Bay, Computer Drafting & Design/Technical Project Management, 2/2005– 10/2007:**

*“I spoke with their “career placement” people on several occasions and the only positions I was ever offered were for minimum wage.”*

**160. [REDACTED] (ID 3878), Wisconsin-Greenfield, 9/2008– 3/2012:**

*“ITT told me that they would help me find a job with excellent pay in the field that I went to study. They never helped me find a job and every time I asked them for help they would give me a security officer job that only paid \$9 at most.”*

**161. [REDACTED] (ID 8482), Wisconsin-Greenfield, ISS/IT Networking, 4/2002– 9/2006:**

*“I also spent a considerable amount of time (almost a year if not a little over) unemployed and was told by ITT career services that since I was now in the job market that they would not help me anymore. I specifically remember being told that I could come to them at anytime in my career and they would get my name out there. That was a lie, they offered me no help I had to fight tooth and nail to find a new job before my family was kicked out of our place.”*

*“The only job I got from ITT was an internship and I had to take a \$10/hr paycut in order to start working in IT. I was told by them that this was common but the money would start rolling*



*in within months. I was unemployed 6 months later because the position was an internship and ITT conveniently left that out of our conversations.”*

**162. [REDACTED] (ID 7816), 3/2014-12/2015:**

*“After completing my associates degree in business management I contacted career services numerous times. The never came up with any leads. I am now a 30 year old marine corps veteran still driving tow truck.”*

## EXHIBIT 4

1. [REDACTED] (ID 7830), Alabama-Bessemer, 1/2009-1/2011:

*“When I enroll they stated with a networking degree from ITT I would be guaranteed a salary 65k with job placement from the school which never occurred.”*

2. [REDACTED] (ID 9482), Alabama-Bessemer, Information System Security, 3/2002-6/2005:

*“I feel that this school mislead students upon enrollment and failed to do the things they promised, while enrolled and after graduation. ITT tech promised to provide job placement upon completion of course. They guaranteed that there students would get a job making x amount of dollars to help with repayment of loans. All of there students are placed in jobs after graduation.”*

3. [REDACTED] (ID 5391), Arkansas-Little Rock, Criminal Justice, 3/2007-7/2010:

*“When I enrolled, my advisor told me that 75-90% of graduates were guaranteed a job within their field of study within 6 months of graduating, thanks to their job placement/counseling program. They also told me I that my credits would be accepted by ANY/ALL city/state/federal schools and jobs...including the FBI/Homeland Security/police departments/law firms! I was told that within two years of school that would be making \$50,000-\$100,000 p/yr depending on which job I accepted from the multiple positions they would set me up with through their job placement/counseling program.”*

4. [REDACTED] (ID 8881), California-National City, Electronics Engineering Technology, 12/2000-12/2002:

*“I was lured by being guaranteed job placement by or even before I completed my desired degree. As well as pressured into getting even better job placement by continuing on to the Bachelor’s program. None of my fellow students that I graduated with were able to land any job at anything better than minimum wage or even related to trade that we studied. No hiring company has considered my degree, only previous work experience outside of ITT.”*

5. [REDACTED] (ID 7047), California-Rancho Cordova, Electronics Engineering Technology, 9/1996-5/1998:

*“They guaranteed job placement of 90% or better. I found this to be untrue during the time that I attended the school because I held a work-study position in the job placement office.”*

**6. [REDACTED] (ID 9483), California-San Diego, Criminal Justice, 12/2007-9/2010:**

*“The recruiter said they are an accredited school and keep reiterating their high success rate of placement of students who work hard in the chosen field of study. I was told that I would learn the skills necessary to find and perform a job in my field and that the instructors were highly qualified experts in their fields. In reality they don’t offer what they promise as you get nothing more than the basics. Due to the claims of offering the classes necessary to pursue the vast array of opportunities. I was induced to enroll as I was making the first step investing in my future, that if I didn’t I was making a big mistake with my future. I was misled with promises of what my life would be or wouldn’t be depending on my decision. Again citing the Job placement claims verbally guaranteeing post graduation employment and since they don’t yet offer a Master’s program the ease of transferring my credits to a 4-year institution. None of which is true.”*

**7. [REDACTED] (ID 8996), California-San Dimas, 12/2010-3/2014:**

*“When I decided to enter ITT Tech to better myself and education and seeing through all their phony commercials about how peoples lives changed I decided to go there. I was promised and guaranteed that after my bachelors program i would have a high paying job. Making at least 60K - 100K a year. The recruiters were calling me everyday. They never stop calling you. I used my hard earned Military Benefits GI Bill and it all got sucked up dry at this school. I had to take out a loan that they gave me from Nelnet, to complete my final year of my BA program. They didn’t even explain the loan process nor explain that the payments would be outrageous as I have heard from many others.”*

**8. [REDACTED] (ID 8919), California-San Dimas, Criminal Justice, 1/2005-3/2010:**

*“I signed a loan for my son because the enrollment counselor told me after my son graduated he 100% guaranteed my son would be making so much money as a Crime Scene Investigator that he would pay them off one year after college. Obviously he lied, he also lied about ITT Tech having 100% job placement success with 6 figure income. It was all deceptive and fraud.”*

**9. [REDACTED] (ID 6070), California-West Covina, Computer Networking Systems, 1/2000-1/2003:**

*“I was guaranteed a job in the field I went to school for, after graduation I tried using their job placement program but there was nothing related to my field available.”*

**10. [REDACTED] (ID 4391), Colorado-Denver, Electronics & Communications Engineering Technology, 6/2007-3/2011:**

*“During my first visit to the campus, I was given information about the job placement program that the school had. I was told there would be a guaranteed job with placement rates around*

92%. I was told about the continued follow up after graduation if I needed help finding a job. Also that salaries after obtaining a bachelor degree would increase to \$70,000 a year. Due to these promises I felt that it would be beneficial to me to sign up for the program.”

**11. [REDACTED] (ID 4515), Florida-Doral, 11/2005-6/2007:**

“When I enrolled to ITT tech. The counselor said that this school was the best and it was accredited that they will help me with my job search...everything seemed right...and not to worry because they guarantee a job placement with a high salary.. ..when I was close to graduating the same counselor let me know that she was quitting because they made her lied to future students and the she couldn’t take it anymore and that’s why she was quitting... I felt devastated because she lied to me too[.]”

**12. [REDACTED] (ID 8560), Florida-Fort Lauderdale, 12/2007-9/2011:**

“I was promised Job Placement assistance and never received it[.] Also was told getting a degree from ITT was going to basically guarantee employment.”

**13. [REDACTED] (ID 7185), Florida-Tampa, Computer Drafting and Design, 1/2006-12/2008:**

“They told me that they would guarantee job placement that the employment rates were high and companies would be sure to high graduates from there school. In the time I attended and shortly after they had four job placement counselors quit and walk out or get fired.”

**14. [REDACTED] (ID 5358), Florida-Tampa, 9/2004-5/2006:**

“The person who gave me my tour and convinced me to enroll told me that they would guarantee me a job in the video game field since (I’m not sure if this was true) the class I was joining was the first in the nation for game design and development from ITT. The class was also told that we would receive associates degrees at the two year mark, which we found out when it was almost the two year mark that that was false. When the recruiter was going over salary for graduates, he said it was estimated that it would be over \$90,000 per year, potentially six-figures.”

**15. [REDACTED] (ID 6415), Florida-Tampa, 11/2006-11/2009:**

“I was told that I would have my loans paid off within 10 years of graduation (due to high salary and guaranteed job placement). [ ] I was told the education I received would guarantee me a job “anywhere” and the jobs they sent me to interview for required certifications that I did not have even after graduation.”

**16. [REDACTED] (ID 9046), Illinois-Burr Ridge, 9/2003-9/2007:**

*“Mr. Harmon my Recruiter for ITT informed me that I would finish my Bachelors program in 3 years instead of the normal 4 years. He also informed that I would be guaranteed a job after I graduated and that did not happen.”*

**17. [REDACTED] (ID 8896), Illinois-Mount Prospect, 5/2005-6/2007:**

*“Guaranteed job placement.”*

**18. [REDACTED] (ID 8244), Illinois-Mount Prospect, Information Technology, 11/2001-12/2002:**

*“I was a victim of ITT Tech predatory loan practices. They promised me during my first meeting with them that they could guarantee I would get a job paying 50k to start by obtaining one of their prestigious degrees. I was just 20 years old with a small child and desperate to be able to make a better living for me and my family I trusted them to follow through with their word. I quickly learned that their degrees are not highly thought of. ITT did not attempt to help me find the job I was promised. Never once after graduating did they provide the job placement I was promised. Over the years I have tried to find a job in my field but no luck. The education I received was poor and they seemed to just want to pass everyone regards of the skills or knowledge learned. I honestly feel like I learned nothing. When I did attend job fairs I noticed how much I didn't know and was under qualified. 13 years later I am still at the same job I was at when I started ITT Tech.”*

**19. [REDACTED] (ID 8130), Illinois-Oak Brook, Criminal Justice, 3/2008-7/2012:**

*“When I enrolled into ITT Tech they advised me that I would be guaranteed a job when I graduate and that they were one of the top schools and accredited.”*

**20. [REDACTED] (ID 9340), Illinois-Orland Park, Computer Electronics Engineering Technology, 9/2007-6/2010:**

*“Recruits would tell me that after I graduated I will have a high paying job in my field. Career service would always have me go fill out job application with nearby retail stores. Recruiters also mention that my degree would guarantee me a great job placement with a great company after I graduate but that was never the case. I would go on job interviews and would totally failed the interview because of the poor education I got from the school.”*

**21. [REDACTED] (ID 8217), Indiana-Fort Wayne, 3/2009-9/2011:**

*“From the starting meeting I was told that I was guaranteed a job working on computers because they had companies that only hired from them and an entire department dedicated to job placement.”*

**22. [REDACTED] (ID 7685), Indiana-Indianapolis, 9/2012-6/2014:**

*“I was also told the school was fully accredited and having ITT on my resume would guarantee any job. I was also told my credits would be accepted at any other school. I was told at recruitment that I would be making \$60000 a year with the degree. I was also told that I would be guaranteed a job once I graduated. I was denied services in school, therefore I withdrew early.”*

**23. [REDACTED] (ID 9236), Indiana-Indianapolis, Visual Communication and Graphic Design, 6/2010-9/2012:**

*“I was one of many students enrolled with ITT with aspirations in the Bachelor program of Game Design. A school official came to our class mid semester during year two and informed us they could no longer guarantee jobs in our respective fields and as such were no longer offering the bachelor to us.”*

**24. [REDACTED] (ID 8766), Indiana-Indianapolis, 3/2010-9/2011:**

*“As a stay at home mom at the time I was thrilled to hear of a technical school I could attend 100% online. Talking to an advisor assured me I would get hired before state school and county college applicants because this was a specialized technical institution. I was also given extremely impressive job percentage placement from current and past graduating classes. I was promised a job advisor that nearly guaranteed me job placement by the time I graduated. I never heard from an advisor until 2 weeks after I graduated, and only because I called begging for help. I was then told by my advisor to either continue at ITT Tech for my BA, or move to a different location because I will find no jobs in my area without a better degree.”*

**25. [REDACTED] (ID 8214), Indiana-Indianapolis, Information Systems Security, 9/2007-3/2012:**

*“I was told that I was guaranteed to be placed into a job within my field of study due to their 80% employment rate. Instead they did not pursue positions for me and instead, when I did get my first job within my field they, on a daily basis until I changed my phone number and email address, attempted to have my employer at the time and I to sign a document stating that ITT Technical Institute provided me that job. This was a job I did not attain through ITT Technical Institute.”*

**26. [REDACTED] (ID 9582), Kentucky-Louisville, 9/2002-1/2006:**

*“They claimed jobs in my field were abundant and were guaranteed, then they would give me leads after graduating for call center positions and jobs completely unrelated to my field of study. Their career services would do nothing but scan job posting websites, the same thing I could do in my free time. What was I giving them money for?”*

**27. [REDACTED] (ID 7684), Michigan-Canton, Network Security/Administration, 1/2010-6/2012:**

*“The jobs/careers described were dictated to be 60k+ annual salaries. Jobs were stated as ‘guaranteed upon graduation’. Placement rates for a job of this caliber was stated as upwards of 95% for graduates.”*

**28. [REDACTED] (ID 7843), Michigan-Canton, 12/2010-3/2014:**

*“I was told that the school was held in high credibility and that it was almost a guarantee for a high paying job right out of this school. After I graduated I found out that employers treat a degree from this school like a piece of trash from all of the horror stories they have heard.”*

**29. [REDACTED] (ID 9591), Michigan-Swartz Creek, 12/2009-12/2013:**

*“[B]efore I signed up the recruiters told me that the degree I would obtain, would guarantee employment after graduating because it was ‘in high demand’ and that people like me were needed by the industry.”*

**30. [REDACTED] (ID 3939), Michigan-Swartz Creek, Criminal Justice, 5/2008-9/2012:**

*“ITT tech lied to me by telling me they guarantee me job placement after I graduate of \$10 or higher! I can’t even get a job now because they have ruined my credit!!! They also took out loans for me through several different loan companies who harass my veteran of Vietnam, very poor health dad for payments!!! Threatening us with court!!! He had a heart attack earlier this year because of the stress they are causing! They ruined my life because I’m unemployed because of their lies and deceit.”*

**31. [REDACTED] (ID 8218), Michigan-Troy, Criminal Justice/Project Management, 10/2010-5/2015:**

*“Promises that the school’s accreditation would transfer ANYWHERE, with the particular classes I took on TOP of my military experience, also Federal Government experience would almost guarantee positions all over. 7 out of 10 students will be hired, in their field. I guess I was one of the 3.”*

**32. [REDACTED] (ID 7051), Michigan-Troy, 9/2009-5/2011:**

*“As a young student, I did not understand that ITT Tech was not properly accredited in the business world. In fact, I was told the exact opposite by their predatory sales staff who ensured me that I was guaranteed to find a high paying position after graduating from their program. On top of that, they promised that they would help me find a job. Nothing they said turned out to be true and I wasted two years of my life and racked up thousands of dollars of debt from an organization that seems built to scam unassuming students with an embarrassingly weak curriculum, unprofessional teachers and a degree that is utterly useless in the real world.”*

**33. [REDACTED] (ID 9285), Minnesota-Eden Prairi, Digital Entertainment Gaming and Design, 9/2004-6/2008:**

*“Yes, I was guaranteed job placement within 6 months post-graduation. I was also told there would be a internship while in school, which did not materialize.”*

**34. [REDACTED] (ID 8761), Missouri-Arnold, 3/2004-8/2005:**

*“They promised guaranteed job placement, but as i watched the other students finish, i would just see job fairs where no one was hired and wouod eventually see them come back for more schooling or give up.”*

**35. [REDACTED] (ID 7457), Missouri-Arnold, Computer Systems Security, 8/2006-11/2009:**

*“I was told by my counselor in the beginning that the school had a very high success rate in finding me a job once I completed my bachelor’s program. As my time at school continued, the words “guaranteed employment” were used more frequently by school administration. Especially when they needed me to apply for more loans to continue my education there.”*

**36. [REDACTED] (ID 7320), Missouri-Arnold, Criminal Justice, 9/2005-6/2009:**

*“They told me that if i attended there school and completed my degree that they would find me a good job and with the degree i would be guaranteed a good paying job.”*

**37. [REDACTED] (ID 9295), Nevada-Henderson, Visual Communications, 9/2011-9/2013:**

*“They promised the education to be guaranteed a job in our field but the classes felt substandard but I even had a teacher that said it wasn’t enough.”*



**38. [REDACTED] (ID 9674), Nevada-Henderson, Information Technology, Multimedia, 9/2005-9/2007:**

*“The school board was very confident about job placement for myself and many other students. We were promised that when our program was completed, that we would be guaranteed a job within a month or two. We were shown misleading numbers regarding job placement statistics and they were never able to follow through once my program was completed.”*

**39. [REDACTED] (ID 6448, 7235), New Mexico-Albuquerque, Computer Electronics Engineering Technology, 8/2003-6/2005:**

*“Guaranteed job after graduation and claimed high employment rates after graduation.”*

*“ITT lied about job prospects and guaranteed a job after graduation. ITT also encouraged me to pull out loans and not once did they recommend did they recommend applying for scholarships. And did not state that repayment would be so difficult.”*

**40. [REDACTED] (ID 2718), New York-Albany, 9/2009-9/2011:**

*“They said i was guaranteed a job in my field well I graduated in 2011.”*

**41. [REDACTED] (ID 8379), New York-Getzville, Information Technology- Computer Networking Systems, 9/2008-9/2010:**

*“Upon signing up for ITT I was told that I will have a guarantee job placement. I was shown a list of salaries pass students were making in my field of study, so I’ll be making the same or more. I was told that I will have all the support I need in my job search as the school works in businesses in and around the area so getting a job would not be any problems.”*

**42. [REDACTED] (ID 7929), New York-Liverpool, 8/2002-3/2004:**

*“We were supposed to have practice interviews to prepare us for the real thing, but we only had 1 and it wasn’t helpful. They basically guaranteed us a job straight out of college paying \$40,000+ but I was unable to find a job in CNS(my field of study) paying anything close to \$40,000.”*

**43. [REDACTED] (ID 5610), North Carolina-Cary, Computer Engineering And Electronics Technology, 11/2009-11/2011:**

*“I explained to them i gad a criminal record and they assured me that ITT technical institute would guarantee me a job after i completed my classes and took out thus high interest loans.”*

**44. [REDACTED] (ID 6143), Ohio-Columbus, Computer and Electronic Engineering, 9/2010-6/2012:**

*“They guaranteed job placement through their career services, citing a very high percentage of placements. When I tried to get help through them, they submitted me to a great number of other job agencies. They themselves did not help me find a job. When they discussed salaries, they promised standard tier I salaries for my field, which they said was around 40k. I’ve never made 20k, let alone 40k. Once I graduated, the only time I heard from them was either trying to get me to sign up for a bachelors.”*

**45. [REDACTED] (ID 9623), Ohio-Dayton, Criminal Justice, 3/2007-12/2009:**

*“Guaranteed me that within a month of graduation I would have a job placement in my field. Only set up one meeting with me about job search but never helped me on my search and I still have yet to get a job in my field.”*

**46. [REDACTED] (ID 8984), Ohio-Hilliard, Multi Media/Graphic Design, 9/2005-5/2007:**

*“Being recruited into ITT I was told if I complete the program they can guarantee I would find a job, and they would help me every step of the way. I unfortunately fell for there lies.”*

**47. [REDACTED] (ID 9220), Ohio-Hilliard, Associate’s Degree of Science in Nursing, 9/2010-3/2013:**

*“From the initial day of visit to the campus, the staff made promises of assistance in job placement upon graduation and guaranteed we would not have any troubles finding a job. Throughout the program, they made it a point to talk about other programs’ success at job placement and talked statistics as well, without even having any actual data related to the nursing program, because I was in fact in the first class for this program at the Hilliard location, so this data didn’t exist yet. They knew absolutely nothing about finding and obtaining jobs in the nursing profession, and this became evident upon graduation, when there was no help whatsoever in this task other then sharing some sample resumes for us to build our own after... you can obtain that with google - I don’t consider that professional support in obtaining a job!”*

**48. [REDACTED] (ID 2727), Ohio-Maumee, Business Technology, 1/2009-9/2010:**

*“They guaranteed 99% job placement in your field of study. Guaranteed \$50000 starting out.”*

**49. [REDACTED] (ID 9000), Ohio-Norwood,11/2005-4/2006:**

*“Going to this school would guarantee a career for me. They told me I would have a guaranteed job in the criminal justice field.”*

**50. [REDACTED] (ID 8228), Ohio-Youngstown, Information Technology - Multimedia, 9/2003-9/2005:**

*“ITT Tech initially said that they had guaranteed job placement. They advisor claimed they had people working in positions within organizations that made it possible to place students quickly after graduation.”*

**51. [REDACTED] (ID 8132), Oregon-Portland, 6/2014-1/2016:**

*“This school stated that the job market was booming and I would have a job by my second term, guaranteed. At the time of my second term I knew absolutely nothing about the field of work and did not understand any the field, for that matter. Also, this school told me that I would be making 65+ thousand a year for drafting during enrollment and that is far from true in reality.”*

**52. (ID 8452), Oregon-Portland, 06/2014-1/2016:**

*“When I went to talk to an advisor at this school, they guaranteed me to find employment after my 2nd term of school. They also said the average salary was \$65k+ a year.”*

**53. [REDACTED] (ID 8001), Pennsylvania-Dunmore, 1/2008-1/2010:**

*“With roughly 8 months remaining the students including myself were growing concerned of an internship as promised. The only available jobs were between 9-11 dollars hourly. Not only was that significantly less than promised, it was also 6-4 dollars less than what I was making at the time. Allow me to retract back to the admission stage. I was guaranteed verbally that prior to completion an internship would be in place, and \$50,000 + annually would immediately follow. This wasn't the case. I couldn't even find a job within a 70 mile radius, and the ones that were applied to were ignored by the potential employers. One company stated in laymans terms that ITT accommodates a horrid reputation and that they will never scout there students. To sum up this part of the rant, I NEVER got a job in my field of study.”*

**54. [REDACTED] (ID 9012), Pennsylvania-King of Prussia, Architectural Drafting and Design, 6/2009-6/2011:**

*“I didn't even know how many loans I had when I graduated. I was promised \$50-60K a year salary and “guaranteed” job. No one helped find a job, there were no job fairs at the school, nothing. I'm currently more than \$60k in debt. I can not buy a home because I'm in collections because I can not afford my loans.”*

**55. [REDACTED] (ID 8740), Pennsylvania-Mechanicsville, 1/2003-9/2005:**

*“High-pressure sales pitch with a preconceived notion that you will graduate with a job in your field in a timely manner as well as a guaranteed salary that is well above what is to be expected in the job market at the time.”*

**56. [REDACTED] (ID 8105), Tennessee-Knoxville, Criminal Justice, 3/2011-6/2013:**

*“They said they could get me a job before graduation and guaranteed job after. The career services department sent me on an interview I was not even old enough to do and they sent me jobs that were not in the field I was studying. I also had employers tell me they did not consider ITT tech a credible college.”*

**57. [REDACTED] (ID 8621), Tennessee-Nashville, Bachelor of Applied Science in Software Development, 6/2008-6/2012:**

*“There were several classes where the career services department would speak to us and tell us how they can get us guaranteed jobs. There were other times where they claimed they had high placement rates.”*

**58. [REDACTED] (ID 7835), Tennessee-Nashville, 8/2011-3/2013:**

*“Said there is a 99% Guaranteed job placement after graduation. Pay would be b/w 20 to 34/per hr.”*

**59. [REDACTED] (ID 8260), Texas-Austin, 1/1997-1/1999:**

*“I was hyped up and told that they could guarantee me employment in my field with a company.”*

**60. [REDACTED] (ID 8981), Texas-Austin, 01/2002-1/2004:**

*“Guaranteed a job in the field of study. None were available.”*

**61. [REDACTED] (ID 9440), Texas-Houston West, 10/2009-10/2011:**

*“I was promised a guaranteed job placement in my area of study. They told me that all of their students end their degree with jobs they had in line for them. They show me a chart with how much the ITT students made in my line of study compared to other colleges. Which was significantly higher and this was due to their on hands approach from beginin to end.”*

**62. [REDACTED] (ID 9075), Texas-Houston West, 1/2007-12/2010:**

*“I joined ITT in 2008, I was guaranteed that upon completion of Associates Degree I will have six figure Salaried job. I was introduced to career services department and was told that they will provide 100% support and introduce me to hiring managers of the companies and that their jobs is to constantly make connections and invite hiring managers to recruit students from ITT School, hold and organize job fairs for school students. [] The promise of connecting to Hiring Mangers of companies those who are looking for IT Professionals never became a reality. 6 months passed by, the started telling me that the program have changed and my Certification is out dated and I should take more classes and I should loan out more more money to pay for more classes and the I will have better chances to find a job and that they have more managers in line who are waiting to hire new graduates, so now in order for me to get connected with the hiring managers I needed to get another 50k in loan.”*

**63. [REDACTED] (ID 7985), Texas-Houston West, Computer Science, 3/2009-5/2011:**

*“ITT made repeated false statements and sometimes even guaranteed I would find a high-paying IT position right after school. During my job hunting in ITT, I was promised they were actively trying to find a position for me, but by time I graduated, I heard nothing back from them. I have been turned down by many employees simply because I have ITT on my resume.”*

**64. [REDACTED] (ID 9427), Texas-Richardson, Information Technology - Computer Networking Systems, 3/2008-11/2009:**

*“At the San Antonio campus where I discussed my goals with the recruiting counselor, I was promised that their ‘job placement’ department would ‘guarantee’ me a position with a good company when I near my graduation date, and would be making a starting salary of \$60,000 a year. To someone who was only making \$10/hour as a front desk agent at a hotel that sounded great! That individual told me she would be with me from the time I enrolled to my graduation. This was a lie because she quit one week after I started school there. This is just the type of behavior I experienced from the staff during my time there. I worked with the job placement department countless times throughout the 20 months I attended school with helping me secure employment. I went to every job fair the campus hosted, but I feel the department did not even try to look on my behalf. I followed up with some companies they claim they called on my behalf, but no one at those companies had heard of me or seen my resume. It took me several years to finally find a decent job for what I went to school for with no help from the college.”*

**65. [REDACTED] (ID 8925), Texas-Richardson, Computer Networking Systems, 1/2008-12/2010:**

*“ITT tech promised me of getting me a job making six figures and that they will guarantee job placement. The teachers did not teach anything at all. They would provide the answers to the test while the test was going on. I stuck to it due to the promises that were made.”*

**66. [REDACTED] (ID 8540), Virginia-Chantilly, CNS (Computer Networking Systems), 1/2009-12/2011:**

*“Prior to enrolling, the ITT recruiters promised me the world. They told me employers will be forming lines to hire you and that the only issue you will have is having to decline so many wonderful offers. They made false promises such as upon graduation, at the minimum, landing a fortunate 500 company job is a guarantee. They told me that have placed students with some of the most prominent companies in the world making above 6 figures easily. This was all fabrication and a deception as none of it turned out to be true. Even after graduation, they stopped contacting me, delaying meeting up with me for job placement, and pretty much left me hanging high and dry. It’s odd since communication between ITT and myself prior to enrolling and during the figuring out tuition part was constant, but after graduation it was as if they did not give a darn anymore.”*

**67. [REDACTED] (ID 9098), Virginia-Richmond, Computer Programing, 8/2007-1/2008:**

*“I can’t remember all the details because it was so long ago and the loan was for my son, but I do recall the experience was nothing like they led us to believe. They guaranteed job placement almost immediately following graduation.”*

**68. [REDACTED] (ID 3694), Washington-Everett, Computer Network Systems, 3/2008-6/2010:**

*“I was young, so I was never given full explanation about any of my loans. [ ] I graduated 2010 I was working for Sprint since 2004 trying to get out of retail and that never happened as it was promised to me. They painted a perfect picture in my eyes that the loan process they do all the work for you and you are guaranteed a job placement during or after you graduate.”*

**69. [REDACTED] (ID 7567), Washington-Seattle, 09/2006-1/2008:**

*“ITT claimed that it’s education in the Game Design program would guarantee me a job in the game industry. After learning more from students late in the program, I learned that this was completely untrue and it was rare for ITT students to actually obtain employment in the industry.”*

**70. [REDACTED] (ID 8052), Washington-Spokane Valley, Computer Network Systems, 9/2005-3/2008:**

*“When first meeting with a recruiter, I was advised to attend ITT as it would have a guaranteed job placement making at least 40,000 per year. This clearly gave me a sense of urgency to attend as the outlook was promising.”*

**71. [REDACTED] (ID 9319), Washington-Spokane Valley, Technical Project Management, 9/2002-3/2007:**

*“Several flyers and verbal promises from recruiters stated anywhere from 89-95% job placement. I was later told by a disgruntled staff member that these numbers included any type of employment. Several times before enrolling it was stated verbally that you could leave the school and find a \$50K+ job in the field of your choice. Guaranteed.”*

**72. [REDACTED] (ID 7749), Washington-Spokane Valley, Information Design & Computer Networking, 3/2000-3/2008:**

*“As someone working retail, I was greatly interested in getting into the IT field. At that time, Spokane’s market was either; go to a 4 yr, go to community college, or go to ITT. ITT provided after hours classes. 4-5 hr, 3-4 times a week. During my tenure there, I was CONSTANTLY informed of success rates of students who graduated with an AAS in the software/design side AND the networking side of the school. I was told I would be ‘guaranteed’ a position, if I went down this path. Looking back, I believe this truly defines the practice identified as predatory.”*

**73. [REDACTED] (ID 8710), Wisconsin-Green Bay, 9/2004-5/2008:**

*“The promised that their career services had higher placement and that they could guarantee a job at the end of graduation. They showed salaries that were inflated to show how the cost of school would be justified.”*

**74. [REDACTED] (ID 9169), Wisconsin-Green Bay, Construction Management, 9/2007-12/2010:**

*“While attending a meeting with one of the ITT tech school administrators he spoke very highly about the job placement. He said that they would guarantee job placement after graduation, if not before because the Construction Management program, although new has seen a lot positive feed back for local companies. I graduated in Dec of 2010 and did not have a job, I ended up finding a temp 3 month job, started in May of 2011 in another city/state (Lansing, Iowa), I live in Green Bay, WI for a shut down at a power plant in. After that it took me another 6-7 months to find another job, permanent job. This job paid no where near what they told me I would be making, almost half.”*

**75. [REDACTED] (ID 8307), Wisconsin-Green Bay, 3/2006-6/2010:**

*“They claimed a their career center had connections with local employers and a job in my field was guaranteed.”*

**76. [REDACTED] (ID 7782), Nursing, 3/2011-6/2013:**

*“They told us that we would be guaranteed a job once we passed our boards and graduated the Nursing program and that no employer could turn us down. We later found out that several of the local hospitals would not hire students from the program due to the lack of accreditation[.]”*

**77. [REDACTED] (ID 8776), Computer Network Engineering Technology, 9/2000-5/2002:**

*“Told me I would receive a job with a 6 figure salary and would guarantee job placement[.]”*

**78. [REDACTED] (ID 8675), Game Design, 9/2009-6/2011:**

*“They guaranteed a salary starting for 60k for a Game Design job but failed to stay up to date with the requirements of this job or the definition for the area. They had no idea what people were hiring for and the skills required for those jobs which made it impossible to find any work in the field I was studying for.”*

**79. [REDACTED] (ID 4439), Multimedia, 6/2005-9/2007:**

*“I was told that there was guaranteed job placement with competitive salaries. They were unable to find a job for me, and shrugged off any and all concerns I brought to them about job placement.”*

**80. [REDACTED] (ID 7683), Computer Networking Systems, 12/2009-11/2011:**

*“Told me that they guaranteed job placement in my field with starting salary at \$55,000. Told me that their career councilors were there to make sure it happened.”*

**81. [REDACTED] (ID 6578), Computer Networking Systems, 8/2010-8/2012:**

*“I came in by myself and asked about the program, and after everything was all said and done they told me I need a parent to co-sign for me. I bring in my mom and they went over everything very fast and basically told us to take out these huge loans and it’ll be fine once I get out because they’ll find me a job guaranteed.”*



**82. [REDACTED] (ID 9042), Computer Networking, 12/2000-12/2002:**

*"I was 18 when I enrolled at ITT I had no idea the amount of debt I was accumulating for an Associates degree in a field that really only needed an A+ certification. I had no idea about the loans nor how they were being applied, I was just told to sign here and we will guarantee you a job in your field."*

**83. [REDACTED] (ID 8807), 5/1998-5/2000:**

*"They told me my field was in high demand, come to find out it wasn't. Promised a guarantee of being able to find employment in the field after graduation, but failed at that."*

**84. [REDACTED] (ID 9645), 8/2001-1/2003:**

*"They pretty much guaranteed the job of my choice when the degree program was completed."*

**85. [REDACTED] (ID 7790), 9/2003-5/2006:**

*"Was guaranteed job placement in my field, but recruiters never came through. Was told my starting salary would be above and beyond anything I'd make without their degree."*

**86. [REDACTED] (ID 8133), 4/2010-1/2012:**

*"They told me that I was guaranteed a paralegal job upon graduation."*

**87. [REDACTED] (ID 5937), 3/1999-9/2000:**

*"They guaranteed placement for every graduate. They never helped me find interviews."*

**88. [REDACTED] (ID 9377), IT-Computer Network Systems, 8/2010-9/2012:**

*"Was told job placement was guaranteed and although I do work with computers I do not work directly in my field of study. Of the 4 other students in my graduating course of study only 2 of us work in the IT field and neither work doing anything directly with our courses. We were promised \$50k/year jobs and I'm barely making half that currently with no chance of advancement even trying to obtain jobs directly related to my field with that potential have all been rejected due to employers disregarding ITT accreditation."*

**89. [REDACTED] (ID 8631), 2/2008-5/2010:**

*"I was advised by my rep, Latoya Perry, and the career professional Al Dornbach, that placement at the Bensalem, PA campus for ITT was basically 100% (When I asked what basically meant they said it was less than 2% off). I was also told that students placed made at least 50-60 thousand per year, which helped supplement repayment of any student loans. Not to*

*mention I was guaranteed a job in my field upon graduation. This was a huge selling point for me since I had waited to pursue any higher education.”*

**90. [REDACTED] (ID 3707), Multimedia, 9/2006-2/2007:**

*“When I went and spoke with the recruiter, I was told the “Multimedia” program was what I needed. It was described to me as courses in graphic design and web development. I was guaranteed a job in my field within 6 months of graduation - I was told they had special counselors that would work with me to ensure I found a job. I was also told that my accreditation would be recognized by companies and schools alike - and that my credits would be transferable.”*

## EXHIBIT 5

**1. [REDACTED] (ID 8204), Alabama-Bessemer, Computer Electronics Engineering Technology, 3/2005-3/2007:**

*“We was inform about CompTIA certification and licensing right before graduation. [W]e receive no help in preparation, scheduling, or pricing for the exam to certify us. I never got a certification due to no help.”*

**2. [REDACTED] (ID 7695), Alabama-Bessemer, Information Systems Security, 12/2009-6/2013:**

*“None of the classes that I took "prepared" me for the actual career in the field. [T]hey also failed to provide adequate training for certifications related to the job field as the one day per year training was a joke.”*

**3. [REDACTED] (ID 7830), Alabama-Bessemer, 1/2009-1/2013:**

*“The school stated that completion of my program would guarantee passed of certification exams for ccna[.]”*

**4. [REDACTED] (ID 8301), Alabama-Bessemer, Information Security Systems and Technology, 6/2005-8/2009:**

*“Gave high statistics of graduates that we're employed and could help obtain free certifications.”*

**5. [REDACTED] (ID 7799), Alabama-Bessemer, Computer Networking Systems, 9/2004-6/2013:**

*“I was misled about the pass rate of students on certification exams. I was also led to believe that ITT Tech would be doing certification prep classes which never materialized.”*

**6. [REDACTED] (ID 9225), Alabama-Bessemer, Digital Entertainment and Game Design, 8/2006-1/2010:**

*“I was also told that my tuition would provide for tests for certification (A+, Cisco, Dell, etc.), software licenses (Adobe, 3DSMax, Maya, etc.), and Books over the course of my education. Certification and Software Licenses were not provided.”*

7. [REDACTED] (ID 7924), Alabama-Bessemer, Computer Network Systems, 9/2002-9/2004:

*"I was told repeatedly by prospective employers, while pursuing work in my field that my degree was worthless, and unless I had certifications, I was not a qualified candidate."*

8. [REDACTED] (ID 9720), Alabama-Madison, Electrical and Electronics Engineering Technology, 7/2012-12/2014:

*"Claimed our training would be so good that we'd end up knowing anything we'd need to know about any job we wanted, would be able to easily get certifications in case future employers wanted them, etc."*

9. [REDACTED] (ID 7953), Arizona-Tempe, IT/CNS, 5/2009-5/2011:

*"I was told that I would be able to take my CCNA, MSCE, A+, Network+ ect through the school and that it would be apart of my tuition. This was not the case. The most they offered were student led study courses. There were no instructors present at the study sessions."*

10. [REDACTED] (ID 9282), Arizona-Tucson, 9/2001-5/2009:

*"Yes we would still have to take all of our certification classed after we graduated and pay for them also."*

11. [REDACTED] (ID 8153), California-Anaheim, IT- DCST, 1/2006-1/2009:

*"I was told that my Associates and Bachelors would be enough to get a good paying job. Come to find that Certifications from Microsoft would hold a lot more value."*

12. [REDACTED] (ID 7679), California-Anaheim, Data Communications, 3/2004-11/2009:

*"They also mentioned that certain classes would help me pass networking certifications, yet they tought no certification material. Most of the material the first two years was not from a reputable company but made specifically for ITT by a company in India. The material was poorly written and the material was not well thought out."*

13. [REDACTED] (ID 4139), California-Culver City, 10/2013-6/2015:

*"I wad informed once I graduated that they would provide certification on all of the C++ exam at no cost."*

14. [REDACTED] (ID 8970), California-Lathrop, Internet Security, 6/2006-6/2011:

*“They claimed that I would have the proper education to pass they certification test. The teachers were not well enough knowledgeable to help me even try to pass any certification”*

15. (ID 4863), California-Lathrop, Information Technology Computer Networking Systems, 9/2011-5/2013:

*“The classes covered a lot of material in the certification tests but it was not in-depth enough and only the basics were taught.”*

16. [REDACTED] (ID 5366), California-National City, Networking Systems Administration, 9/2012-6/2014:

*“I was led to believe I would be able to compete in a job market where other certifications are required. [I] was told I could earn a high salary in my field but they did not mention the fact that I would need additional certifications which they do not offer.”*

17. [REDACTED] (ID 2608), California-National City, Computer Network Systems turned into Network Systems Administrations, 2/2011-6/2014:

*“They insinuated that I would get the certifications by going to ITT while I was attending.”*

18. [REDACTED] (ID 8440), California-Orange, Data Communications Systems Technology, 6/2007-6/2011:

*“They also told me that their classes will help me pass most of the highly needed certifications but that was not true. Their classes and instructors lacked the experience to help us achieve this. I had to study on my own and pay extra money outside of the college money to be able to get this type of training and pass my certifications.”*

19. [REDACTED] (ID 5718), California-Oxnard, Game Design, 2/2011-5/2014:

*“I stopped listing that I attended ITT on my resume because I inquired after getting rejections for almost a year, and they said that they never had hired anyone that worked out from that school. I started listing Udemy certifications instead.”*

20. [REDACTED] (ID 2845), California-Rancho Cordova, 9/2004-3/2007:

*“I was told that my education would put me in position to acquire the Cisco Certified Network Administrator certification upon graduation, but that I would earn at least \$60,000 salary without it. I was told the certification would only act as a secondary benefit to my degree and passing the exam would be easy after I finished my education.”*

**21. [REDACTED] (ID 8291), California-Rancho Cordova, Information Systems Security, 12/2004-6/2010:**

*“ITT-Tech claimed to offer an education that would result in IT jobs, and my goal was to become a Network Admin. The school claimed to offer training and lab/equipment to learn on, and state of the art facilities. I was told that the CCNA certification would be easy once I was finished with my degree. In reality the computers were very old and many were broken, the only lab equipment I saw was from the teachers' personal collections or workplaces, and I spent less than 30 minutes with a real router the entire time I attended the school. The education had nearly nothing to do with being ready for certification, and none of the coursework prepared me for testing. When I compared my Capstone projects to real-world examples, my work was very inadequate.”*

**22. [REDACTED] (ID 9573), California-Rancho Cordova, Computer Electronics/Electronic Engineering, 1/1996-12/1998:**

*“They said I would have all the required credentials in my field upon graduation. I later learned, after being turned down from a job i found on my own, i needed Microsoft certification. Upon contacting the school, I was told that was different and would cost more. I asked them why this wasn't disclosed at the time of my graduation, as I called several years later, I was told that was a program they didn't offer at the time but now, as they realize it is needed, they added a whole new program and would have the recruitment staff call me about costs etc.”*

**23. [REDACTED] (ID 9287), California-Rancho Cordova, Project Management, 1/2011-9/2015:**

*“We were assured that the accreditation at ITT was just as good as other schools. Along with this told that certification eligibility was the same if we wen't anywhere else. There was even a study group put together for different programs to prepare for exams. This was not the case and the only certifications that we could pursue were also meaningless.”*

**24. [REDACTED] (ID 5546), California-Rancho Cordova, Multimedia, 3/2006-12/2010:**

*“Finding a job with a multimedia degree has been impossible. With my Network Systems degree I was at least able to find contract work and a permanent job at Tony's Fine Foods until they were sold to UNFI. However I have not been able to elevate myself beyond customer support, in order to do so I believe that I will need certifications in a few different areas. The issue that I have is that these certifications can cost \$100 to \$400 and just one of them holds more weight to a potential employer than my degree does.”*

**25. [REDACTED] (ID 9052), California-San Diego, Computer Networking (AA) Information Security Systems (BS), 3/2003-3/2007:**

*“Due to the fact that I was new to the field of Info Technology I was unaware of technical certifications. I was only aware of your basic A+ and Network + certifications that the school made claims that the CNS program would prepare you for. Knowing what I know now I would have never started the CNS program. The content taught in the CNS courses were mediocre. I distinctly remember a student that was already working in the field claiming that the courses were a huge joke.”*

**26. [REDACTED] (ID 8310), California-San Dimas, Computer/Electronic Engineering Technology, 9/2005-3/2010:**

*“I was also told I would be provided with actual networking certifications, I was told this by my recruiter who was later fired only because multiple complaints had been filed regarding lies.”*

**27. [REDACTED] (ID 4265), California-Torrance, 2/2005-6/2009:**

*“Many of the IT related courses were based on theory. And those that did use a book, used IT certification manuals. Upon graduating and working my way into the field and relying on continued independent education to achieve certifications in my field of study, these courses were no where close to what was needed to obtain certifications in the topic.”*

**28. [REDACTED] (ID 7973), Colorado-Aurora, Computer Networking Systems, 12/2005-12/2007:**

*“They made it clear that I would be prepared for multiple Microsoft certifications after graduation based on the courses taken. This was not the case.”*

**29. [REDACTED] (ID 8944), Colorado-Denver, ITCNS - Computer Network Systems, 9/2006-5/2009:**

*“Most permanent and well-paying IT positions require certifications. After I graduated I was contacted by a company that does certification training and testing. They found my resume on a job board. I met with them, they had me take some pre-tests to check my knowledge. My knowledge was based upon my education from ITT-Tech. I failed the pre-tests. My debt to income ratio was/is so bad that I can't even get loans to attend certification training. The worst part all of the IT contracts I've worked, is that a great deal of the people I worked with had no degree or certs, and some of them made a great deal more than I.”*

**30. [REDACTED] (ID 9142), Colorado-Denver, Electronics and Communications Engineering Technology, 3/2007-3/2011:**

*"I was not informed that to be an engineer it was needed to pass or take an certification exam in the end."*

**31. [REDACTED] (ID 8066), Colorado-Westminster, Network Systems Administration, 12/2013-12/2015:**

*"I was not familiar with the field at the time of enrollment, so my question was do I need any licenses or anything for employment in this field. I was told when I graduated I would have numerous certifications."*

**32. [REDACTED] (ID 9366), Florida-Doral, BA Information Security Systems, 6/2003-9/2007:**

*"Several people over the years have told me that certifications are looked upon as more important than a degree from ITT Tech. As an example, in a job interview several years ago, I made a comment regarding my degree being from ITT Tech being good enough to make me the best candidate for the job. The interview had asked if I had any plans on getting certifications. I said no, I have a degree from the top school. His words, "you should rethink that." I stopped looking for IT work long ago. It never got me to where I wanted to be."*

**33. [REDACTED] (ID 9278), Florida-Fort Lauderdale, Information Systems Security, 5/2006-12/2010:**

*"I had to obtain certifications such as CompTia and Cisco to end up in my field of study. ITT Tech on resume did not help."*

*"I never knew how much employers did not like ITT Technical Institute. From the commercials and staff at ITT, I was advised that ITT was one of the best schools to go to for a technology career. I had to get certifications outside the school in order to get my foot in the door of my field of study."*

**34. [REDACTED] (ID 8369), Florida-Fort Lauderdale, Network System Administration, 9/2011-12/2014:**

*"The school, in general, did not teach its students. Many teachers would pull up YouTube videos or assign work that we never went over or discussed. It was all easily searchable on google. No one was taught to any degree except for maybe one or two teachers who actually cared. Most students would be given A's just to pass them along to the next class to keep the passing grade statistics up. ITT absolutely did not prepare you for any kind of Certification Exam for your profession(IT/Networking Systems)."*



**35. [REDACTED] (ID 7305), Florida-Hialeah, Information Systems Security, 9/2009– 3/2012:**

*“We were not provided any way to gain licenses in computer fields but expected to take and pay for licensing on our own time and money.”*

**36. [REDACTED] (ID 9307), Florida-Jacksonville, Information Technology, 6/2004-9/2005:**

*“ITT never informed me that their class credits were non-transferable. Also classes were very loose and not up to par on what was required to pass certifications in my required field.”*

**37. [REDACTED] (ID 9421), Florida-Jacksonville, Information Systems & Cybersecurity, 8/2013-9/2015:**

*“There were no certification test offered throughout the entire program at ITT only classes.”*

**38. [REDACTED] (ID 2625), Florida-Lake Mary, Information Technology - Computer Network Systems, 1/2009-12/2011:**

*“When I walked in there I told the guy that I was interested in learning about computer networking and being cisco certified. I asked about information and how much the program cost. Not only did he avoid directly answering the questions saying “what’s a real future worth to you?” “You will not be able to provide as a man doing what you’re doing now” and saying “we provide on campus certification training” and “we help all our students find jobs[.]”*

*“Well, [I] I asked about being Cisco certified and if they provided that and his response was “well you do earn some of ITT's best certifications and many employers compare that to being Cisco certified.” This was a huge lie.”*

**39. [REDACTED] (ID 8042), Florida-Lake Mary, Data Communications Systems Technology, 5/2005-5/2009:**

*“None of my classes provided more than a very basic understanding of concepts. I was unable to pass any certification exams in industry leading technology, such as virtualization, which they didn't even offer classes on. In order to pass required certifications i had to pay for my own books and classes or in some cases my company paid. But, i was left knowing that I didn't really learn anything beyond what i could have taught myself with a “For Dummies” book.”*

**40. [REDACTED] (ID 4103), Florida-Lake Mary, Electronic Engineering Technology, 9/2013-7/2015:**

*“[I] was told the ITT provided the testing and certifying of some electronic certificates at the beginning but towards the end when asked about certification ITT acted like were never told that[.]”*

**41. [REDACTED] (ID 7970), Florida-Lake Mary, Criminal Justice, 9/2007-10/2009:**

*“As part of my recruitment I was told that they had classes on digital forensics that they did not actually offer. I was also told that law enforcement agencies were only looking for recruits with degrees and were moving away from certifications. There was also a problem with staff retention which lead to classes being cancelled or taught by people who were not qualified to teach the subject. The direction of my program changed dramatically each time the program chair changed which happened three times in the two years I attended ITT.”*

**42. [REDACTED] (ID 7885), Florida-Lake Mary, Network Systems Administration, 9/2013-6/2015:**

*“I was also told that Certification and Licenses were part of the Network Administration Program and was included with my tuition which was covered by my Pell Grant. As it turned out I wasn't told about needing Federal Loans until after I had already started and the FedLoan Servicing was sending me mail regarding my new loans.”*

**43. [REDACTED] (ID 6158), Florida-Tallahassee, Computer Electronics and Engineering, 12/2009-12/2011:**

*“About one year into the program, they claimed we would be able to get the certification for C and C++. One of the guys found out we did not have enough knowledge, the Librarian ordered the books needed to study for the certification to have in the Library, but no classes were offered. They did keep saying at that point we should be able to aquire jobs in the field, but no one was able to do that.”*

**44. [REDACTED] (ID 5291), Florida-Tallahassee, 9/2004-5/2006:**

*“The program head stated a number of times that the classes we where taking would be all we needed for certifications in the A+, CNA, CCNA, C+. And some classes would count towards the financial cost of most of the certification, when I went to take my A+, there was no financial benefit, for the test or the prep book.”*

**45. [REDACTED] (ID 7965), Florida-Tampa, Network Administration / Network Security Specialist, 6/2001-12/2005:**

*“They claimed that their curriculum would prepare me for several industry level certifications in networking and computer administration.”*

**46. [REDACTED] (ID 6415), Florida-Tampa, 11/2006-11/2009:**

*“I was told the education I received would guarantee me a job "anywhere" and the jobs they sent me to interview for required certifications that I did not have even after graduation. I was never*

*told I would need additional certifications, I was told they were "perks" and they placed hundreds of students without the certifications. [I] was forced to go to other means to pay for and receive certifications I needed. Also, there are Associates degree level classes that I did not take because they put me directly into the Bachelors program with no prior IT work and just said I didn't need those classes. I have since found that those classes would have assisted me in my knowledge, work and getting a job."*

*"Looking at the job requirements that meet the pay grade I was promised I need to go back to school to get Linux, Cisco, A+, Ethical Hacking, and other certifications which I can not afford to take at this time due to limited hours after work, and monthly[.]"*

**47. [REDACTED] (ID 8802), Florida-Tampa, Computer Networking Systems, 4/2010-11/2011:**

*"The programs did not include any sort of exams or certifications in the field I signed up for."*

**48. [REDACTED] (ID 4453), Florida-Tampa, Digital Entertainment & Game Design, 1/2005-3/2009:**

*"We were also not given opportunities to test or study for any coding certifications - something necessary in the industry."*

**49. [REDACTED] (ID 8991, 7327), Georgia-Duluth, 12/2010-12/2014:**

*"I was told I could take LEED prep and that was not provided nor was the green building class they did provide excepted by LEED for training to take the Green Associate test."*

**50. [REDACTED] (ID 9461), Georgia-Duluth, Information Systems Security, 9/2007-6/2011:**

*"I found that the credits that we have dont transfer to any other college than ITT. The classes taken in my field of study has not equated to a job that I can get in my field. I was not able take a certification that would allow me to get hired in my field of study[.]"*

**51. [REDACTED] (ID 3837), Georgia-Kennesaw, Computer Networking Systems, 6/2007-9/2009:**

*"I was told i would be taught everything i needed to know to get all mocrosoft certifications in my field but upon graduation found out that it was not the case."*

**52. [REDACTED] (ID 2849), Illinois-Arlington Heights, Computer Networking Systems, 1/2008-1/2010:**

*"They never pointed me in the right direction for certifications."*

**53. [REDACTED] (ID 9494), Illinois-Arlington Heights, Computer Network Systems, 8/2009-9/2012:**

*“ITT Tech ensured students that the classes we were taking would secure us in the field we were studying. Unfortunately that was far from the truth because even entry level positions like Geek Squad felt I was under qualified. ITT Tech promised that the Associates Degree would certify me for a job in Computer Network Systems and that no further certifications would be required. Upon graduation I found that further certification was required by prospective employers and my degree lacked those requirements.”*

**54. [REDACTED] (ID 5490), Illinois-Arlington Heights, Computer Network Systems, 9/2011-3/2012:**

*“As I found out, an education at ITT was not all it was meant to be. [ ] I was even made to purchase outside content to get necessary certifications for Microsoft.”*

**55. [REDACTED] (ID 8442), Illinois-Mount Prospect, 9/2008-1/2012:**

*“Instructors and department head pushed PMP certification but none of the instruction helped towards this exam. Safety classes had nothing to do with obtaining an OSHA certificate.”*

**56. [REDACTED] (ID 8234), Illinois-Mount Prospect, Information Systems Security, 6/2009-6/2013:**

*“To put it as simply as possible, if i knew then what i know now about that school i would not have spent 4 years working so hard to earn a Degree there. I am left with the likelihood of having to spend another 4 years to earn another degree, or take several certifications to remain competitive in my field.”*

**57. [REDACTED] (ID 7842), Illinois-Oak Brook, Information Systems Security, 6/2010-12/2013:**

*“I also know for a fact, that maybe 1 or 2 % of my graduating classmates could currently take the CompTIA Network + and Security + Class, at graduation time, or even currently. The curriculum at ITT Tech was not adequate enough, or provided enough hands on (class labs) to learn the correct skills to pass these exams.”*

*“If students could pass these exams, they would have been able to get a good job, out of school. But that is not the case.”*

**58. [REDACTED] (ID 9513), Illinois-Orland Park, Computer Science, 8/2014-7/2016:**

*“They promised to offer me a certification exam but never did[.]”*

**59. [REDACTED] (ID 7053), Indiana-Carmel, Computer Forensics, 12/2011–12/2013:**

*“I was told that I could get certified through ITT after graduation, then one I graduated, i was told that they don't offer certified courses.”*

**60. [REDACTED] (ID 9150), Indiana-Carmel, Criminal Justice, 12/2007-11/2013:**

*“I found out that even after I completed my degrees through ITT there were still other courses and certification I would have to take because they were not properly accredited and even if I switched to another school most credits would not transfer.”*

**61. [REDACTED] (ID 8217), Indiana-Fort Wayne, Computer and Electronics Engineering Technology, 3/2009-9/2011:**

*“I was told by my admissions councilor that the education provided by the CEET degree would be the equivalent of the most in-demand certifications of the IT field.”*

**62. [REDACTED] (ID 3075), Indiana-Indianapolis, 3/2011– 6/2013:**

*“They claimed I could take my cisco cert with just what I learned. Found out that was NEVER going to happen.”*

**63. [REDACTED] (ID 8975), Indiana-Indianapolis, Construction Management, 3/2010-12/2012:**

*“This particular program was big on certifications after your degree. However, the certification can't be obtained unless you actually have experience in the field. We didn't leave the program prepared for any kind of certifications because only one person was actually able to find an mentor program that allowed them to have the qualifying hours to take the test, not to mention, the guy already had field experience! The program did us a disservice by not having opportunities available for students to obtain hours necessary to qualify the certification tests we were learning about. None of the certifications that we learned and studied about were achievable without experience in the field! How do you take a test for a certification if you have no work even qualify to take the test! Three years later, I still don't have any qualifying hours of service in the field for these certifications we learned about and were told were necessary to excel in the field. What is the point of teaching students about certifications that they leave school unprepared and under qualified to test for?”*

**64. [REDACTED] (ID 9264), Indiana-Indianapolis, Information Technology & Multimedia Design, 5/2006-9/2008:**

*“One of the things that I specifically recall her saying was that I would get my A+ certification once I had completed a class I would take in my second quarter. (That would have at least*

*allowed me to work repairing computers while I finished school! I was super excited!) The teacher told us right from the start of the class that it would teach us part of what was needed to pass the certification, but that we should go buy the test book for it, because it didn't cover everything, and that we would have to pay for the certification out of pocket.”*

**65. [REDACTED] (ID 8031), Indiana-Newburgh, School of Information Systems, 6/2009– 6/2011:**

*“Come to find out, a lot of employers want you to have certificates, and they mean more than the actual degree. ITT did not make us students aware of this.”*

**66. [REDACTED] (ID 7004), Kansas-Wichita, 6/2014-3/2016:**

*“None of the classes prepared us for certification, the skills learned were not adequate enough to pass any qualification exams required by employers. The structure of the classes required heavy independent study without guidance or assistance from instructors, to the point of losing points if we did more work than we were told to do, creating a learning vacuum restricting the necessary information to pass a certification exam.”*

**67. [REDACTED] (ID 5237), Kentucky-Lexington, 1/2006-1/2010:**

*“The mislead about the quality of the education by claiming we would receive certain certifications once completing certain classes. We would complete the classes but never get to take the certification test.”*

**68. [REDACTED] (ID 9001), Louisiana-Baton Rouge, Informations Systems Securities, 6/2008-6/2012:**

*“[S]tated that when I was done with certain classes then I should have no problem passing various certification test. [M]ost of the labs in all of my classes never worked so we weren't really prepared for anything. This place was a joke[.]”*

**69. [REDACTED] (ID 4257), Louisiana-Baton Rouge, 9/2014-9/2015:**

*“After orientation I spoke with the dean Mr. Rosensaft. He assured me that after each class taken I would have the proper knowledge to take any certification exam (if any) and pass.”*

**70. [REDACTED] (ID 7687), Louisiana-Saint Rose, 6/2008-10/2011:**

*“I did not receive the education that they promised I would receive. I didn't receive an education at all. [J]Also, they also promised they would pay for IT certifications for life for all students. Then changed their minds later after several students signed up for the school based on that promise alone.”*

**71. [REDACTED] (ID 9215), Maryland-Owings Mills, Network Systems Administration, 9/2012-5/2016:**

*“All of its classes were 10 years behind the job world and didn't teach what was necessary to make it in today's market. When I asked about certifications they said they gave discounts for the certification tests making them cost 150\$ per test and said that 75% of students passed these and that they had to be taken off campus.”*

**72. [REDACTED] (ID 6728), Massachusetts-Norwood, IT/CNS - Computer Networking Systems, 6/2009-4/2011:**

*“ITT told us that the Associates Degree in CNS was considered equivalent in the job market to several key certifications. We were told repeatedly that the students this school produced were some of the most sought-after technical professionals in the job market, and that its degree was valuable due to being "worth multiple certifications in one. In truth, certifications are so important in our industry that no degree is considered equal unless from the top technical schools in the world. Despite this, ITT made no efforts at all to prepare us for the various certification tests, and did nothing that enabled us to more easily afford attempting these tests.”*

**73. [REDACTED] (ID 7645), Massachusetts-Norwood, Computer Networking Systems, 10/2008-9/2010:**

*“They had after school programs for more specific certifications or to focus more on a particular field, but after taking them I have nothing to prove. They didn't set us up to take the tests or anything.”*

**74. [REDACTED] (ID 7748), Massachusetts-Wilmington, Computer Electronics Technology, 11/2009-12/2011:**

*“It wasn't until I studied for and attained my CompTIA A+ Certification that I was able to get a job in my field. I spent \$40,000 for 2 years of sub par education. I'm going to end up paying them back until 2021[[]]. It's soul breaking to know I'll be paying this back for another 5 years at \$374(Federal) and \$80(Private) a month and it literally has provided me 0 job opportunities.”*

**75. [REDACTED] (ID 5226), Michigan-Canton, Computer Network Systems, 9/2005-7/2007:**

*“They claimed to have industry professionals teaching in the classrooms and top quality equipment in labs, and that they taught everything you needed to achieve in demand certifications in the tech sector.”*

**76. [REDACTED] (ID 8895), Michigan-Swartz Creek, Information Security System, 6/2007– 6/2011:**

*“They told us that there would be exams to take for certification's and there were never anything mention or guidenece to take any certification exams. [ ]We were told that we would need certifications to take but when asked about them they did not know how to take them. They would have to look into it[.] When asked later about them they said they were still looking into it but nothing ever came of it.”*

**77. [REDACTED] (ID 8142), Michigan-Swartz Creek, 9/2010– 6/2012:**

*“ITT Tech did not offer any sort of certification, such as COMPTIA A++ certification. It promised at enrollment I would receive this and this would lead to employment.”*

**78. [REDACTED] (ID 9633), Michigan-Swartz Creek, Criminal Justice, 12/2006-12/2010:**

*“I went to school because I wanted to get into law enforcement, or something along the lines of it. After further research of my own, nobody else, I found out i needed to go to police academy which is paid out-of-pocket and basically a full time job without getting paid. Career Services never understood that and would send me job leads through Monster/Indeed requiring i needed to go to the police academy. They promised crime scene investigations etc but i did not see any of that. Nobody at that facility knew about certifications or licensing, obviously because they had to shut down their school[.]”*

**79. [REDACTED] (ID 4180), Michigan-Swartz Creek, Mobile Communications Technology, 4/2011-12/2012:**

*“They said that we would be ready for Cisco certification but never were gave the prep or classes to take or be ready for them.”*

**80. [REDACTED] (ID 9039), Michigan-Troy, Electronics Engineering, 9/2011-6/2015:**

*“To become an electrical engineer, you need to take several licensing exams. This was only ever touched on briefly, one time, at the end of a lecture of a general studies class and was never once mentioned again. We were never prepared, nor did we really have any indication that these particular certifications were basically required to land a job anywhere in our field of study.”*

**81. [REDACTED] (ID 8877), Michigan-Troy, 3/2011-9/2013:**

*“I also found out after I graduated (not from the school) that our field requires certifications and that you must start out working at different positions before you become employed. They didn't even inform us what the starting positions were.”*



**82. [REDACTED] (ID 8871), Michigan-Troy, Computer Information Systems, 9/2004-6/2006:**

*“It was stated to me that once I graduated that I would be able to enter the job market. I was never told that there would be any kind of Certification I needed or that it would be something I would have to obtain on my own after graduation.”*

**83. [REDACTED] (ID 5154), Michigan-Troy, Computer and Electronics Engineering, 9/2001-12/2003:**

*“The technology sector is really hard to get into without a good degree, as well as certifications from reputable institutions. [ ] They offered no certification courses (Cisco, MCSE, CompTIA, etc.), and most of the time the classes were taught verbatim straight from the textbook with the teachers providing no real world examples. I believe the type of education ITT provides also woefully ill prepares people for the type of education reputable institutions provides.”*

**84. [REDACTED] (ID 7925), Michigan-Troy, Information Security, 3/2009-9/2013:**

*“When I joined I asked about certification training. They told me that the classes they taught came from most of the exams I was interested in taking, which wasn't the case. ITT Tech provided the tools to learn but they failed in how they executed in the classroom. Basically, if you showed up and did the minimum, you'll pass with an A. This is horrible education and they failed every student that went to this school.”*

**85. [REDACTED] (ID 8935), Michigan-Wyoming, Project Management Administration, 9/2006-9/2013:**

*“Because of the poor quality of education I would not be able to pass certification tests or achieve employment in my field of study.”*

**86. [REDACTED] (ID 5449), Michigan-Wyoming, Network Systems Administration, 9/2011-6/2013:**

*“I believe I got a substandard education and am now stuck with a diploma that means nothing and is useless. Students were passed through classes despite not doing anything to earn their grades. The classes taken did not adequately prepare me to take certification exams.”*

**87. [REDACTED] (ID 9003), Michigan-Wyoming, ITCNS, 9/2003-9/2005:**

*“Course work indicated a person would be ready for a CCNA exam upon graduation. This was not the case. Also, the experiences given were not sufficient for the type of job the program was supposed to be geared for. Out of 25-30 students in class, only one was known to have passed a networking certification in the next year.”*

**88. [REDACTED] (ID 5060), Michigan-Wyoming, Computers and Electronics Engineering, 6/2001-5/2003:**

*“We prepped for and took several certification tests that never came with a certificate of completion, they were only practice tests. We were told that by the end of the program we would be A+ certified computer technicians and that everyone would be CEET certified as well. We payed for books and materials and were led to believe that the test we took were official, they even called them "proctored" but our campus was not certified to oversee the classes by the certificate provider.”*

**89. [REDACTED] (ID 9234), Minnesota-Brooklyn Center, Network Systems Administration, 6/2012-9/2014:**

*“With the textbooks we got for some of the courses they were from the Microsoft Certification program. I was told that after those courses we would take the actual test and be certified in those areas.”*

**90. [REDACTED] (ID 9285), Minnesota-Eden Prairi, Digital Entertainment Gaming and Design, 9/2004-6/2008:**

*“I was told I would be certified in Adobe (Photoshop, Illustrator, HTML, Autodesk (3DS Max, Maya, AutoCAD), Gaming Engines for level design, and Microsoft Office - which is a laugh, I was told that I would receive certifications for all of these programs once I complete the class and/or degree and I did not receive certification for any of those programs not even Microsoft Office. I obtained certification for Microsoft Office through my employer, not through ITT where I paid to take the classes, was tested but never received a single certification, just a [huge] bill to pay for the "education".”*

**91. [REDACTED] (ID 8296), Missouri-Arnold, 9/2005-12/2009:**

*“I was in many classes that I was told would help with a few certifications. That was never the case for any class that I took during my 4 years at ITT Tech.”*

**92. [REDACTED] (ID 4030), Missouri-Arnold, 8/2004-12/2006:**

*“ITT never set up any standardized certification testing, only speaking of their existence but never encouraging or providing a way for students to be able to attain these necessary certifications that employers want for potential employees.”*

**93. [REDACTED] (ID 4094), Missouri-Arnold, Computer Electronic Engineering, 3/2005-5/2007:**

*“Most employers who I interviewed with, wanted me to have certain certifications, that ITT Tech did not offer, thus leading me not to get the job!”*

**94. [REDACTED] (ID 8034), Missouri-Arnold, Information Security Systems, 4/2006-6/2010:**

*“Teachers constantly promising that this class or that class would fully prepare the students that they will be able to complete many different technical certifications[.]”*

**95. [REDACTED] (ID 5558), Missouri-Earth City, Computer Technologies, 1/2008-1/2012:**

*“I was also led to believe they would prepare me for a number of certifications (A+, Network +, CCNA) but their classes just barely showed the tip of the iceberg of knowledge needed.”*

**96. [REDACTED] (ID 8252), Missouri-Earth City, Information Systems Security, 11/2004-11/2008:**

*“I was disappointed that on top of my degree I was told I needed certifications to back up my degree in order to get the jobs in my field.”*

**97. [REDACTED] (ID 9704), Missouri-Earth City, Computer Networking Systems, 12/2011-12/2013:**

*“Prior to obtaining my Comptia A+ and Comptia Security+ certifications, there was very little technical "Education" on my resume due to the fact that several potential employers have directly told me that ITT Tech is usually overlooked immediately on a resume for anything more than a low paying Tier 1 Help Desk position. [I]f I hadn't spent my own money and time obtaining Comptia Certifications, I would likely never have been able to get into my field of study! So far this degree has served me in no way shape or form!”*

**98. [REDACTED] (ID 7786), Missouri-Earth City, Information Systems Security, 11/2004-11/2008:**

*“I had to climb up to the income I make now but not by really using my degree the way it was intended. I have gotten my jobs mostly through experience. I like my current job but it is a help desk job, not a network admin. Most people take certifications over degrees when you apply for server administration jobs.”*

**99. [REDACTED] (ID 7932), Missouri-Kansas City, Information Systems Security, 6/2006-3/2010:**

*“During the enrollment process I was told that certifications for classes would be provided on campus, included in the cost of the course, and covered in the courses; this was not the case. No certifications were provided on site, no class ended with a certification that I can put on a resume or carry on with me. The courses didn't cover information enough to acquire any of the certifications that were discussed during my enrollment, and would require a considerable amount of out of class/outside of course study. Ironically, if we wanted to test for a certification,*

*we were directed to schedule with a nearby testing facility which happened to be DeVry in order to pay out of pocket to get certifications necessary to go with our degree if we expected to work in the field associated with our degree. Most notably Cisco Networking Systems and any of the Microsoft Systems Certifications.”*

**100. [REDACTED] (ID 7936), Missouri-Kansas City, Information Systems Security, 6/2006-3/2010:**

*“I believed that the courses offered the necessary information to gain employment in my field. But they did not offer the certifications necessary. If I wanted the required certifications I would have to pay for those and get them from a different facility in addition to the tuition. Of the course work provided I do not feel that I would have been able to achieve those certifications.”*

**101. [REDACTED] (ID 8332), Missouri-Kansas City, Associates in Network Management, 8/2007-6/2009:**

*“No certification testing was provided, but the promise of MCSC and CCNA. At graduation they provided a promo card that provided the option of participating in a MCSC self test with a discount of 50% on the test cost.”*

**102. [REDACTED] (ID 9534), Missouri-Kansas City, Project Management, 1/2009-1/2011:**

*“[P]romised jobs and positions that required certifications / licensing then ignored that entire process and pushed students to “handle it themselves[.]”*

**103. [REDACTED] (ID 9093), Missouri-Kansas City, Information Systems Security, 9/2005-12/2010:**

*“Classes did not provide proper preparation for networking or security certifications. [] Students were left shortly after classroom or lab start returning hours later. Instructors had not sat through or were not prepared for labs. Equipment in labs did not work properly. Courses were taught on outdated operating systems.”*

**104. [REDACTED] (ID 9047), Nebraska-Omaha, Network Systems Administrator, Information Systems Cybersecurity, 8/2010-4/2016:**

*“During admissions, I noticed that they used vendor proprietary material that was used directly in teaching for certifications, such as CCNA by Cisco for networking and 70-640 for MS Windows Active Directory. I asked if they do certifications, I was told for some students with the right grades, yes. I got a 4.0 GPA on my associates and no certification help.”*

**105. [REDACTED] (ID 8081), Nevada-Henderson, Computer Network Systems, 9/2007-6/2009:**

*“Since graduation I have not been able to secure a job after countless attempts in the Networking Field. No real world advice on certifications or how to pursue those was given. Sadly most employers look for these certifications when selecting applicants. I have given up search for a job in my field and currently my career is in entirely different category.”*

**106. [REDACTED] (ID 8308), New Mexico-Albuquerque, Criminal Justice, 6/2008-6/2012:**

*“I was told that with my education I can find a job almost anywhere in my field of study. I was told a certification or license was not required. Yet, there are many jobs that require such certification/license.”*

**107. [REDACTED] (ID 8376), New Mexico-Albuquerque, Computer Networking, 12/2007-12/2009:**

*“Towards the end of my program I had to take two classes that focused around cisco ios and coding. We were told that the completion of these courses would prepare us to pass the CCNA exam. The teacher for the first course did not know anything about the course material and simply told us to complete projects from the book without explaining how to do so. The second course we got a brand new teacher that had no curriculum or path of study and relied on the students to teach the course. After completion none of the students were prepared or able to pass the CCNA exam. Several complaints where filed with the dean but nothing was done about it.”*

**108. [REDACTED] (ID 3646), New Mexico-Albuquerque, Applied Computer Science - Computer Network Systems, 6/2002-6/2004:**

*“More than one of my professors told us that taking these classes would automatically allow us to pass Microsoft certifications, Cisco certs, Linux certs. Specifically related to Networking. Post graduation I paid \$800 to take my MCSE (Microsoft Certified Software Engineer) and failed. I was under the impression that it was automatic because of my ITT Tech "training." I could not afford to retake the test.”*

**109. [REDACTED] (ID 7235), New Mexico-Albuquerque, 8/2003-6/2005:**

*“Lied about their classes providing adequate knowledge to obtain certification or employment. Insisted that the pass rate of all graduates were high despite graduates being unprepared for the job they were applying for or certification.”*

**110. [REDACTED] (ID 6436), New Mexico-Albuquerque, Computer Networking Sciences, 3/2009-6/2011:**

*“Employers in my field could care less about my degree. All they care about are certifications. People in the IT field look at me like I am a sucker for having gone to ITT Tech.”*

**111. [REDACTED] (ID 6007), New Mexico-Albuquerque, 6/2003-9/2007:**

*“I was also told that certain classes were the equivalent of certificate programs. For Example. The Cisco Networking class was only one quarter and lightly brushed on the topics for certification. Later, I actually attended a real Cisco Networking Academy, the Certificate program for the entry level certification was 1 year of class time.”*

**112. [REDACTED] (ID 9139), New York-Albany, 9/2010-12/2011:**

*“I was told that almost all the classes I would take would help me get my CCNA certification or any type of Windows certification. Then when looking into both, the material we were learning was out of date and nothing would really help with either or.”*

**113. [REDACTED] (ID 9360), New York-Getzville, Computer Networking Systems, 3/2010-3/2012:**

*“ITT Tech claimed that during or soon after completing my program that I would be able to attempt and successfully take Certification exams in my field. This was 100% not true. ITT Tech's curriculum was no where near what is needed to pass even the most entry level certifications in my field of study. Not only was the curriculum not up to par, but it was missing a substantial amount of information and classes to pass entry level certifications.”*

**114. [REDACTED] (ID 7476), New York-Liverpool, Computer Networking Systems, 8/2006-8/2008:**

*“The job I currently have is all my own doing from research and picking up certifications along the way. My certifications hold more weight than my ITT tech degree ever will!!”*

**115. [REDACTED] (ID 8128), North Carolina-Charlotte North, Information Systems Security, 9/2008-9/2012:**

*“I was told upon completion that I was getting an NSA 4011 certification, I dont even know if it really exists. [A]ll the certification courses i have taken covered materiel not taught in class, especially after 2010.”*

**116. [REDACTED] (ID 7731), North Carolina-Charlotte South, Computer and Electronics Engineering Technology, 12/2009-12/2011:**

*"I was never informed that the classes that I took would not be useful for getting licensed in certification exams."*

**117. [REDACTED] (ID 8946), North Carolina-Durham, 7/2013-9/2015:**

*"They promised that I would be qualified for a system administrator position which is a 100% lie. Those positions generally require a bachelor's degree AND 10 years of industry experience. Upon completing the Associate's portion of my education I still have trouble being considered for even entry level IT opportunities because there is no training for the positions that are prerequisites to the system administrator jobs. 2-5 years minimum in ticketing systems, helpdesk, desktop support, troubleshooting, remote desktop assistance, A+ certification, Network + certification; all of which are just the basic prerequisites before you even have a chance to possibly be lucky enough for someone to give you an opportunity as a Jr System Administrator. I had 3.96 GPA and I would not be able to pass the A+, Network+ nor the Microsoft Server Certification exams that were listed on the front of the text books."*

**118. [REDACTED] (ID 9123), North Carolina-High Point, Information Technology Computer Network Systems, 6/2010-12/2012:**

*"At the beginning of my second year at ITT I was told that there was a class I could take that would help me get my Microsoft certification. I asked about the class multiple times throughout my second year and was always told that it was not available yet. I never saw any evidence that this class existed and was never able to take any kind of class like this."*

**119. [REDACTED] (ID 3766), North Carolina-High Point, Computer Networking, 9/2009-3/2011:**

*"I was told I could take extra classes they offered to gain certification but only received certificates and not real based certifications that meant anything on a resume."*

**120. [REDACTED] (ID 9025), Ohio-Columbus, 10/2013-6/2015:**

*"Jobs do not care about my ITT degree and have told me to take it off of my resume as it is meaningless. I have been told to go get certifications if I want to get a job in the field I am interested in."*

**121. [REDACTED] (ID 8364), Ohio-Dayton, Network Systems Administration, Project Management and Administration, 9/2011-9/2015:**

*"I was told that with my bachelor's degree I would be able to get a position as a project manager making \$100,000 at a minimum. Come to find out after I get the degree that I need to*

*get multiple certifications for project management and I need to be an understudy for so many hours. ITT wouldn't help me in getting the certifications needed and due to the college closing I now have to give up my management position that I just received two months ago. Since my degree is no longer valid in the eyes of my employer since ITT closed for all of their fraudulent activity[.]”*

**122. [REDACTED] (ID 9242), Ohio-Dayton, Computer Networking Systems Technology, 12/1999-12/2001:**

*“This is easily the most misleading of all their lies. I was told that all I would need was a two year degree and that would be my magical key to success in the networking field. I asked about professional certifications because the 2-year course didn't include any and was told that certifications weren't necessary if you had a degree. That is a blatant lie. After clawing my way into the field through years of self study and countless hours of hands-on experience I can say the truth is exactly the opposite. In the computer networking field professional certifications are the key to getting interviews and speak volumes to prospective employers about your skill set and dedication. Degrees are not necessary and experience along with current certifications can always be substituted. Most classes in this 2-year program didn't even teach us about the actual field of computer networking. There were general computer classes, computer programming classes, and logic courses but there were no actual networking specific classes. We had a new teacher one semester who was teaching us an Internet usage class (which is as useless as it sounds) and asked us if we wanted to learn something relevant to our degree seeing as how this class wasn't going to help us. He spent a few weeks teaching us IP subnetting which is the very basic building block skill that all network professionals need to know and it was the first relevant thing we had. Unfortunately some of the students who weren't understand it complained to the school director and the teacher was removed for not teaching us what was in the book. We then had a replacement who just had us read through the book ourselves. Those few weeks were the only time in the entire 2-years that I learned anything that turned out to be useful as a networking professional.”*

**123. [REDACTED] (ID 7681), Ohio-Dayton, Computer Networking, Information Security Systems, 6/2006-6/2013:**

*“ITT Tech told me they would have classes related to getting your A+, Network +, and Security + certifications and they would be provided by the school. This never happened and most of the course material was taught by teachers who did not know the material. The hands on labs I was promised were often incomplete and often could not even be worked on because of either lack of proper equipment or the lack of teacher knowledge. [] I also was mislead by being told that the Information Security System degree was the same as as Cyber Defense program and could lead to a job in that type of field. This is not the case and the material covered only the very very basics of Cyber defense and not enough to get started in even an entry level position in the industry.”*



**124. [REDACTED] (ID 9246), Ohio-Hilliard, Masters In Business Administration, 1/2013-8/2016:**

*“We were promised vouchers to take for certification testing. These things did not happen.”*

**125. [REDACTED] (ID 9050), Ohio-Maumee, Computer Networking Systems, 6/2009-6/2011:**

*“Was told that after completion of our WAN class that we could get a Cisco certification but there was a lot more required that I have found out later in taking the certification. In short never got a certification from Cisco.”*

**126. [REDACTED] (ID 7396, 7966), Ohio-Norwood, Computer Networking Systems, 8/2006-5/2007:**

*“The recruiter told that me technical certifications were useless such as COMPTIA A+, Net+ and Security+. I was informed employers cared more about a degree. I've never once mentioned I went to ITT Technical Institute on my resume but rather got my job by simply interning and certifications of which I was instructed not to get by recruiter.”*

*“I was informed by my recruiter Jan Wilson - that IT certifications were not necessary and that my degree from ITT Tech was far more important to employers. I was also told that some of my credits could transfer to schools with similar programs but this is false.”*

**127. [REDACTED] (ID 9374), Ohio-Norwood, Network Systems Administration, 3/2012-12/2013:**

*“The education I received at ITT was largely outdated, and/or common knowledge materials one could find online. Specifically, I was promised certification path courses relating to Cisco (CCNA, among others). Never once did we touch or study Cisco equipment. Same with VMWare. Everything we studied was theory. ITT touted itself as the "real-world" environment, studying and learning skills that could be put directly to use in the field. This was not my experience. Once I began my independent certification study (Cisco CCNA and Microsoft MCSE), after graduating, I found that I was not prepared to approach the certification exams with more than a passing familiarity with some of the terms. ITT had promised technical skills and tools that would translate directly into Cisco and Microsoft certifications; that's why I joined the school. It just didn't happen. I was a good student, my GPA was 3.91, I paid attention, I soaked in all the learning ITT had to offer when I was a student. But the education was weak, and did not equip myself, nor any other student with the skills promised in order to thrive in the technology field.”*

**128. [REDACTED] (ID 8505), Ohio-Norwood, Information Technology Information Systems Security, 3/2003-11/2008:**

*“They claimed that certain classes would prep me to pass certifications such as Microsoft and CompTIA. The materials for these classes were awful. Textbooks had wrong information and many misprints semester after semester. When we complained we were told there was nothing that they could do about it.”*

**129. [REDACTED] (ID 2614), Ohio-Norwood, Computer Networking Systems Technology, 10/1999-12/2001:**

*“I was told that I would get a better and more specialized education with the selected courses in the program and smaller class size. I was also told with the education I received I could easily pass computer certification courses such as A+. Overall I was lied to about the courses offered in my program to the point where I believed that I could easily get a computer networking job fresh out of college.”*

**130. [REDACTED] (ID 8231), Ohio-Norwood, CEET (Computer Electronic Engineering and Technology, 6/2008-6/2010:**

*“At the beginning, they were hyping everyone up in my class saying that everyone would have to take all these different classes(including certification exams). When I reached the final classes before graduating, I was expecting to take a licensing exam to finish my education. But nothing happened. Once I took my final exam in my three classes, then it was over. I got my diploma.”*

**131. [REDACTED] (ID 8815), Ohio-Norwood, Information Technology - Computer Network Systems, 12/2010-12/2012:**

*“No licensing exams or certification preparatory scenarios were ever available to us, nor were they ever set in tandem with the course material as that material was outdated to what we would have to actually take for the certificate exams.”*

**132. [REDACTED] (ID 9475), Ohio-Strongsville, Information Systems Security, 9/2006-6/2012:**

*“I was told that with the skills they could teach me it would take my already extensive knowledge and expand it further to where I would be able to advance my career to the next level. I would have access to unlimited certification exams that would be paid for by the school and if I took them outside of the school could be reimbursed for those, even after graduation. This was misleading information as they did not have any exams available until I had reached a certain education level with them and even after I did the tests were no longer offered. [ ] It has taken me eight years and multiple certifications from vendors such as Citrix, Microsoft, and Cisco to obtain a job over 65K a year[.]”*

**133. [REDACTED] (ID 7451), Ohio-Youngstown, Computer Network Systems, 9/2004-3/2007:**

*“I was told multiple times that the classes were to prepare you for certain certification that you would be able to take after completing the classes. Some of the text books were missing chapters and had multiple mistakes in them.”*

**134. [REDACTED] (ID 8532), Ohio-Youngstown, 4/2001-3/2003:**

*“I was told that I could breeze through the A+ comptia certification, as well as network +, however I had to essentially teach myself the a+, and still cannot afford the network +.”*

**135. [REDACTED] (ID 2852), Ohio-Youngstown, CNS / Computer Network Systems, 1/1999-10/2001:**

*“ITT would state that after a certain class you would be able to pass certification exams, not one person in our class passed any exams they tried.”*

**136. [REDACTED] (ID 8508), Ohio-Youngstown, Computer Network Systems, 6/2002-6/2004:**

*“I was told after the hardware class I'd be able to passn the A+ certification. That was a lie. The class was a joke. They had antiquated computers that we spent maybe 30mins on each week. Novell was a required class. By that time no one was running a Novell network. Throughput the whole time at ITT the software and text books were so outdated that nothing I learned was applicable in the real world or prorated me for certification tests.”*

**137. [REDACTED] (ID 9531), Oklahoma-Tulsa, CCNA, Networking, CNS, Communications, 8/2006-3/2016:**

*“Was again told that part of the job placement, would be help with my certifications in Networking +, CCNA, Security +, A+, C++, and more. but i cannot remember all of them at this time.”*

**138. [REDACTED] (ID 7949), Oregon-Portland, Project Management, 9/2009-3/2013:**

*“While the actual PM teachers pushed for it, ITT refused to work into the PM program to get PMI certification which is pretty much needed in PM work regardless of whether or not you have a degree. So without that PMI certification, the degree is not worth much. Again, the teachers worked out what we the students thought was a good compromise but Corporate ITT refused. If I remember right, the PM director resigned after this.”*

**139. [REDACTED] (ID 8373), Oregon-Portland, 9/2007-12/2011:**

*“[T]hey said the classes for my field of study were designed to prepare you for certification exams. But the course outlines were not function it that way. [A]t best there was some overlay. [B]ut i recall a class 'risk management' (eg. IT Governance) where it went over some top level concepts but it didn't prepare you for any certifications for the level of knowledge presented.”*

**140. [REDACTED] (ID 8377), Oregon-Portland, Computer Networking Systems, 3/2009-3/2011:**

*“I was told that by completing certain courses I would obtain additional certifications to which there were none.”*

**141. [REDACTED] (ID 8547), Oregon-Portland, 2/2012-6/2016:**

*“We were not guided what certification licensing we can pursue and provided review for it.”*

**142. [REDACTED] (ID 7098), Pennsylvania-Dunmore, Computer and Electrical Engineering Technologies, 1/2009– 1/2011:**

*“[T]here were a variety of extra courses that you could take which they would give you a certificate for. One example of this was a class which i demonstrated a proficiency in soldering and was rewarded a certificate. I was eventually hired for a company that required a certficiate in soldering and found out that the one from my school was invalid and was let go for lying on my application.”*

**143. (ID 6609), Pennsylvania-Dunmore, 3/2007-3/2010:**

*“Found that employers don't take ITT degree seriously since they pass everyone regardless of their competency.”*

*“Was falsely told that I would learn all of the necessary information to be able to pass all Microsoft and Cisco certification tests.”*

**144. [REDACTED] (ID 8046), Pennsylvania-Harrisburg, 9/7-12/9:**

*“After all of this I graduated only to find out that even with my degree I would have to go get my A+ certification to even be considered for an ENTRY LEVEL job, even tho I was assured I would have everything needed to be employed for a 40k plus job.”*

**145. [REDACTED] (ID 8740), Pennsylvania-Mechanicsville, 1/2003-9/2005:**

*"I have been repeatedly denied employment because prospective employers insisted that graduate students at ITT Technical Institute are less preferred to those from non-profit or state-sponsored colleges."*

**146. [REDACTED] (ID 9027), Pennsylvania-Pittsburgh, Computer Science, 6/2011– 1/2013:**

*"Said i would have certifications in microsoft windows but then found out that i would have to go get the certificates on my own."*

**147. [REDACTED] (ID 9393), South Carolina-Columbia, Computer Networking Systems, 6/2011-6/2013:**

*"I was told that the classes I took would allow me to be able to pass CompTIA, Microsoft, and Cisco certifications. When trying these exams I found they had lied. The school's ED material was years behind the certification material. After taking 6 weeks classes through a certification company I was able to pass. Not due to the studies and training by ITT though."*

**148. [REDACTED] (ID 4879), South Carolina-Greenville, Computer Networkinf Systems, 1/2001-1/2003:**

*"I was also told that as a graduate of the Computer Networking Systems program I would easily be able to attain other technical certifications such as CCNA which could not have been further from the truth."*

**149. [REDACTED] (ID 7672), Tennessee-Chattanooga, 3/2011-6/2013:**

*"I was never told that my studies in information technology at ITT would not prepare me to take important certifications required in my particular field. I wanted to take a certification when I graduated in 2013 and I failed the pretest on several occasions therefore I was not able to get any jobs in IT."*

**150. [REDACTED] (ID 5530), Tennessee-Cordova, Information Technology - Multimedia, 9/2004-6/2007:**

*"I remember I was told in my first semester that I would receive some certification related to my field of study, but I never was approached to submit to any exam. I was also told that the field of study would qualify me for employment in a design related field of work. The only certification I ever heard spoken about was from classmates and it wasn't related to my field and the exam would not be covered by loans or grants."*

**151. [REDACTED] (ID 8682), Tennessee-Johnson City, Network Systems Administration, 9/2012-9/2014:**

*“They cited that upon completion of the program that I would be ready to take several certification exams in my field of study. I found out that I would need to take certification study classes because the education I received would not be sufficient to pass the exams. I was told that two of my networking classes were basically the exam study classes for two vital Microsoft ceratification exams but I found out they were no way related to the exams after I graduated. They over inflated the number of students that passed the exams. I think they counted a student passing the test no matter how many times it took them. The exams are expensive so I feel defrauded because the classes I took at ITT would not prepare for the exam.”*

**152. [REDACTED] (ID 9051), Tennessee-Johnson City, NSA (Network Systems Administration), 12/2013-7/2014:**

*“My former teacher Mr. Stroud (he was over the NSA Program) said with the classes we were taking, we could take the CompTIA certification test and pass with what we were studying there at ITT Tech.”*

**153. [REDACTED] (ID 7759), Tennessee-Knoxville, Visual Communications, 10/2008-9/2010:**

*“We were told we would be getting certifications at the end of each class and we never did.”*

**154. [REDACTED] (ID 6136), Tennessee-Knoxville, Information Systems And Cybersecurity, 12/2009-8/2013:**

*“ITT stated that with the education I was receiving I could walk in and talk the certification course for any of my classes including the CCNA exam with no additional study and I would be guaranteed to pass with a minimum score of a 90. After speaking with former students I was informed that using just the knowledge we gained in our classes we might get half of the questions correct. ITT also stated that we would be able to use our time in class as work experience to get a career in our field that required experience but this was also not true.”*

**155. [REDACTED] (ID 9247), Tennessee-Knoxville, 1/2009-1/2010:**

*“They said that multiple certifications would be available and passable after the program completion.”*

**156. [REDACTED] (ID 7349), Tennessee-Knoxville, Computer Science, 6/2009-6/2011:**

*“They claimed to have licensing exams, but when queried further, they said they'd send me the info, I never received such. Almost all the class work I took was program specific, the stuff that*

*wasn't tended to be cumbersome and less helpful towards certification and employment, to which I had to self study to cover the gaps."*

**157. [REDACTED] (ID 8106), Tennessee-Nashville, Computer Networking Systems, 12/2006-9/2010:**

*"The quality of education here is a joke. Though I took it to my own to learn from other resources, due to the fact ITT gave us out-dated books and resources. They did not help with certification exams like promised."*

**158. [REDACTED] (ID 3994), Tennessee-Nashville, Computer Networking, 12/2000-12/2002:**

*"Said I would be ready to take the A+ certification. Said I could be hired as a help desk technician."*

**159. [REDACTED] (ID 9598), Tennessee-Nashville, Information Technology - Computer Network Systems, 6/2009-5/2011:**

*"I attended ITT Tech for the Computer Network Systems program which was marketed to me heavily as a good path for people looking to get Cisco Networking Certifications and jobs. The classes related to computer networking were not certification oriented and lacked any amount of detail necessary to prepare for the Cisco industry certification exams."*

**160. [REDACTED] (ID 7802), Tennessee-Nashville, 9/2009-3/2015:**

*"After I received my NSA degree they told me that I should be able to receive my A+ certification right out of school, when I purchased the materials for the A+ certification, I knew hardly any of it. And I made very decent grades in school[.]"*

**161. [REDACTED] (ID 9373), Tennessee-Nashville, Computer Electronic Engineering Technologies, 3/2010-9/2012:**

*"There were no certification or training as I thought they had. Yes, you get a degree, but no experience or certification to help you get a job."*

**162. [REDACTED] (ID 8008), Tennessee-Nashville, Software Development Technologies, 6/2011-6/2013:**

*"ITT Tech offered classes in programming languages, yes. However, the classes that were taken provided nothing more than a rudimentary introduction into working with that specific programming language. [ ]To further add onto this, almost every job in the field of Software Development or Information Technology, for that matter, asks that the applicant have an A+ certification. ITT Tech, who supposedly worked with business and [knew] what they wanted and built the courses [around that desire], offered only one class that was a basic introduction into*

*how to use Windows XP (at the time outdated since we (the world) were on windows 7 and about to have windows 8) and some of the internal components of a pc. They offered no option to gain the certification in A+ or any information about it except "it's a good idea to have it." If businesses needed people to have A+ certifications for Software Development, shouldn't that have been part of the curriculum if they built the programs around what businesses want?"*

**163. [REDACTED] (ID 9156), Texas-Arlington, Electrical Engineering Tehnical, 5/2013-3/2015:**

*"There were no certifications. It was suggested, but not offered."*

**164. [REDACTED] (ID 8927), Texas-Austin, Computer Networking Systems, 6/2006-6/2008:**

*"ITT stressed job placement. They largely ignored certification altogether. I can't say they over-promised on the case of certification, instead they pretended that it wasn't a necessary requirement for employment in a field where it's actually vital."*

**165. [REDACTED] (ID 5059), Texas-Austin, Computer Network Systems, 8/2002-11/2005:**

*"Was told during enrollment that enrollment and classes would make me eligible for various network system certifications tests such as the MSCE. The reality is that everyone is eligible as long as you pay for them."*

**166. [REDACTED] (ID 9298), Texas-Houston West, Computer Electronic Engineering Technology, 12/2007-12/2009:**

*"They gaurntee that i would have all the tools to land a job and pass certifications that might be needed for these jobs[.]"*

**167. [REDACTED] (ID 8736), Texas-Houston West, Information Systems Security, 9/2008-6/2012:**

*"Hiring managers that I had interviews with did not acknowledge that I attended ITT Tech and that I acquired a degree from there as well. During my interviews, the hiring managers sought more on industry certifications and years of experience which made it difficult for me to land jobs because I did not have any industry certifications and years of experience. []With the courses I took that was offered at ITT Tech along with the books and resources that we had to pay for our courses, it did not prepare me for the certification exam required for my field. Through my unsuccessful job interviews, it was brought to my attention by the hiring managers that a degree from ITT Tech was not sufficient enough to be hired and that I needed to have certifications related to my field. So I had to purchase another book as a study material and did a self-study to prepare me for the certification exam."*



**168. [REDACTED] (ID 9440), Texas-Houston West, 10/2009-10/2011:**

*"I was told that the "degree that fit me" was Computer Network Systems and that I would be trained to be able to obtain certifications like A+, MCSA, CCNA and a few others. This never happened. I was never trained to be able to even half pass these tests. More than half of my classes were seeing to get me these certifications they said. The recruiter told me stories about all the students who have all these high paying jobs due to the preparation and support ITT gave them to be able to "[ace]" these certifications."*

**169. [REDACTED] (ID 8824), Texas-Houston West, Computer Networking Systems, 9/2006-5/2008:**

*"I was told my Associates degree would supersede any technical certifications but that was a lie. I am now in debt and cannot get a job as a network administrator due to lack of actual experience and no certifications even though this is what was told I would receive upon graduation. [I was told I would be given more credentials than a certification will grant me but that was a lie. Even after spending all the loan money to obtain the degree employers find certificates more valuable than a degree from ITT Tech. I could have just gotten certifications than a worthless degree from ITT."*

**170. [REDACTED] (ID 4765), Texas-Houston West, AA Network Systems Administration, 9/2012-10/2014:**

*"ITT constantly talked about how their coursework would allow an ease of transition into things like CCNA certs, Net+, A+, and the many 4-letter certs from Microsoft. We were constantly told that these courses would make certification exams almost a cakewalk, and that these courses opened doors to our field of study when In fact we were using old versions of VM software, and old versions of Windows Server, two pieces of software we were told were industry must-haves in our field."*

**171. [REDACTED] (ID 9370), Texas-Richardson, Computer Networking System (CNS), 3/2008-11/2009:**

*"I was left to take separate certification courses post graduation (these courses did not require any form of degree to take) from other things such as CompTIA and Microsoft to find a job. I had to leave off my "education" at ITT Tech in order to find a job, and post-employment my CEO frequently told me that if she had known I went to ITT Tech she wouldn't have hired me."*

**172. [REDACTED] (ID 8337), Texas-Richardson, Computer Electronics Engineering Technology, 3/2011-3/2013:**

*"I was told that they would offer some certification opportunities that relate to my field, but those opportunities never came to be."*

**173. [REDACTED] (ID 8402), Texas-Richardson, Computer Networking and Administration, 10/2009-12/2011:**

*“They also said that we would be able to obtain certifications but after starting I found that we had to study, pay for, and schedule on our own time to take the exams. I could have done this without attending ITT-Tech. Most of the classes did not cover the materials we studied or needed to achieve employment in our field of study and when asked about this I was told you have to study on your own and you'll only get out of it what you put into it. I was expecting this to be a school environment because I was wanting to better myself for my family.”*

**174. [REDACTED] (ID 7978, 9722), Texas-Richardson, Computer Networking Systems, 6/2009-1/2011:**

*“They stated that after certain course I would be able to take the CCNA certification but the materials they taught were outdated and for older year tests not current at that time. They also stated that the courses they taught were within the current certification test requirements that were out there, though they were still teacher server 2003 while 2008 was out, their Cisco classes were 2 certification revisions behind using outdated material.”*

**175. [REDACTED] (ID 9466), Texas-Richardson, 6/2003-12/2007:**

*“I was told when I was there that this career could make me six figures. They didn't explain how the job market really worked, that you would only be looked with certifications and experience in the IT world. They didn't teach anything about how to directly go into network at all! I had to start at a call center making 10 dollars an hour just to get a foot in the door and I had people around me that were doing that without paying thousands in loans. It was absolutely worthless and yes, I was told by the student aid rep and many professors there that we could make 100K if we got through this school.”*

**176. [REDACTED] (ID 9427), Texas-Richardson, Information Technology - Computer networking Systems, 3/2008-11/2009:**

*“A few years ago when I was laid off and looking for new employment, I was told one time during a phone interview “Oh, I see you went to ITT Tech. Yikes, they have a bad reputation and don't train their students for the job market”. Naturally, I did not get that job. So, I'm pretty sure that was the cause. My saving grace has been getting technical certifications in my field to prove my knowledge in my field.”*

**177. [REDACTED] (ID 8164), Texas-Richardson, 12/2008-3/2010:**

*“They give a large list of exams students can take, for free or reduced cost. And they claim to have higher success rates for passing them. It isn't until after the degree is almost obtained that you realize not only do you have to pay fully for the exam, but little of the tested information is in the curriculum. After I obtained a study book for a few of the exams (at my own cost), I realized*

worth the schools curriculum alone I wouldn't be able to pass any of them. And since I had used all available gi bill money on the school, I wasn't able to afford the tests.

**178. [REDACTED] (ID 7788), Texas-Richardson, Network Systems Administration, 3/2011-6/2014:**

*"I was told that they used up to date equipment/software that popular employers used. The "professors" informed us that what we were being taught would allow us to pass our IT certifications from the first time. They were completely wrong!"*

**179. [REDACTED] (ID 8870), Texas-San Antonio, Networking, 5/2009-5/2011:**

*"Said that it would offer certification classes, but had 3 presentations on Saturdays that did not mean squat. It was only for the Microsoft A+ exam in which they gave us a copy of the questions on the test. They had folks from the industry come in to talk to us, but no one ever got hired at these companies. Nothing they taught us prepared anyone to take a certification test and pass it."*

**180. [REDACTED] (ID 9687), Texas-Webster, 6/2004-6/2006:**

*"School claimed that after graduating, all that was needed was to take certification testing and not to have to take any extra classes to get certificates and increased salaries. The education was not up to the certification testing levels, and most students and graduates failed."*

**181. [REDACTED] (ID 8743), Texas-Webster, Information Technology-Computer Network Systems, 9/2009-9/2011:**

*"I was lead to believe we would obtain Microsoft and Cisco certifications as part of the class. They gave the impression of on hands workshops, certifications and real work experience. The reality was the teachers were more focused on having a high passing rate. This meant students were allowed to copy and use notes and books on exams. The quality of education was terrible if too many students failed a class the teacher was dismissed. I took a Microeconomics class were students were failing exams and homework. Within a few weeks we did not have a teacher. Some of the staff or technical teachers sat in for our class."*

**182. [REDACTED] (ID 8651), Utah-Murray, BAS/ID, 9/1997-12/2000:**

*"I was not able to pass the SolidWorks certifications until after I had years of on the job training. The training at ITT was not enough."*

**183. [REDACTED] (ID 7219), Virginia-Chantilly, Computer Networking Systems, 3/2008-3/2010:**

*“Many of the teachers were not versed in education and had little experience with the courses they taught. On top of that, the school boasted that after taking their courses one could successfully pass both the A+ and Security + certification exams. Both of these claims were false as the methods, equipment and training were outdated compared with what was actually on these exams.”*

**184. [REDACTED] (ID 4502), Virginia-Norfolk, Computer Network Systems, Criminal Justice, 12/2003-6/2009:**

*“Was told that practice for the needed certifications were being provided but wasn't.”*

**185. [REDACTED] (ID 9253), Virginia-Norfolk, Network Systems Administration, 5/2013-5/2015:**

*“They "offered" opportunities to take all of the starting certification you would need to be successful in Network System Administration like CompTIA A+, Network+ & Security+Cisco Certified Network Associate (CCNA) and Linux, but classes were not available nor did they have offer any assistance in helping you prepare for the exam. I did take a Linux class because it was apart of the course. But the text book they taught from was for someone who already had 5 year of experience not a prerequisite class.”*

**186. [REDACTED] (ID 8448), Virginia-Norfolk, Computer Networking Administration, 9/2009-6/2011:**

*“Some of the classes I took were outdated regarding certification. An example is that I took a windows xp class's when vista and even windows 7 were around.”*

**187. [REDACTED] (ID 8693), Virginia-Norfolk, Criminal Justice, 8/2005-9/2009:**

*“The CJ program did not have any certifications that were required to graduate or work in the field[.]”*

**188. [REDACTED] (ID 8647), Virginia-Springfield, Computer Networking Service, 3/2004-3/2006:**

*“I spent 2 years working for my degree. During this time there was never any mention of certifications. I was naive and did not know that I would need more than my degree. Once I graduated and I was waiting for the job offers to come rolling in I discovered that I needed more than my degree. Most places stated that I needed at least an A+ certification before they could even consider me, and that may not be enough either. I wish I had known this [before].”*

**189. [REDACTED] (ID 8785), Virginia-Springfield, Network System Administration, 9/2011-3/2013:**

*“They mention that core classes books would help us on particular Microsoft certifications but all core classes we had not just Microsoft systems/configurations had pages missing to other important information. I was part of the IT Club in the Springfield campus which brought the idea to ITT of becoming a authorize testing center and boot camp study sessions for CompTIA certs but they never provided any help with starting it up or getting a certify representative to help with those CompTIA boot camp cert, we the members of the IT Club had to take it upon our self to provide those boot camp study sessions but other students from the program took it serious since ITT wasn't providing a certify official representative to help with the study session. ITT became a authorize testing center but who knows what they lie to CompTIA on what ITT officials were providing.”*

**190. [REDACTED] (ID 8481), Virginia-Springfield, Computer Network Systems, 6/2009-8/2011:**

*“ITT Tech lied to me about certain courses that should have prepared me to take certain certification exams. In fact, for the CCNA exam my professor forgot to give us part of the exam and upon graduation I and all of my classmates had to re-take the course. In my case I had already re-located to a different city and had to endure a grueling process to re-enroll at the local ITT to complete the course. Even after another successful completion of the class I was not prepared in any way to take the actual CCNA exam.”*

**191. [REDACTED] (ID 7945), Virginia-Springfield, Network Systems Administration, 4/2014-5/2016:**

*“My Linux class was supposed to prepare me for the Linux certification exam. I did not. Not even close.”*

**192. [REDACTED] (ID 3694), Washington-Everett, Computer Network Systems, 3/2008-6/2010:**

*“When I tried to get information about a certification I was trying to obtain back in 2010. I failed the online sample test because I did not recall learning any of the stuff while I attended.”*

**193. [REDACTED] (ID 8673), Washington-Everett, Project Management and Administration, 1/2008-1/2013:**

*“Certification in the field, yes this was a lie. Since we have to pay another class/session to study again to get certified and licensed. Statistics about the past was a lie as well. If you look at the Program Managers now, they are at their 60's that are licensed and certified and are making those big bucks in the field.”*

**194. [REDACTED] (ID 7307), Washington-Everett, Information Systems Security, 12/2002-12/2006:**

*“The school did not offer the necessary certifications that prospective employers said I needed to gain applicable employment in the field of Information Systems Security. The reference materials used within the classrooms throughout my four years were often joked about by the students, and were of poor quality, poorly edited, and of elementary-school reading level. The director of the IT/IS department stated the IT/IS programs were designed for people with a prior background in computers and network engineering, which I had clearly not, and I struggled because of it. No one had informed me that I needed computer and networking experience, prior to starting this program. That is the reason I chose to go to the school, was to gain that education.”*

*“I can't afford to pay for the certifications I need to move into a field relevant to my course of study, and haven't been able to since I graduated.”*

**195. [REDACTED] (ID 4530), Washington-Spokane Valley, information technology, 1/2002-5/2004:**

*“[T]hey also told me I would be eligible to receive my comtia a+ certification and my network + certification and finally in my last quarter I found out one of the fellow students in my class had tested out of most of his classes to save tuition money and he had already known, so they did not tell me I could have tested out of most of my classes and the classes we based on obsolete out dated operating systems, and the books were promised direct from Microsoft and they weren't they were from india and missed spelled words and wrong information.”*

**196. [REDACTED] (ID 8052), Washington-Spokane Valley, Computer Network Systems, 9/2005-3/2008:**

*“There were [many] times I was told that each class will provide enough information to take an certification exam and I would leave having that knowledge. Often times there wouldn't be enough information to even broach a particular certification. I often remember stories of how many students passed a particular exam and then landed "x" job because of their assistance. This is what enticed me to attend.”*

**197. [REDACTED] (ID 7760), Washington-Spokane Valley, 9/2007-9/2009:**

*“There were multiple certifications that I researched that would not take credit hours from ITT tech. They indicated to me that they offered all of these certification training programs and there was literally one offered for soldering which I found out later is not accepted by anyone.”*

**198. [REDACTED] (ID 9719), Washington-Spokane Valley, Information System Security, 6/2007-6/2011:**

*“As for certification exams, we did not do any mock exams nor did we go over the items that would be on exams. I would have had to study them on my own to even know what to expect. In short, the school told me I would have all the necessary education and training to achieve employment in my career field of Information Systems Security, and I did not.”*

**199. [REDACTED] (ID 9684), Washington-Spokane Valley, Technical Project Management, 3/2005-6/2007:**

*“I was told that upon completion of the Technical Project Management degree, I would have the necessary education and knowledge necessary to sit for my PMP certification. I was told that other groups that had gone through this program, was successful in finding jobs quickly and was making above the local area median salary. []Once I graduated, I realized that there was no way I could sit for the exam since we never used or learned directly from the PMBOK, which is basically the Project Management 'bible' that the exam is directly related. []To date, I still have not been able to take my PMP certification exam.”*

**200. [REDACTED] (ID 9319), Washington-Spokane Valley, Technical Project Management, 9/2002-3/2007:**

*“It was also promised that this Bachelors program would allow any of it's graduates to go out and obtain PMP certification. We promised the curriculum would be directly based on the PMBOK. We had to pay for the PMBOK twice, and we never once opened it in any of our classes. Upon graduation, no one could have gone and passed the PMP exam with what little education we were given.”*

*“We were told that we would be taught directly from the PMBOK and the PMP professional would be brought in to teach the classes. NONE of our teachers had a PMP, most didn't know what it was and several had no management experience at all.”*

**201. [REDACTED] (ID 9343), Wisconsin-Greenfield, Computer Network Systems, 9/2001-9/2007:**

*“A degree in computer networking from ITT is not specific enough to computer networking field. IT was more of an IT generalist who focused on PC / Break Fix. No time was spent on cisco switches (95% of all networking) No time prepping for the cisco certification that is the only thing an employer looks for to land a job in the field. Nothing was done with cable management, LOC's and different devices that the entirety of the field was about.”*

**202. [REDACTED] (ID 7471), Wisconsin-Greenfield, Software Engineering, 11/2005-1/2011:**

*“I was not able to land any jobs in the IT or Computer field. [] In many ways it would have been cheaper and better to just get certificates from Cisco or Microsoft. While a A++ certification class was conducted on campus it was not part of the curriculum and was offered for a fee and during non school hours. I was working full time and going to school full time. I did not have extra time to go back to campus to pay for a separate class that should have been offered as part of my program. We covered only the most basic items for the A++ cert in some of my classes. I would have still had to pay for the test. This certification was desired by most employers.”*

**203. [REDACTED] (ID 6516), Wisconsin-Greenfield, IT Networking, 8/2000-5/2004:**

*“The never explained the certification requirements or how they would get students to the level to achieve certifications. They never offered specific classes or courses needed to achieve certification in the IT field or Microsoft. They just told me that they offered all the programs required to attain the highest paid and most accepted skills required by employers.”*

**204. [REDACTED] (ID 7692), Wisconsin-Greenfield, Information Systems Security, 6/2006-6/2010:**

*“I found out on the first day of class that we were using outdated Hardware like various Cisco Switches and Servers and Software like Photoshop. I asked the teacher when ITT Tech will update their current Hardware/Software and he told us that there is no plans for updates. Instead of giving us real world scenarios we might encounter in the work world, they gave us outdated labs we would have to complete that offered no real world significance for job placement or taking our certifications. When I finally took my A+ certification, none of the things I learned from my courses were on the exams. I had to study A+ certification books in order to pass the exam.”*

**205. [REDACTED] (ID 8077), Wisconsin-Greenfield, Computer Drafting And Design, 6/2009-6/2011:**

*“Provided certificates only through schools name and certification did not meet other standards i.e., SolidWorks certification.”*

**206. [REDACTED] (ID 8401), Criminal Justice, 11/2006-6/2011:**

*“My instructors gave us tests to achieve certification in different specialized fields, most notably finger printing specialist. The instructor was certified by the FBI to give this test and certification. I passed the test with a 98% score. ITT Technical would NOT allow the certification to be presented to any of us students. I never received my certification for finger printing but still paid for the class.”*



207. [REDACTED] (ID 8728), Computer Networking Systems and Digital Forensics, 6/2006-3/2010:

*“Did not receive any classes or aid for certifications for CNS or digital forensics and was grossly unprepared for tests.”*

208. [REDACTED] (ID 6189), Software Applications and Programming, 8/2006-8/2008:

*“I was told I would learn all I needed to in order to be able to obtain certifications such as the A+ certification to work on hardware. I was told after a 2 year degree I would be proficient in programming and could find an entry level position somewhere. I did not have any of the languages or enough experience coding to pass the initial tests in the employment screening process for any company I was interested in applying.”*

209. [REDACTED] (ID 7683), Computer Networking Systems, 12/2009-11/2011:

*“Was told that we would all graduate ready to take the Cisco CCNA certification and that they would help us to sign up for it. Course work provided in school didn't cover over half the stuff on the exam.”*

210. [REDACTED] (ID 4458, 9548), Criminal Justice, 3/2004-6/2011:

*“Was told that some of my classes for my AAS Degree were set up more as a prep for programming certifications that might be needed by some employers. This was not the case when I looked into trying to take these certifications.”*

*“[M]y first degree was a AAS in computer networking. I was told that the CISCO classes given in this course would if passed with a B average I would get my certificate (CCNP Certification: Cisco Certified Network Professional.) I never received this paperwork from the school. I kept getting the run around from the program directors.”*

211. [REDACTED] (ID 9245), Information Technology, 3/2006-3/2007:

*“We were told that upon completion of the program, that we would be prepared to take and pass the MCSE certification. I and three of my classmates tried and failed the certification test. My three classmates had graduated from ITT Tech.”*

212. [REDACTED] (ID 7999), 11/2009-9/2012:

*“My parents and I were told about the training to learn how to fix computers such as A+ plus certification and the rate of people being employed with high salaries. I was also told that I*

would receive A+plus certification to learn how to fix computers so that I can at least get a job is at a squad at Best Buy but that did not happen[.]”

**213. [REDACTED] (ID 9302, 4244), Information Systems Administration, 12/2007-12/2010:**

*“The recruiter told me that the curriculum was based on what potential employers were looking for in their candidates. Did not inform me of any further licensing or certification exams.”*

*“They didn't explain to me that certifications were required in the IT field. In fact, I could have dropped this school and just studied for my certifications and had a much better shot of landing a good paying job.”*

**214. [REDACTED] (ID 9304), Computer And Electronics Engineering Technology, 6/2007-6/2009:**

*“ITT Tech stated, after completion of the Associate's degree of the Computer and Electronics Engineering Technology, that I would have the knowledge to pass certain certification programs, I specifically asked about the CompTIA A+ certification, and was assured the coursework would prepare me to pass the exam. After graduating, I ended up having to take a course in order to prepare me for the CompTIA A+ certification (Not with ITT Tech), the coursework I completed at ITT Tech did not prepare me the CompTIA A+ certification.”*

**215. [REDACTED] (ID 3693), Computer Network Systems, 6/2002-5/2004:**

*“They claimed that once I graduated I'd be prepared to take the CNP or MCP, these were certifications for Cisco Systems and Microsoft.”*

**216. [REDACTED] (ID 8270), Computer Network Systems & Information Systems Security, 9/2004-5/2009:**

*“When being taken on my initial walk through of ITT, I was told that by the end of the CNS degree I'd be well prepared to take the A+ Computer Hardware certification. This excited me alot as certs are very important to have in the IT field. My first CNS class was "Introduction to PC's." The curriculum was to teach computer basics, as well as how to tear down and rebuild a PC. The first 4 weeks were spent teaching students how to do very basic pc navigation, such as: how to move the mouse across the screen, how to click on things, how to open an internet browser. The course finished with us not once taking any PC's apart. When a fellow student asked the instructor about this, they were informed that PC tear downs and re builds weren't part of the curriculum.”*

217. [REDACTED] (ID 3689), 2/2008-10/2014:

*“They didn't have the proper equipment or up to date texts. I wasn't prepared for certification exams even though we used "microsoft certified"books[.]”*

218. [REDACTED] (ID 7960), 8/2006-8/2008:

*“They said we would receive certifications for the classes we were enrolled in but I finished my degree and not once did I receive a certification in anything[.]”*

219. [REDACTED] (ID 9017), Applied Computer Science, 1/2001-3/2003:

*“Was told that after you completed your Cisco class we could go to the testing center (New Horizons) and take our CCNA certification test and pass it on the spot because of what we learned in the class. That was not trues as many of us did go and try to pass the test only to fail it.”*

220. [REDACTED] (ID 8611), Information Systems Administration, 1/2009-12/2011:

*“It wasnt until I went to Training to You here in Phoenix, AZ and received my A+ and Networking + certifications that an opportunity in IT opened up. Still not a System Admin job I went to school for but its something. So now I have a degree thats worthless because not employers I came across frowned when I even mentioned ITT tech and close to 40k in debt[.]”*

221. [REDACTED] (ID 8173), Computer Networking, 3/2003-5/2005:

*“Most employers then, and now require specific certifications in specialized areas of my field of study. An AS Degree has alost no bearing on my employability in my field.”*

222. [REDACTED] (ID 9377), IT-Computer Network Systems, 8/2010-9/2012:

*“[T]hey lied to me about all licensing and certifications. I was told that i would have an opportunity to get certified in multiple areas and not once did they arrange for this to happen. I did take 4 classes out of 32 that were related to certifications and licensing.”*

223. [REDACTED] (ID 8631), 2/2008-5/2010:

*“I was told by my rep (Latoya Perry) before entering ITT that certifications such as those for Microsoft, Cisco, and others would be included in the curriculum... so I would not only be graduating with a degree, but with certifications that would assist me in being placed in a job fitting my education. I was also told that my credits would be fully transferable, and that continuing my education elsewhere, should I choose to, would be easy. I also found out after*

*being near completion of my degree at ITT, that not only were most of my credits NOT transferable, but that they didn't provide adequate information to pass really ANY of the certifications that I would have benefited from in my field.”*

**224. [REDACTED] (ID 8200), 12/2013-7/2016:**

*“ITT told us we where certified for our certifications and our books were not what we needed for the tests[.]”*

## EXHIBIT 6

**1. [REDACTED] (ID 6091, 8011), Alabama-Bessemer, CNS Computer Networking Systems, 8/2005-8/2007:**

*“Most of their classed used outdated material, training equipment that did not work[.]We were told that we would have top notch education with state of the art equitment. 90% of my technical classes just repeated the same thing over and over again and most of the students had to bring their own laptop because the equipment did not ever work correctly.”*

**2. [REDACTED] (ID 4835), Alabama-Bessemer, Multimedia/Game Design, 8/2004-5/2008:**

*“Although the teachers were nice, most lacked the knowledge to teach a class. Most classes were taught with pirated and outdated programs. The curriculum was basically open the program and play around in it. It had little to no structure on how to develop skills to acquire a job. Because I was in school for gaming, one of the classes was basically me driving 35 mins to class only for the teacher to have the students to play video games.”*

**3. [REDACTED] (ID 8289), Alabama-Bessemer, Game Design, 3/2007-2/2010:**

*“ITT Tech claimed that it hired quality instructors with experience in the field to teach their classes. However this wasn't always the case. Case in point I had one instructor who was hired to teach video editing. He was a friend of the program chair and was only a camera man for the local news station. Typically this class consisted of using school owned equipment to make group projects of filming a skit and editing it. My instructor did not know anything about editing. So we instead spent 3 months talking about the camera he used at the new station and different camera angles. We never actually used a camera and only used the editing software on a few occasions. We had to use videos pulled off the internet to edit and I actually ended up having to show the instructor how to use the software because I, along with a couple of others, actually had some experience with video editing. Our complaints fell on deaf ears. [ ] Overall I feel like ITT did nothing to prepare me for the job market. As is reflected by my job prospects as I left school.”*

**4. [REDACTED] (ID 5172), Alabama-Bessemer, Software Development, 3/2006-7/2010:**

*“One of the other draws to the school was the claims of industry professionals on the staff. This was not entirely wrong as there were many pros. However, not all classes were taught by people who knew the material and there was no teaching standards. On one occasion an instructor did*

*not face a background check and didn't know the material causing the class to be canceled half-way through. On another, a teacher that didn't work in the field they were teaching left for another school. The schoolwork wasn't entered resulting in students failing or barely passing and the school just ignoring the issue. On other occasions, instructors were clearly using the time as just another paycheck as the entire course was to follow the books to the letter, including practice work with little to no interaction with the instructors. Reporting these actions got no result from the administration and other instructors admitting that they were, for the most part during my time there, unregulated in order to keep the claim of hiring industry professionals to give a solid education reinforced with real-world experience."*

**5. [REDACTED] (ID 4710), Alabama-Bessemer, 3D Game Design, 8/2004-8/2008:**

*"Most of the instructors were inept, mainly reading out of the books provided, and using outdated software. I didn't feel I was being instructed by someone that actually knew about the programs and software that was being taught. I felt that in order to turn in acceptable classwork, that I would have to learn the material myself."*

**6. [REDACTED] (ID 9348), Alabama-Bessemer, Criminal Justice, 9/2010-9/2012:**

*"I had several classes that were a complete joke as in all we did was watch movies or YouTube videos. I had a teacher who had a twin and they would after switch spots. Every aspect of the hands on part I was promised was a lie. Classes that should have had hands on training or field time were taught by video like loading and shooting a gun. I was told that would be taught at the shooting range. We went on 2 in the field trips my whole time at this school. They never prepared us for police Academy or any of the training that comes along with being in law enforcement. I went into the field completely unaware of all the things I still had to do to become a cop. Most of my jobs outside of ITT have been security guard jobs. Definitely not what I paid 30,000 to do with my life."*

**7. [REDACTED] (ID 2619), Alabama-Madison, Electrical and Electronics Engineering Technology, 6/2012-12/2014:**

*"When my recruiter walked me through the school he had a vastly different idea of the kind of things we'd be doing in the lab than what we actually ended up doing. We did do labs but most of them were rushed and mostly incomplete half the time because of the rush job they do every quarter to get you through the eleven weeks. The equipment was a crap shoot; sometimes you found a working multimeter and oftentimes you didn't. I found out after I came out with my "honors" and all my high grades that I'm really not all that well qualified for a lot that I should be, with my degree. I failed a soldering test because it had parts I'd never seen before."*

**8. [REDACTED] (ID 8146), Alabama-Madison, 9/3-12/5:**

*“They said all the teachers worked in the field of study. One of my teachers who was there throughout my schooling kept telling us the book wasn't important and that when we found jobs they would train us. He would also let us use the book on finals. Which half the people still failed cause exams and books didn't match up most of the time. [] We had people bring their kids in with them to class which I'm not heartless I understand being a single parent is hard but kids running around the class room is a distraction. I've seen kids show up drunk or stoned and teachers act like it wasn't anything wrong.”*

**9. [REDACTED] (ID 9235), Alabama-Madison, Network Security, 9/2009-8/2010:**

*“Their teachers were not qualified to teach the classes. usually there was no control of the classroom, No course material (using youtube for lessons) or the just plain allowed obvious cheating to occur in the class room. All complaints went ignored.”*

**10. [REDACTED] (ID 8979), Alabama-Mobile, Information Technology - Computer Network Systems, 9/2009-9/2011:**

*“I was misled into believing I would be taught by (successful) people with ample experience in the field of my study. While many of the teachers professed to be employed in my field of study, many did not seem to have the experience I was led to believe they would have. A few teachers, while having a good deal of experience, did not sound very successful when in talks with students; having been laid off or fired from several jobs and even refusing to follow, what I have come to learn as best practices through actual on-job experience, due to the curriculum. Having on job experience has really enlightened me as to how un-qualified for teaching many of the teachers I had were in the first place.”*

**11. [REDACTED] (ID 7953), Arizona-Tempe, IT/CNS, 5/2009-5/2011:**

*“My exchange instructor was too busy during class time to teach as he was working on a flash games site. All of the equipment and software were outdated. We were still learning Exchange 2003 in 2009-2011.”*

**12. [REDACTED] (ID 8230), Arizona-Tempe, Electrical Engineering, 9/2011-3/2015:**

*“Classes we took were outdated using technology 7 yrs behind. Books were published 5 yrs ago didn't get current technology updates.”*

**13. [REDACTED] (ID 9415), Arizona-Tempe, Information Security, 3/2006-6/2011:**

*“They also claimed to have flexible schedules, top notch instructors, and great equipment. These all turned out to be bold-faced lies. I expected to find some of the introductory classes easy given my experience with computers, but as time went on I realized that none of the classes were actually designed to help us learn. Our books were laughably out of date; our training equipment worked only part of the time; many of our “professors” did not understand basic concepts about computers. In fact, ITT fired the few good professors we had because they would not get with the program and all the others never had any teaching experience and only lasted a short time. There were several classes I took where I had replacement teachers throughout the classes and they never understood the material that they were presenting., not to mention our Dean even had to come in to try and teach us as they were looking for replacements at times. This was a very poor leaning experience and complete waste of money. Several of my classmates and I complained to the dean and our chair several times and gave several bad reviews on our end of quarter reviews. We talked to everyone we could but no one listened. ITT milked as much money as it could get out of me.”*

**14. [REDACTED] (ID 8375), Arizona-Tucson, Computer Drafting and Design, 3/2004-3/2007:**

*“I was told I would have the knowledge to do the job I wanted after completion of the degree. Once I got into my field, there were some very important, key functions of the industry standard software we were taught that were never even mentioned in the classes. Using "external references" is a huge part of working with Autocad and this was never taught to us among other key features which I had to learn on the job. What we learned in school was the minimal to get us a foot in the door for a job, we were not provided all the tools to be successful in our field as we were told we would be. The CD340 Physical & Computer Aided 3D Modeling class was a complete sham, the teacher did nothing but give us the book and told us to do the exercises. If you look at my transcripts you'll see I was an 'A' student in these course specific classes, I failed CD340 because the teacher DID NOT teach! I went to the Dean and I was brushed off, nothing was done about the teacher not teaching us. I had to take the class again the next quarter and I passed with a 'B+' that time. I was extremely angry that we were paying for a class to be taught and the teacher did nothing but sit at his desk and do whatever he was doing on OUR time. There were several teachers who did not know what they were teaching, there was a lot of just reading the book and learning from it, not the practical experience that a "teacher" is supposed to bring to a class.”*



**15. [REDACTED] (ID 5391), Arkansas-Little Rock, Criminal Justice, 3/2007-7/2010:**

*“We were promised hands on learning in the classroom and in the real world, but neither were true. The closest we came to hands on training was by one teacher, who was also the officer at the Little Rock PD crime lab. Unfortunately that teacher was reprimanded for teaching us information and skills not in the school provided syllabus.”*

**16. [REDACTED] (ID 3874), Arkansas-Little Rock, Visual Communications/Game Design, 6/2002-3/2008:**

*“I was taught out of date material on outdated equipment. Our books where outdated and we received no software to take home and work with. In fact I was only taught one animation program and it wasn't even industry standards.”*

**17. [REDACTED] (ID 2631), Arkansas-Little Rock, Criminal Justice / Networking, 9/2006-10/2007:**

*“I was told that I would receive a great education to lead me to a more successful career. all of this was a lie. they did not prepare me or any other student for their field. ITT taught outdated material with outdated material, and used instructors who where poorly educated about the subject themselves. ITT robbed their students of their hopes and dreams of having a successful career in their fields.”*

**18. [REDACTED] (ID 8136), Arkansas-Little Rock, 1/2004-1/2009:**

*“Swapping teachers in the middle of the course, and hiring former students that graduated to teach classes, some with no experience in the Program that they were there to teach.”*

**19. [REDACTED] (ID 2716), Arkansas-Little Rock, Information Systems Security, 6/2004-9/2010:**

*“We were told in the ISS program that we would be able to go right out and get a six figure job with this degree. I applied and interviewed with many companies with the field. The main response I was told about why I would not be a good candidate for the position was that; 1) we needed to have 10+ years experience and 2) the software, programs and equipment, etc we used were at least 2+ years out of date.”*

**20. [REDACTED] (ID 2629), Arkansas-Little Rock, Multimedia/Game Design, 6/2005-9/2009:**

*“The quality of education that I received versus what I was told that I would receive was like night and day. The classrooms and the material being taught was not even close to the industry standards at the time of my attendance. The books were not only outdated material, but most of the time we either didn't even use the book, or couldn't use the book because it did not match up*

*with our software, or entire chapters where missing from our books. There was a few semesters that we did not even have teachers for the courses, they assigned the student workers to help oversee the classes so they wouldn't lose money for the fiscal quarter due to not having adequate instructors to teach the class. during our web design class we did not even learn anything about web programming because they brought in programmers to do all of the coding, all we did was the graphic work."*

*"During the few semesters that we didn't have instructors and they used student workers, I was told that we were not going to be charged for the course because they could not find an instructor ,but they were going to let us attend the class anyways so we did not have to wait an entire year to take the class again. I was also told that I would not be charged for an online math class that was having several technical issues. I took one of the quizzes in front of the associated dean and showed him even though I choose the right answer it was counting the answer as wrong but showing that the choice I made was indeed the right one. Due to this technical error I was pulled from the class and told that I would not be charged until the next time I took it after they fixed the issues."*

**21. [REDACTED] (ID 3721), Arkansas-Little Rock, Criminal Justice, 9/2006-6/2010:**

*"Books and Materials: The material in many of the text books was of poor quality. The information was not updated in many of them and they were filled with spelling and grammatical errors. One of the books on Criminology had over forty spelling errors in the first chapter alone. When the books were updated it was most often found that the accompanying class assignments and materials were not. Many times we did not have the proper lab equipment to perform required labs in classes such as forensics and investigation. How can we work in our field if pertinent components of our education are being skipped?"*

*"The Instructors: I personally know of a few instructors that found other teaching positions after only a short time with ITT-Technical Institute because they did not believe in the school's standards or methods (can provide names). I still maintain contact with these instructors today. Also, many courses are taught by people who are not qualified to teach that particular class. Ex. Someone who only has experience in security teaching a course on probation and parole."*

*"Classrooms availability: Many times students were forced to have class in the small library or employee offices due to lack of space. There were never enough computers for students when classes were running."*

**22. [REDACTED] (ID 2757), Arkansas-Little Rock, Multimedia, Game Design, 6/2005-9/2009:**

*"Every class was different, some "instructors" weren't even qualified to teach the course and didn't even know how to use the programs or tools that we had to pay for to use. ITT lied about*

*the tools we were to use, saying things like "We have the latest technology for our students." Only to find out they were using 8 year old computers and completely outdated software. We had to petition the school with our instructors to have them buy new computers only for them to come substandard, because the dean thought the computers were "too expensive" knowing full well that the computers were completely up to date and wouldn't need to be replaced for at least 3 years. They lied about the books and resources we had at our disposal. The "library" was never in stocked with any book that was relevant to our courses. They had VHS tapes we could "rent" for our own research. And had outdated books that were in tatters because they never replaced them."*

**23. [REDACTED] (ID 7942), California-Anaheim, Digital Entertainment and Game Design, 6/2004-6/2009:**

*"Yes as stated before they claimed to have students in the gaming industry and that the program would prepare us for game design. In reality it didn't, i didn't learn enough to do much, at the end of the program i could create very poor non organic objects and some what make an animation of it moving. no where near what is needed to make actual video games. No actual programming which is a major component of gaming, no organic modeling of actual characters which as we know visuals is a large percentage of game design and entertainment. I also came to find that the student that were in the gaming industry were actually video game testers. To be a video game tester you sit there and play the game that has already been created and is soon to be published, you play the game and find any bugs and note them. Thats no where remotely close to what a game designer does. Not to mention they never found me a job in the gaming industry."*

*"When they made the initial pitch they were selling it as a fast paced hands on education that would get me ready for the industry. They claimed that i could have my bachelors in 3 years time i didn't get my bachelors until 5 years later. Their excuses were that certain classes weren't available and that has to do with the instructors they hire. Most of the instructors are people with a bachelors. At one point i came across one of their adds hiring for a teaching position minimum requirement was bachelors. They also welcomed back students to teach. With the Bachelors i have there is no way i qualify to teach a class. I believe that is the reason my education was so bad. They lacked the skill and knowledge to teach they lacked communication skills and most of the time it was reading straight from the book with no real input from an experienced professional. One of the teachers also yelled and cursed at me for being late to his class by a few mins each time. He said he would drop me from the class, i was tardy because at that time i was taking on a job that the career services had sent me to which had strict hours. I had to quit the job to stay in class. ITT tech was made out to be a great place to learn and advance yourself but it was a horrible education with nothing to show for it."*

**24. [REDACTED] (ID 7679), California-Anaheim, Data Communications, 3/2004-11/2009:**

*“Finally, the program consisted of 2.5 hrs of theory and 2.5 hrs of lab time per class session. My tuition included any labs fees and the equipment and lab material was poor and outdated. It did no prepare me to enter the workforce with current skills.”*

**25. [REDACTED] (ID 9406), California-Concord, Electronics and Communications Engineering Technology, 9/2009-6/2013:**

*“The also said they had all the equipment and tools to do our labs and we often were missing things. There were several labs that we didn't complete because we didn't have the proper tools. The books were also outdated and often they would use the same book for two classes and they charged us for two books when we only needed one. We were told that many of the teachers worked in the fields they taught and they could help us prepare for interview. As it turned out many of the teachers didn't have jobs in their fields, all of them had other jobs and taught at ITT for additional income.”*

**26. [REDACTED] (ID 6057), California-Culver City, Drafting Design, 6/2008-4/2010:**

*“The teachers: they often would quit or argue back to the admin of the location of teaching. What i mean is that we would go on not having a teacher for semesters or teachers not qualified for teaching that certain background. We would have teachers cursing and infuriated at the school because admin would place them in a class they know nothing of and we end up with am easy A and not knowing what we learned!”*

**27. [REDACTED] (ID 7700), California-Hayward, Software Development, 3/2016-8/2016:**

*“My coding class was ALL theory? Youtube videos in entire lecture. Total sham of a school. I had to do self teaching for majority of all work I did thus far. Teachers are horrible. In one course we didn't evem get our books until half the quarter.”*

**28. [REDACTED] (ID 8989), California-Lathrop, IT- Information Technology Systems, 5/2008-3/2012:**

*“When we would advice teachers about the equipment not working they would day that was part of the field to "figure it out" but would not provide us with the fix or ever fix it themselves. The equipment was outdated most of the time. we where working on windows XP when windows 8 was already out for example. All of the linux and programming classes that we took where very basic, so basic that anywhere I applied what I had learned was far less than what the employer was looking for. And I received an A or B in those classes so that tells you it wasn't on my part why I didn't meet the employers standards. I was a straight A and B student while attending in*

*all of the IT classes but when I started to try and work in the field on my own (fixing computers for friends) I quickly realized none of what I learned applied to what I was doing. I once applied to Home Depots computer repair department and when they interviewed me they where surprised of the amount of info I didn't know about computers. That should tell you a lot about the courses, how does a A and B student not know enough information to work in the field. As I stated before mostly everything I learned about computers I learned on my own free time.”*

**29. [REDACTED] (ID 7109), California-Lathrop, 3/2006-6/2008:**

*“In every class the teacher would explain what the lab intended to teach us, but when we ran into problems could not figure out how to do the labs themselves. We were 8 weeks behind in a 12 week course in some classes because nothing they "taught" us worked. We only passed the classes because we showed up every day and the teachers felt bad. The schooling was a joke, in our introduction to securities class all we did was sit around and talk about theories, no one actually did anything. I literally learned nothing, making it impossible to get a serious job.”*

**30. [REDACTED] (ID 7734), California-National City, Project Management and Administration, 12/2009-10/2013:**

*“We were lead to believe that the Teaching Staff there was excellent. I had to rally a class together to get a teacher let go because he did not care about teaching the students but rather collect a paycheck. It took two semesters for them to do anything about it. I went straight to the director and nothing was done on my initial complaint. I had to get a few students to say something before they even looked into it. They finally let him go after he taught my Capstone class (the second semester I had the same teacher) where he was literally ZERO help with any of us. Not a single student that attended that class learned a thing other than what we taught our self out of boredom just sitting there.”*

**31. [REDACTED] (ID 9266), California-Orange, Electronics Technology, 1/2004-1/2008:**

*“The classes at ITT felt very outdated and not current to the field I was in.”*

**32. [REDACTED] (ID 4731), California-Orange, 10/2010-12/2012:**

*“Classes provided lacked the quality promised before signing on. Textbooks were outdated and equipment did not work 50% of the time. Teachers were also not skilled in their field.”*

**33. [REDACTED] (ID 9349), California-Oxnard, Network Systems Administration, 9/2014-8/2015:**

*“Many of the classes within my career course had nothing to do with what I should have been learning. They were given titles to make them seem as if they were in coherence with the career*

path. The lack of proper programs and substandard computers within the ITT tech school was embarrassing.”

**34. [REDACTED] (ID 5718), California-Oxnard, Game Design, 2/2011-5/2014:**

*“We had teachers quit due to the curriculum they were being made to teach be utterly irrelevant to anything that entry level jobs would require.”*

**35. [REDACTED] (ID 8300), California-Oxnard, AS Multimedia, BS Digital Entertainment and Game Design, 6/2003-3/2007:**

*“Most of the books were full of typos. In my Operating Systems class the book was so bad, the teacher refused to use it. Halfway through the term we were re-issued a new version of the same book since it was so poorly written. We were also all told we'd be issued hard drives to transport our work on, once enrolled they kept telling us we'd get them the next term, eventually the school staff acted as if we were crazy and said we had no need for hard drives and we'd need to find a different way to transport our work. [Halfway through the bachelors program I found out that the only teacher of the game program, Mr. Johnathan Bair, only had a bachelors degree and very little experience, infact he had only graduated a few years prior from the Art Institute. Most of his classes began with playing games, then we'd do a bit of 3d modeling. Usually have around an hour break in the middle. I do not recall ever doing any kind of tests in his class. The math class taught by Mr. Al-Barack was a joke, he would literally write out the homework and the answers on the board, we'd just copy that down and turn it in, no real learning required. I had several other classes that they'd give us a work sheet to take home for homework. However when we'd bring it back the following week the teacher would have us pull it out and never collect it, they'd then give us the "final" which would be the exact same work sheet. During the third year I started the game design classes. At first we didn't even have enough computers for everyone, there wasn't even 15 people in the class. It took a few weeks to finally get this resolved.”*

**36. [REDACTED] (ID 8410), California-Rancho Cordova, 8/2001-6/2005:**

*“ITT did NOT explain that they were not ABET accredited and that most employers will not hire new graduates from non-ABET accredited institutions; however they mislead you to believe that their accreditation was widely accepted in the industry. Several industry standards and standard practices were not covered (eg: creepage and clearance, UL, etc.).”*

**37. [REDACTED] (ID 8291), California-Rancho Cordova, Information Systems Security, 12/2004-6/2010:**

*“ITT-Tech claimed to offer an education that would result in IT jobs, and my goal was to become a Network Admin. [] In reality the computers were very old and many were broken, the only lab equipment I saw was from the teachers' personal collections or workplaces, and I spent less than 30 minutes with a real router the entire time I attended the school. The education had nearly nothing to do with being ready for certification, and none of the coursework prepared me for testing. When I compared my Capstone projects to real-world examples, my work was very inadequate.”*

**38. [REDACTED] (ID 8324), California-San Bernardino, 9/2006– 7/2009:**

*“ITT Technical Institute told me that I would be receiving an education that would prepare me for the latest specifications in the industry of my field of study. This was false, the industry uses completely different technologies that ITT Tech was incapable of educating it's students on. I was laughed at during job interviews when I told them what ITT Tech had informed me of.”*

**39. [REDACTED] (ID 8176), California-San Diego, CNS (Computer Networking Systems), 3/2008– 6/2010:**

*“Not once was I taught about Networking Systems. I had been given basic English and Math courses that would be at about a 10th grade level in the public school system. My technical classes consisted of learning excel, and basic operating system usage and administration. These are a simple operations that I and many of the students attending already knew how to do. One of the classes was installing Windows XP... this is a guided setup by Microsoft... It couldn't get any easier already.”*

**40. [REDACTED] (ID 6624), California-San Diego, BS Criminal Justice, 12/2007-9/2010:**

*“Yes.... that all the instructors were employed in the field they teach. Not so I had an Electronics teacher teaching Threat Management and a Workers Comp Attorney teaching numerous different subjects. How are these individuals able to teach in a field they don't know other than reading the same book I am.”*

**41. [REDACTED] (ID 7404, 7524), California-San Diego, Game Design, 4/2005-11/2008:**

*“The classes were an utter joke!! [] The instructors were not qualified and most of them couldn't even use the programs we were supposed to be learning. There was a class that was integral to multimedia design and the teacher didn't know how to work the computer program. I was struggling with a lot of what we were working on, mostly because the instructors didn't*

*know what they were doing. Most of them had no problem passing me with decent grades. Any other school I would have failed!”*

*“The instructors didn't even know how to use half the programs we were learning. It was very frustrating. Most of the classes were being taught by people who were obviously not qualified to be teachers. I learned next to nothing and am in no way qualified to ever work in my field of study. Even the programs we were learning were outdated.”*

**42. [REDACTED] (ID 9052), California-San Diego, Computer Networking (AA) Information Security Systems (BS), 3/2003– 3/2007:**

*“From what I observed in the ITT Technical Institute commercials, recruiters, and staff I was under the impression that what I was being taught was cutting/bleeding edge information and that a large number of former students of ITT have be able to land excellent high paying jobs. I felt as if the school preyed on the fact that the majority of the students there were new to this industry and very naive as to what to expect to be learning.”*

*“Knowing what I know now I would have never started the CNS program. The content taught in the CNS courses were mediocre. I distinctly remember a student that was already working in the field claiming that the courses were a huge joke.”*

**43. [REDACTED] (ID 8529), California-San Diego, 9/2010-6/2012:**

*“During one of my classes, a webdesign class, we had no official teacher for more then 2 weeks. During that time, I found out that classes could be tested out of. I asked to be tested out of that class and they told me I wasn't allowed to. I asked them why and they replied that its because it was 2 weeks into the class and they had taken the loans/money for the class already. I replied that was unfair and I could teach my classmates the very class itself (In fact, I was already teaching my classmates webdesign because we had no real teacher for the course for that period very successfully) and they still did not care nor believed me. I was ushered out with not being able to have a proper webdesign class and forbidden to test out of class.”*

**44. [REDACTED] (ID 5526), California-San Dimas, Computer Drafting and Design, 6/2008– 6/2010:**

*“I was led to believe that the software being taught by the school was the industry standard but I later learned that it was not and the school chair was not willing to get the more widely used tools for the students to learn.”*

*“I did have one job using my degree and I was terminated 6 months later due to not knowing anything needed to perform in the position and now that I work with other Engineers I know now that everything ITT taught me was useless for working in fields that they claimed to train us in.”*



**45. [REDACTED] (ID 4010), California-Sylmar, Digital Entertainment and Game Design, 9/2006-9/2010:**

*“I was told that I would learn a lot of things and that the education was the best, that not everyone finish their degrees because the school was hard. Come to class I found that the Sibelius was really extent and there was lots of stuff in it, but all the teachers really didn't seem like they cared too much about teaching. Classes were easy A's many times. One major project we had to do involved making a 3D character, the teacher gave us a video that was 30 hours long. This was our capstone project, and that's all we did for the whole quarter while the teacher only took attendance. I did my part, but most students would just kick back and play around on the internet. I had my model almost finish (3 quarter of a way before the end of the quarter) when the school chair wanted to pay a visit to the class and see everyone's progress on the project. He said he was going to be by next week. Here is when the teacher started to see who had what on the model. He found out that no one had really done anything on those two months of school, then he came over and saw my work. He told me if he could have my model file to give to the other students, that way when the chair person came by he could show how much everyone had done. Basically I gave my two month work to everyone in the class, while they did nothing all quarter, and this was ok by the teacher. Reading other peoples experiences on other campuses, I found out that all teachers were easy like that, and the a lot of them even gave the students the answers to the test. This is so the school can get a good grade and get more money from the government.”*

**46. [REDACTED] (ID 9171), California-Torrance, Criminal Justice, 3/2006-4/2010:**

*“Just about every instructor complained about the books and we never used them. They all had the complaint that they were outdated and didn't touch on the information that we should be learning. I feel so stupid now but it never rang a bell that all of that was B.S. and they didn't prepare for the classes instead we spent a lot of time watching criminal justice movies and documentaries.”*

**47. [REDACTED] (ID 7973), Colorado-Aurora, Computer Networking Systems, 12/2005– 12/2007:**

*“The core program classes were also a joke. They were not up to date with what the current standard technology being used was.”*

**48. [REDACTED] (ID 7796), Florida-Doral, Criminal Justice, 6/2008-12/2011:**

*“They promised hands on training, but the only training I got was pouring clay into a dirt whole. There was a workbook with MANY lab studies and hand on training. I still have it. I paid for this book and NEVER used it. Just the 1st page. I brought it to the dean's attention and why*

aren't we using this book and doing lab studies with it?? "We don't have the budget to finance those studies". Then why issue it out in the first place?! We received so many text books and not ever complete them! Tests? They were a joke! They tell you the answers and have you memorize them to pass it! Maybe two teachers out of the bunch tried to keep the classroom as educational as possible."

**49. [REDACTED] (ID 8565), Florida-Doral, Computer Network Systems, 8/2004-12/2006:**

*"The quality of the education promised at ITT was far from the education I received while I attended there. Often teachers wouldn't show up, they would offer open-text finals exams, the technologies they taught were outdated. [ ] They weren't honest about the quality of their educators. I had a teacher once that had no teaching experience, he was actually an IT consultant. For our final exam we had to go with him to where his server equipment was and helped him move it to another data center. He made it seem like a "school field trip" but instead he just used us for his own benefit."*

**50. [REDACTED] (ID 8264), Florida-Doral, Computer Network Systems, 9/2005-12/2007:**

*"Claimed that there would be extensive hands-on training for Computer Networking. Only looked at one severely outdated network switch, and zero hands on training. All theory and very general book work. The classrooms were literally empty rooms with desks and had no sign of any intent to train in an environment that would simulate the career experience."*

**51. [REDACTED] (ID 4169, 9137, 5895), Florida-Fort Lauderdale, Multimedia, 7/2004-4/2007:**

*"I was sold on the fact that they had state-of-the-art equipment in their labs and the best instructors. I found out that it was all lies and nothing that promised me had actually been true. The equipment was not state of the art, in fact it was all very outdated. None of the software was the current version so projects that I worked on at home would not be compatible with the older versions. There was never enough supplies for each student and a lot of the time we had to work on our projects at home without any guidance. Multiple instructors would get fired mid-course and would never pick back up where we left off. Some instructors would teach us from YouTube videos or books bought from the book store that I could have done at home without paying a very hefty tuition fee."*

*"ITT Tech boasted about how their programs were the most current with industry standard computer systems and software. Little did I know that EVERYTHING at ITT Tech was severely out of date. The books, the lessons, the hardware and the software were all very dated. The computers were constantly crashing because they weren't the latest technology and needed to be upgraded. The software was at least 3-4 versions behind the current version which would cause*

*conflicts with files not being compatible with the newer version I had at home. The instructors were often times less educated than the students. Many times, students would have to teach other students because the instructors didn't know how to perform the tasks properly. Very often, instructors would be fired mid-course and the new instructors would not know where to pick up the lessons. There was no point in actually using 'lab time' because all of the software we would use was very outdated. That means that since I had the newer version at my home, some of the save files would not be compatible between the versions. I could either work on projects in class or at home. ITT Tech claimed to be an accredited school but as you can see, recently their accreditor ACICS had to drop them for not being in compliance. This isn't a recent thing either. ITT Tech hasn't been in compliance for decades. ACICS and ultimately The Department of Education failed to do its job and shut these scams down before they got too big."*

**52. [REDACTED] (ID 8369), Florida-Fort Lauderdale, Network System Administration, 9/2011-12/2014:**

*"The school, in general, did not teach its students. Many teachers would pull up YouTube videos or assign work that we never went over or discussed. It was all easily searchable on google. No one was taught to any degree except for maybe one or two teachers who actually cared. Most students would be given A's just to pass them along to the next class to keep the passing grade statistics up."*

**53. [REDACTED] (ID 7969), Florida-Fort Lauderdale, 3/2104-9/2016:**

*"The books were outdated, the technology was bad, and the teaching format is not conducive to someone who is looking to get into IT. Barely any hands on and, the classrooms were situated horribly, no pencils during test days, the WIFI was a joke and communication was never provided to the students."*

**54. [REDACTED] (ID 7937), Florida-Jacksonville, Computer Networking Systems, 7/2002-5/2005:**

*"They claimed that the teachers were educated and at most times the students knew alot more than the teachers . Some teachers would come in tired from their second jobs and simply sit their with their head on the desk and take a nap ."*

**55. [REDACTED] (ID 4413), Florida-Lake Mary, Computer Drafting and Design, 12/2010-12/2014:**

*"ITT technical institute's education is substandard and poor all around. I could of went to YouTube and would of received better knowledge than attending a campus with ridiculous tuition rates. Most of their teachers seemed to have little to no experience in teaching. Most would just show us (students) a bunch of slides on power point with little to no further explanation on its content. Afterwards they would hand us all worksheets for us to do and*

*seemed bothered if we were to ask for direction. I received better education in my public and free K-12 school than in this absurdly expensive "higher education school" It seems that ITT Technical Institute hires inexperienced "instructors" in an effort to save money to pocket more and more money."*

**56. [REDACTED] (ID 8042), Florida-Lake Mary, Data Communications Systems Technology, 5/2005-5/2009:**

*"I was left knowing that I didn't really learn anything beyond what i could have taught myself with a "For Dummies" book."*

**57. [REDACTED] (ID 7994), Florida-Lake Mary, 9/2007-12/2012:**

*"Changed teachers mid semester; changed deans several times a year; broken computers; labs never worked; missing supplies or partial labs"*

**58. [REDACTED] (ID 6014), Florida-Lake Mary, Network Systems Administration, 9/2013-5/2015:**

*"Most of the time teachers didn't show up to class. So we would wait and a substitute would finally show up but not have any idea what class they were teaching or even the curriculum. Teachers that did show left half way through the quarter. Most of the time the teachers that were there weren't qualified to teach that specific class and was evident because they did not understand the curriculum."*

*"The outdated text books for Windows Vista and XP were insufficient in learning today's technology, the labs that never worked and the teachers that didn't know how to work them caused the students to not learn, open book test taking made it too east to pass tests, and the school cycled through teachers and administration because they were unable to keep good ones that didn't want anything to do with the scam ITT Tech had created. They always had recruiters in your face in the lobby and at lunch begging to find more people to join the so they could make their quotas."*

**59. [REDACTED] (ID 6985), Florida-Orlando, Multimedia, 12/2002-12/2004:**

*"Again, see first note about accreditation. ITT Tech also stated that they had top-notch teachers that were masters in their field and Subject matter experts as well. None of this, to my knowledge, was true. Some of the instructors that I had, had no real world experience in the subject they were teaching. If not for the promise of job-placement I would have dropped out after the first year."*

**60. [REDACTED] (ID 8248), Florida-St. Petersburg, 9/2009-12/2010:**

*“There are several instances that I can think of when I was going to school where the quality of education was lacking. In my Physics class we lost our instructor around half way through the class. The administration people didn't even know she wasn't there until one of the students went and told them. There was a mad dash to find someone to finish the class but they couldn't find a physics teacher. We ended up with a substitute teacher who did not know Physics. We did home work that had answers at the end of the book and several people simply wrote down the answers. The explanations of the concepts were very difficult to follow with the replacement instructor as well.”*

**61. [REDACTED] (ID 6158), Florida-Tallahassee, Computer Electronics and Engineering, 12/2009-12/2011:**

*“Missing books for classes twice, not enough computers set up for everyone to use. We had 60 students in three programs ( all they offered when they opened), none of the labs were ready. The IT tech had just graduated himself and was working overtime to get computers set up. I felt like they should have sent someone from the other campuses to help this campus be ready. The equipment in my programs' lab was just placed in there and turned on. We had to google and find information on how to set and calibrate the equipment. One class it took them 5 weeks to get the equipment working, so all of the exercises and labs we were suppose to get done, was not finished or completed.”*

**62. [REDACTED] (ID 8744), Florida-Tallahassee, 9/2010-3/2012:**

*“Absolutely, the software was outdated, the actual teachers thought it was a joke. They never had the right books to start the quarters, they cancelled the program before we could finish, although they bragged about a 90% success rate and hugely inflated salaries after graduation.”*

**63. [REDACTED] (ID 9181), Florida-Tampa, 6/2004-9/2007:**

*“Both equipment and classroom size were grossly insufficient to provide proper training required for classes that I had signed up for. Most of the time book study and videos were used to explain certain concepts but no hands-on experience was given for most of the more complicated of set ups in my field. Which after hearing about the ITT Labs that existed surprised me as well during my studies.”*

**64. [REDACTED] (ID 4453), Florida-Tampa, Digital Entertainment & Game Design, 1/2005-3/2009:**

*“We were promised up to date tools and were using outdated computers and software that could barely handle programs such as 3DS Max and Maya. We had one visitor from a small independent studio visit, but when he told us that wouldn't not be able to get jobs immediately*

*upon graduation, he was asked to leave. We were also not given opportunities to test or study for any coding certifications - something necessary in the industry.”*

**65. [REDACTED] (ID 9281), Florida-Tampa, Digital Entertainment and Game Design, 3/2006-3/2009:**

*“ITT Tech claimed full accreditation and repeatedly told me that the quality of the education I would receive there was equal to any other college or university. I ended up having teachers that spent the entire class sitting in the room playing their guitar and chatting with their friends in the classroom rather than teaching. [ ]In other situations they had teachers with finance degrees teaching digital media, they had teachers with no work experience teaching development and management of projects. They had teachers showing up and falling asleep in class. The quality of their educational services was extremely poor.”*

**66. [REDACTED] (ID 9339), Florida-Tampa, 1/2007-11/2010:**

*“I was in the DEGD program, Digital Entertainment & Game Design. I was told they had labs and all the software needed to learn and attain the education needed for the game design field and that they had instructors who worked in the industry. All statements were false. The labs did not have the needed software or equipment, what software they did have had been obsolete for years plus the hardware wasn't powerful enough to run. They could not provide the software that was needed to finish our assignments forcing us to attain our programs through shady methods. None of the instructors had worked in the field, they were students who had recently graduated from better schools and still didn't know enough to properly teach us. Our assignments came straight from tutorials found on google & youtube which didn't correspond to the software versions that we did have.”*

**67. [REDACTED] (ID 9320), Georgia-Duluth, Criminal Justice, 12/2012-6/2015:**

*“They used books that were out dated by 10 years or greater. The teachers used youtube videos to do class assignments. None of the books can be used as a reference even. They were severely outdated. We didn't know what to expect and I felt they took advantage of us as students. The quality of the education was not good. I am disappointed severely.”*

**68. [REDACTED] (ID 7327), Georgia-Duluth, Project Management, 12/2010-1/2014:**

*“Software was outdated, staff was shaky at best and sometimes classes wouldn't be available that were needed.”*

**69. [REDACTED] (ID 9172), Georgia-Kennesaw, 9/2012-6/2015:**

*“The courses that were offered were very outdated, the computers barely worked so it was hard to do the work due to the systems not being compatible with the learning software for example- installing and being able to use VMWare.”*

**70. [REDACTED] (ID 3837), Georgia-Kennesaw, Computer Networking Systems, 6/2007– 9/2009:**

*“I was also told that i would have real world hands on experience with servers, and server software, cabling among other things and that was also a lie.”*

**71. [REDACTED] (ID 8184), Illinois-Arlington Heights, Information Technology, 1/2008-2/2012:**

*“ITT Tech stated that they have the necessary equipment and teachers to allow our students to fully understand the course and topics we were learning about. While attending school, I've found out that we are using very out dated books, and during some labs we had to skip certain exercises due to my school location not having the necessary equipment to handle the labs. They also stated that they have a high rate of employment after graduation in the field they graduated in. Most of the friends I made while attending ITT Tech, do not have a job in their industry of study.”*

**72. [REDACTED] (ID 8210), Illinois-Arlington Heights, Computer Network Systems, 3/2009– 6/2011:**

*“The classes where suppose to be hands on and it was always only theory. It got to the point we were researching about how to complete the labs. When we finally had a lab it would not work properly”*

**73. [REDACTED] (ID 9034), Illinois-Burr Ridge, Multimedia, 6/2003-6/2005:**

*“The multimedia program ITT provided at this campus was severely lacking. The teachers did not teach us very well. Also the school did not have any computer programs or the materials it needed to begin providing a multimedia program. I feel as us the students with what little knowledge we had in the field of multimedia was dictating to the school on what programs we would need.”*

**74. [REDACTED] (ID 8096), Illinois-Mount Prospect, 1/2006-4/2008:**

*“When I was going through the course it felt as if they didn't have the appropriate equipment to help me succeed in my career.”*

**75. [REDACTED] (ID 8139), Illinois-Mount Prospect, Computer Networking Systems/Information Security, 6/2009-6/2013:**

*“I was promised the utmost quality of education along with my school mates. We had teachers and programs chairs that were constantly changing from getting fired or quitting the company. We were left to fend for our own.”*

**76. [REDACTED] (ID 7842), Illinois-Oak Brook, Information Systems Security, 6/2010-12/2013:**

*“I was definitely misled by the quality of the labs that we would have to work on for computers and networking equipment. Most of the labs that we had, we never got to do, because we did not have access to the ITT Technical Institute Virtual infrastructure that all the Lab books relied on. We would ask the department chair why we didnt have it, and he said because it didnt work. 95% of the labs, we were not able to complete.”*

**77. [REDACTED] (ID 8684), Illinois-Oak Brook, Information Systems Security, 6/2009– 9/2013:**

*“ITT tech assured me that they had state of the art labs for student learning. I never even saw or touched a server in the 4 years that I attended the school. I only remember seeing one server rack throughout all of my classes. The IT students often shared the same classes as nursing and criminal justice students.”*

**78. [REDACTED] (ID 8696), Illinois-Oak Brook, 6/2004-6/2006:**

*“I was part of the first class in their "Graphic Design" program. They did not have appropriate teachers, software, instruction, anything regarding graphic design or computer animation. We spent a majority of our class time Googling how to use the programs we were given. The classes were a joke.”*

**79. [REDACTED] (ID 7840), Illinois-Oak Brook, 3/2010-12/2013:**

*“Labs described as up to date equipment that is used in field. Was just a pc room with outdated pc's.”*

**80. [REDACTED] (ID 8014), Illinois-Orland Park, 3/2011-3/2013:**

*“Yes they did. Ill explain in detail. I was going for criminal justice. I would say about 80% of my classes for the 2 years were not about criminal justice. The ones that were never really went into detail for the education I was going for. I had 2 teachers leave mid semester to be replaced by substitutes that never did criminal justice. [] The material I received for this program were hardly ever used or were so outdated. Books that were pretty much dated and not useful. I was*



*told to by equipment that was part of my student loans and in the end was never used. A \$500 finger print kit that was used once.”*

**81. [REDACTED] (ID 4764), Indiana-Carmel, Computer Forensics, 1/2009-1/2014:**

*“Even their commercials boast about learning about new technology. The course content was nearly 3 Operating Systems behind. No one uses Windows 98 anymore and that is what we were learning off of. I complained about how severely outdated the course materials were and got no response from my professor or the school.”*

**82. [REDACTED] (ID 8242), Indiana-Carmel, Software Development in Information Technology, 7/2015-2/2016:**

*“Misleading information about the curriculum. The admissions adviser assured me their curriculum was up to current IT standards. I already have a previous background in Web Development. With that said, in the ever changing world of Information Technology it is imperative that both workers and schools, that are to be training future prospective workers, stay up to date with current technologies. I did not find this to be the case in the studies of information I was already very familiar with. When I begin a class that was based on creating websites, I found that it was teaching a primarily outdated web language for use on general websites. HTML 5.0 has been the web standard officially since October of 2014, and I know of many schools (I attended one and know of others that were learning in their respective schools) that were teaching it before it officially became the new standard as early as the beginning of 2014, if not sooner. I started this class at ITT in the Winter of 2015. I attempted several times to ask the instructor about the curriculum and why it was not updated and unless I inquired about other things in the same message I would get no response. Had I asked about anything else, then the curriculum questions were ignored.”*

**83. [REDACTED] (ID 8150), Indiana-Fort Wayne, Criminal Justice, Visual Communications, 12/2009-6/2012:**

*“They absolutely lied about offering the classes necessary to succeed in the field. None of the teachers were even remotely qualified to teach any of the courses. The last one I had, only had an Associates degree in the same field. Our books were 5 years old, programs 5 years old, computers about as old and the information was all outdated.”*

**84. [REDACTED] (ID 3075), Indiana-Indianapolis, 3/2011– 6/2013:**

*“Yes the promised small classes and one on one with the teacher. I had 40 people in my classes until graduation and never fully talked to a teacher more than 10 min because they were to busy with other students. [ ] Yhey kept telling me classes evolved with the field yet never seen any proof since we start on xp and didnt see window 7 until half way through my associates.”*

**85. [REDACTED] (ID 2531), Indiana-Indianapolis, 8/2005-6/2010:**

*“The Dean of criminal justice for my first two quarters never worked in the field. I had new teachers every quarter. None of the lab equipment worked. No teachers knew how they worked. My books were a rip off. They forgot to send me my books for certain online classes.”*

**86. [REDACTED] (ID 9714), Indiana-Indianapolis, Computer Forensics, 3/2011-12/2013:**

*“The books also were outdated and this led to a very poor quality of education that I received.”*

**87. [REDACTED] (ID 8390), Indiana-Indianapolis, Web Development, Technical Project Management, 9/2000-6/2006:**

*“The course materials were outdated and obsolete. My education was outdated at graduation and has only become more so.”*

**88. [REDACTED] (ID 8703), Indiana-Indianapolis, 3/2007-12/2009:**

*“I learned most of what I needed to know from online tutorials not from the instructors. We had instructors that came in drunk and taught us nothing. Even if you did not do any work you passed. [] The equipment was outdated, did not provide the necessary supplies IE: Computer programs, updated technology, software to do the classes. If it was not for other students that were more advanced then most of the instructors I would not have learned anything.”*

**89. [REDACTED] (ID 8036), Indiana-Merrillville, Nursing RN, 12/2010-6/2013:**

*“We had teachers walk out in the middle of class and after the semester started and then we were taught by teachers that did not know that specific class. All information given to us as a zerex copy. We bought books for classes that were never taken out of the plastic. We had 2 semesters of clinical s at the hospital where we spent 90 percent of the time in the cafeteria instead of on the floor learning. Then after the school was not allowed back at the hospitals we did our clinicals on you tube videos. There was also a class I had that we had the dean only show up to give us a test. Never had a teacher.”*

**90. [REDACTED] (ID 8470), Indiana-Newburgh, 6/2012-12/2014:**

*“My education experience at ITT was horrible. Teachers would quit or be fired mid class. At one time we had only 3 nursing instructors on staff. I had barely had clinical experience. No clinical a in OB, Gerintolgy, the instructor for those had is meet at a park to feed us answers to the up coming test.”*

**91. [REDACTED] (ID 9449), Indiana-Newburgh, Electronics, 8/1998-4/2001:**

*“Many of the classes that they offered were outdated and 2000 they are still teaching windows 3.5 and DOS shell.”*

**92. [REDACTED] (ID 8031), Indiana-Newburgh, School of Information Systems, 6/2009-6/2011:**

*“Most of the classes were horrible. The equipment was old, and the operating systems they were teaching us on were close to end of life. The instructors most of the time were not in class. [] When I landed my job, I was 2 versions of Windows behind, and 2 versions of server OS's behind from what they were teaching at ITT at the time. [] It was an absolute waste of time and money.”*

**93. (ID 8701), Indiana-Newburgh, Nursing, 9/2015-7/2016:**

*“Was lied to about the quality of the classes. Half of the teachers who taught the classes did not know what they were doing. They never knew exactly what was required of us as students and in our field. Half the teachers did not have the right books to even teach us. [] Was informed that we would have all learning materials needed and any assistance we needed. All the supplies we had from clinical tools to learning tools such as microscopes, mannequins and skeletons were all broke. Never had correct papers or text books either.”*

**94. [REDACTED] (ID 8718), Indiana-South Bend, Visual Communications, 8/2009-9/2011:**

*“I felt the quality of education was poor. The school was very easy, almost like high school. I had an Animation I class where the teacher had no idea what he was doing. He would sit at his desk with the book in his lap, project his computer onto the main screen, and step by step go through the book to try and teach us. He had no idea how to do it. It was like he himself was a student learning along with us. He even admitted he didn't know one thing about this program. The most I learned was to make a dog, starting with a box shape. Also, in another class, all the projects we did were not able to be used in our portfolio because the teacher had us using copyrighted images.”*

**95. [REDACTED] (ID 9716), Kentucky-Lexington, Associates of Science Drafting & Design Technology, 9/2011-12/2014:**

*“Many of the classes did not fulfill the actual needs to be able to learn true skills needed for drafting. Classes were basic skills only, things that could be self taught from utube videos etc. There were classes that I was not able to take due to lack of staff or not enough support to have the class. There was an online class that I needed but was not able to take due to staff not being able to help with the class. There were times if you did not understand something & the teacher*

*did not know how to help you they would actually teach you by watching utube videos in the class. Was not provided the types of classes that were actually needed to help me to perform drafting jobs or they were not detailed enough that it mattered in the real world work environment.”*

**96. [REDACTED] (ID 4257), Louisiana-Baton Rouge, 9/2014-9/2015:**

*“NT 1110 - Introduction to Computer Structure and Logic. The instructor was an electrical engineer (Mr. Cambre) that didn’t know the difference between a HDMI cable and an USB cable. Any time he was asked about the course material his answer was “just google it”.”*

*“NT 1210 - Introduction to Networking the instructor (Ms. Ussin) would come into class and say “I really don’t feel like being here” □ (this happened almost every class period) she would then proceed to go over the power point presentation. This would have been fine, however if there was something in the power point she didn’t feel like covering she would just skip it (diagrams, technical information, etc.) this happened every week. At week nine she assigned a group project. It was to be a mock bid to a fictional company to setup their network. During this time she had still not covered the proper material (sub-netting and ip addresses) for the students to successfully complete the project. On the tenth week of class the instructor gave us a worksheet. This was supposed to explain how to use and configure sub-net masks. The instructor did nothing else to explain how sub-nets work or are configured.”*

*“NT1230 Client Server Networking. Our instructor (Mr. Mazda) was another electrical engineer. On the first day of class he came in informed the students of his position and said “I am here because they asked me to, because they have no other instructors for this class”. Every class period was essentially the same. The students came in and the instructor gave handouts that were summaries of the chapters for the module along with the homework and labs to do. The instructor had no knowledge whatsoever on the course material, and how to help setup the labs for the students.”*

**97. [REDACTED] (ID 9353), Louisiana-Saint Rose, Network Administration, 12/2014-8/2016:**

*“The equipment used in class were out of date. The lessons were outdated. The instructors would regularly have to Google questions asked by students and from the workbooks the school provided. The resources they did have were over stretched. It would take over 20 minutes every semester for the students to log into the schools network. Instructors would pass students based on favoritism and for good student reviews.”*

**98. [REDACTED] (ID 7687), Louisiana-Saint Rose, 6/2008-10/2011:**

*“A few examples of things I observed over my stay there: One teacher walked out in the middle of class and quit. Several staff members were fired for going to a student's house to beat her up because she blew the whistle on staff misusing a ITT Company Credit Card. One teacher played pornography in class. Several teachers were engaging in sexual activity with students. Most of them told us to go to the lab and play around on Google until class time was over. Many of the teachers didn't even actually come from an IT background, but were teaching IT classes! My stay there felt like more of a bad Reality show than anything else.”*

**99. [REDACTED] (ID 7808), Louisiana-Saint Rose, Digital Entertainment and Game Design, 3/2005-6/2009:**

*“They didn't even have teachers that were qualified to teach certain subjects. We had the lead animation teacher that was pretty much forced to teach us math classes because they didn't have a qualified math teacher.”*

**100. [REDACTED] (ID 8587), Maryland-Hanover, 12/2013-1/2015:**

*“They stated that the education was hands on and provided qualified training that would prepare you with the general education alongside the technical to create a FULLY ROUNDED individual. Instead I came to find, the equipment didn't function properly, the internet would fail, there weren't more than a couple hands on training courses, the teachers were late and unprepared, the general education didn't provide any quality insight to actual application of general studies to the real world and lastly the textbooks and materials required were sub par.”*

**101. [REDACTED] (ID 8639), Maryland-Owings Mills, IT Security, 9/2011-6/2015:**

*“The classes I took were nothing like what I sat through. I was told that ITT offered more hands on training than any other school. The Bachelor's degree consisted of less than minimal hands on training with any equipment. I would say over 90% of all the hands on work happened in the AA program of my time at ITT Tech. During the Bachelor's program I took more general education classes than IT related classes. All of the IT related classes in the Bachelor's program were strictly taught by the textbook and the only time we used an actual computer was when we needed to research something on the internet.[]Whenever there was a problem that the teacher couldn't even solve, we were simply told to "google the answer". This happened on a regular basis, every semester. If I knew I could get a job in IT by simply Googling everything, I wouldn't have wasted the time and money going to ITT Technical Institute.”*

**102. [REDACTED] (ID 9215), Maryland-Owings Mills, Network Systems Administration, 9/2012– 5/2016:**

*“All of its classes were 10 years behind the job world and didn't teach what was necessary to make it in today's market.”*

**103. [REDACTED] (ID 9555), Maryland-Owings Mills, Multimedia, 9/2007-5/2009:**

*“I'm pretty sure that they just got random teachers with no expertise in the field they were teaching. Told them to just teach out of the book never providing us real world fundamentals.”*

**104. [REDACTED] (ID 7822), Massachusetts-Norwood, 1/2010– 12/2014:**

*“Also I went there for a degree mostly in Hacking or which they said would be in the bachelors degree so I signed up for the 4 years which when I finally got to the hacking portion it was extremely basic, none of the labs worked either the dean was the teacher of the class and couldn't get the server to turn on.”*

**105. [REDACTED] (ID 3697), Massachusetts-Norwood, Information Technology/Information Systems and Cybersecurity, 6/2012-1/2015:**

*“They told me I would get hands on but never in my 4 years did I receive hands on it was only working with VM wear and the computer equipment they had us use was out dated and was promised that they had the latest and greatest computer equipment.”*

**106. [REDACTED] (ID 9381), Massachusetts-Norwood, CNS, 8/2009-10/2011:**

*“Some of the teachers did not know what they were teaching and this was only something for a little extra money in their pockets. We were also using outdated equipment, and if a teacher didn't know the answer to something they would tell us to look it up ourselves.”*

**107. [REDACTED] (ID 9321), Massachusetts-Norwood, Information Technology - Computer Network Systems, 8/2009-7/2014:**

*“Most of the classes that were offered we repeat information from all the classes before. All the books looked the same claiming that they were from the same series, but it simply explained the same information in a different manner. The worst part was that ITT Tech offered a "Hands On" Experience where we would learn the skills necessary to succeed on our fields of study by working on a virtual environment and completing the lab requirements. However, the lab environment never worked, the steps that were on the books never followed the correct order to get the labs working, the environments used really outdated technology that was no longer used in industry standards, and even the instructor for the class could not figure out what was wrong with the labs. The same virtual environment was to be used through the totality of the degree and*

*we were never able to get anything to work. On one of our graduating classes our teacher asked us to back trace an intruder that would have infiltrated a complex network system, and none of the students in the class knew what he was talking about. All the classes were about laws and how to be compliant with the law, however none of the skills required to manage a complaint network were never taught. For example, a lot of the lectures explained the importance of having IPS (Intrusion Prevention Systems) and IDS (Intrusions Detection Systems), however, we were never taught how these systems worked how to install one or where to even get one to work with.”*

*“There were a few other behaviors that stood out during the process. One of them was that they would have "State of the art equipment" for us to work on our projects; however, the computer equipment there was old and outdated and was unable to handle the virtual environments that we needed to run in order to complete our work. I had found myself at some point having to borrow three workstations at the lab just to finish my homework. And in the end I got so fed up that I had to buy my own laptop to get my work done. I was not the only one who ended up doing this. Lots of other students started buying their own equipment to work on labs because the schools equipment was not capable.”*

**108. [REDACTED] (ID 7709), Massachusetts-Wilmington, 3/2010-8/2013:**

*“They cited that they had the most up to date programs and operating systems. Also that the instructors were the best in the field. None of these were true. We were using out of date operating systems and the teachers seemed to be fresh out of college. Very out of touch and very unprofessional. Feeding us answers to tests.”*

**109. [REDACTED] (ID 8790), Massachusetts-Wilmington, CEET, 3/2008-3/2010:**

*“They said it was hands on learning, but when I went back for my B.S. degree there was 30 people to a class, it wasn't a place to learn. It was a scam to fit as many people as possible to a class to get there money.”*

**110. [REDACTED] (ID 8874), Massachusetts-Wilmington, Electronics Technology, 6/2010-6/2012:**

*“The lack of education in the instructors, there was a lot of times where students had to correct teachers because the teacher did not know what to do. Several teachers that i became friends with stated ITT just hired them to "fill seats".”*

**111. [REDACTED] (ID 7707), Michigan-Canton, Visual Communications, 7/2007-11/2009:**

*“I was repeatedly given classes that had teachers dropping and never returning, leaving the class to bring the brand-new instructor up to speed on where the class was at in terms of lessons and homework. A handful of my 11-week-long courses were taught by up to three (sometimes four) different instructors that would need to have the class's progress up to that point explained to them before they could even begin our lessons. The amount of times that my classes were denied the computer laboratories for computer-based programs was beyond count.”*

**112. [REDACTED] (ID 7684), Michigan-Canton, Network Security/Administration, 1/2010-6/2012:**

*“ITT stated that the classes/instructors/material taught were 'cutting edge' and would be extremely beneficial to those that went to their school. In reality, the classes were taught by teachers who did not care about the material being taught, or the students in their classrooms. In many cases, the teachers would find any reason they could to pass a student that did not deserve to. Even if they failed assignments/finals/did not show up to class at all.”*

**113. [REDACTED] (ID 7843), Michigan-Canton, 12/2010-3/2014:**

*“The classes were outdated, the lab sessions used very outdated equipment and 90% of the time they were done incorrectly or incomplete because the teachers couldn't get them to work properly.”*

**114. [REDACTED] (ID 9625), Michigan-Canton, 12/2007-12/2010:**

*“ITT had all old equipment that was very outdated. Meters, scopes, and even operating systems on the computers. Nothing state of the art to give students the edge in a rapidly advancing technical market. I was left with knowledge of tools no longer in use and unable to say I'm trained in proper equipment to do the jobs I had applied for.”*

**115. [REDACTED] (ID 8847), Michigan-Dearborn, Computer Networking Systems, 9/2009-9/2011:**

*“This campus was the worst. No hands on activities at all. The teachers did not care about us, basically just passed everyone if you showed up. Classes barely went in depth on subjects.”*

**116. [REDACTED] (ID 8851), Michigan-Grand Rapids, 10/2000– 10/2002:**

*“ITT Tech promised to teach me hands on skills that employers were currently using. Instead they concentrated on Novell Netware, which was never used by any companies I worked with. I*



*had an emphasis on networking, but never learned even the most rudimentary commands and only discovered how to enable switches for config when a co-worker showed me.”*

**117. [REDACTED] (ID 4259), Michigan-Swartz Creek, Computers, Drafting and Design, 3/2009-3/2011:**

*“I had instructors who barely showed up. Who passed people no matter what. There were supplies & books that we didn't use. Outdated materials & computer programs. One instructor showed us how to download a "boot-leg" copy of AutoCad to use for the class.”*

**118. [REDACTED] (ID 8895), Michigan-Swartz Creek, Information Security System, 6/2007-6/2011:**

*“All the classes we had the books were outdated and the equipment they provided did not work and was outdated or the Instructors did not know how they worked.”*

**119. [REDACTED] (ID 8142), Michigan-Swartz Creek, 9/2010-6/2012:**

*“The turnover rates on teachers were atrocious. One semester I changed a teacher in a class 3 times-- not substitutes either. It was highly disruptive as many teachers did not know the material and had us watch Youtube videos or accepted assignments regardless of content or correctness. I felt as if I was going through the motions since they weren't really teaching anything. I learned more by self teaching than I did in 2 years of going there. I am extremely disappointed and unhappy that I wasted 2 years of my life there, put myself into financial ruin and put myself 2 steps back from square one because of the debt from ITT's loans.”*

**120. [REDACTED] (ID 2549), Michigan-Swartz Creek, 8/2009-9/2011:**

*“It was supposed to be a lot of labs and hands on learning. It was mostly lectures. Sometime teachers didnt show up. They would give answers to test..before the test.”*

**121. [REDACTED] (ID 8816), Michigan-Swartz Creek, 3/2011-12/2012:**

*“My teacher was an ex student that didn't even know the material he was teaching nor had a degree in the field. The material was outdated.”*

**122. [REDACTED] (ID 9039), Michigan-Troy, Electronics Engineering, 9/2011-6/2015:**

*“When I enrolled in ITT Technical Institute, I was told I would have a "hands on educational experience" that I could not obtain at any traditional universities or colleges. I was promised top of the line equipment that is "currently being used in the field today". What I actually received was quite the opposite. We did have hands on labs -- when the equipment was actually functional, which the majority of time it was not. When the equipment actually was working, it*

*was incredibly outdated and obsolete. We were given a special "electronics toolkit" that cost an outrageous amount of money (well over \$500.00). This "toolkit" turned out to be a fishing tackle box, with electronic components that literally cost pennies to purchase in bulk. Not to mention, there were several IOU slips in the toolkit for components that were missing. I have yet to receive these components, despite several inquiries to the dean of the school as well as the head of the finance department."*

**123. [REDACTED] (ID 9388), Michigan-Troy, Multimedia Development, 9/2001-9/2003:**

*"The biggest thing they did was lie to us about our instructors. We were told that we would have professionals in our field of study as our instructors. That they had years of experience and insight that would best prepare us to enter our field of study, which in our case was Multimedia and computer animation. The first couple of semesters seemed to go okay, as we had mostly the same folks and it was all the lower level classes like computer repair and debate. However, when we started taking more core classes we rarely had a teacher for more than one semester, and when they did show up they didn't do a very good job at giving us any direction or instruction. Some instructors were in our field of study, but they were never meant to be teachers. One thing myself and my classmates joked about while attending ITT was that we were basically teaching ourselves. We were not given the education we were promised."*

**124. [REDACTED] (ID 8117), Michigan-Troy, Digital Entertainment and Game Design, 7/2009-9/2013:**

*"ITT tech claimed that this program would give you the skills you needed to create video and computer games, yet the teachers they hired didn't know the material well and even in my last semester, I had very little knowledge of how to properly code games."*

**125. [REDACTED] (ID 9191), Michigan-Troy, Software Development, 6/2014– 3/2016:**

*"My recruiter told me that ITT-TECH will teach me all the skills I will need to get employed by major companies and receive a high paying career. Me and my fellow class mates were lied to about receiving a high quality education. We had instructors who confessed they weren't qualified to teach the material, another instructor quit and the school failed to bring in an adequate replacement, and in my seventh quarter, this instructor admitted he didn't do his best to teach our class but he will do a better job to teach the next class."*

**126. [REDACTED] (ID 9143), Michigan-Troy, Computer Drafting & Design and Digital Entertainment and Game Design, 6/2006-12/2011:**

*"Course material and books were out dated and over priced. Instructors were either old retirees or young fresh from college themselves teaching basic outdated information. Computer and*

*software were not up to speed with the every advancing technical world despite ITT Tech being a technology school. Class room training and hands on learning were minimal and lack any real connection to the real world. I often felt like I was teaching the instructor rather than them teaching me.”*

**127. [REDACTED] (ID 9276), Michigan-Troy, Information Technology - Web Development, 9/2001-9/2003:**

*“When inquiring with one prospective employer at the time why they did not feel I was qualified for the position I was told I did not have experience with current Web Development technologies which were being used at the time. ITT Technical Institute was teaching outdated web programming languages.”*

**128. [REDACTED] (ID 5154), Michigan-Troy, Computer and Electronics Engineering, 9/2001-12/2003:**

*“They claimed their teachers were hired from the best companies in their sectors. Instead most of the time they were adjunct teachers that had no time after classes to help out with further studies or questions.”*

**129. [REDACTED] (ID 8935), Michigan-Wyoming, Project Management Administration, 9/2006-9/2013:**

*“The school said they had hands on experience for the real world but the equipment for labs never worked. When I started my bachelors degree program I struggled to get my books on time. I would often times attend a class for 4 weeks before receiving a book. Sometimes I never received a book, what made me angry was when I would go to the book store I had to sign if I received any book. So if I could only get one I had to sign saying I got them all in order to get 1 of my 2 books.”*

**130. [REDACTED] (ID 5018), Michigan-Wyoming, Information System Security, 8/2007-6/2011:**

*“Out-dated equipment, or no equipment to work with. Teachers more concerned with there other jobs or sports games. We taught ourselves more than we were taught by most instructors.”*

*“ITT advertised that I would get a hand-on education to get a lucrative career. The hands-on was limited, at best. The degree is basically meaningless in the real world.”*

**131. [REDACTED] (ID 8549), Michigan-Wyoming, Electrical Engineering, 9/1997-9/1999:**

*“During the recruitment process I told them one of the reasons I wanted to go to their school was to learn PLC programming because I knew a lot of employers require that. They told me I would have enough accredited hands-on training in PLC programming to get those jobs that*

*required PLC programming experience. I attended ITT Tech for 2 years and only received 1 week of hands-on training in PLC programming. The teacher rushed through the training and I never was able to get enough experience to get a job that required PLC programming experience.”*

**132. [REDACTED] (ID 8216), Michigan-Wyoming, Electrical Engineering and Communications Technology, 6/2007-6/2014:**

*“The school never lied about their accreditation to me, but they did provide an extremely poor environment technologically. The entire campus was minimalist, what is the cheapest we can go to make money off the students. The books often did not match what was being taught and often did not even become available in the book store for some students until week 6-8 of the class, yet we were still billed for them. The computer lab computers still had Windows 2000 on them when I first started in 2007 and were not upgraded until when I came back for my Bachelors in 2012. During my networking class we had to use Windows 98 emulators for the labs - Windows 7 was the standard at the time and much different then 98. Basically the point I am trying to make is the equipment was just old and not up to date with current standards like it would have been at other colleges. Please see attached for more details.”*

**133. [REDACTED] (ID 7836), Michigan-Wyoming, 12/2009-9/2013:**

*“Most of the classes I enrolled in were not useful to the field I am in. Half the time, one of my teachers would leave me alone in the classroom for the duration of the class period and just tell me to "read the textbook, do the lab and then you can go home".”*

**134. [REDACTED] (ID 8239), Michigan-Wyoming, Criminal Justice, 12/2008-6/2012:**

*“ITT Tech's education was a complete joke, I learned more outside in the real world than I did through ITT Tech[.] Most of the time we would watch movies, that the teachers said pertained to the material we were learning about.”*

**135. [REDACTED] (ID 7736), Michigan-Wyoming, Drafting and Design, 9/2009-6/2012:**

*“We were told that they had great professors who all worked in the field and were qualified to teach us what we needed to know. Some of our professors had no idea what they were doing and the students were often teaching them how to use programs or what to do. Lack of teachers knowing what they were doing meant we were getting taught what we needed to know and therefor they would just give us a good grade for showing up to class. Which isn't what i signed up for. I didn't just want the degree i was going for. I wanted to be taught the skills i needed to succeed.”*

**136. [REDACTED] (ID 5791), Minnesota-Eden Prairie, Information Technology, 8/2007-12/2008:**

*“Learned nothing from it. They also had sub-par teachers with zero teaching experience. Much of class time is spent on your own with no guidance.”*

**137. [REDACTED] (ID 9401), Minnesota-Eden Prairie, Computer Aided Drafting & Design, 6/2010-7/2012:**

*“They said the instructors were leaders in the field and worked for several large companies. They also said we would be using state of the art equipment and software. The software was 7 years old.”*

**138. [REDACTED] (ID 9285), Minnesota-Eden Prairie, Digital Entertainment Gaming and Design, 9/2004-6/2008:**

*“There were several classes that did not have the proper equipment or software for student to use to get the hands on training that was promised upon enrollment of the program. [] Yes, they promised a unique learning experience that was hands on from people that worked in the field. None of that was true, it was all learning out of very expensive books without the proper equipment or software to get the hands on experience, failing to provide me with any kind of unique learning experience.”*

**139. [REDACTED] (ID 8580), Mississippi-Madison, Computer and Electronic Engineering, 9/2010-9/2012:**

*“This is absolutely my biggest complaint with the school. The teachers in our program were completely incompetent. From the first quarter to the last the majority of our teachers were a joke. []Two or three of the entire courses was nothing more than YouTube videos. There was occasions where teachers wouldn't show up and they would have us just sign the role and go home. There was even one instance where a teacher's car was repossessed while in class and he never showed his face back at the school. We never had a chair for our capstone program and the chair of the IT program filled in just so they could get us out of there. []There was two maybe three Deans during my two year tenure. The equipment in the labs was old and some of it didn't even work at all. The only resource we truly had was a computer and a printer which can be found at your local library. [] I regret the day that I ever signed up for this school and feel as though I was robbed of money and time.”*

**140. [REDACTED] (ID 8296), Missouri-Arnold, 9/2005-12/2009:**

*“I had many classes that started with one teacher but then they would stop showing up. We were told they got fired or left, then a new teacher took over. This usually started the class back all over but we ran out of time in the quarter. Those few classes ended up being a waste. I also had a few classes that were the same. I was able to turn in the same homework from quarters back. I*

*felt I was wasting money and not learning something important for my degree. Last I had one class I looked forward to. It was called ethical hacking, well all we ever did was book work. Our labs never happened in that class so we didn't get hands on review. We were told we would have a test server to hack and that never happened.”*

**141. [REDACTED] (ID 8581), Missouri-Arnold, Network Systems Administration, 9/2014-9/2016:**

*“The teachers did not show up half the time. Class would be cancelled last minute because of no teacher and would not be made up. I was taking classes that had very little to do with my degree. [] They were only interested in making more money off of me.”*

**142. [REDACTED] (ID 8191), Missouri-Arnold, Visual Communications, 9/2010-12/2012:**

*“Most of the time the education was watching YouTube videos. Once I had a 3D modeling instructor tell me to look my question up on Youtube because she did not know the answer to my question. It was a very simple question which I figured out on my own. Software and computers were outdated, not up to today's standards. The school barely met the minimum requirements for accreditation from ACICS, which I hear didn't meet the most recent minimum requirements.”*

**143. [REDACTED] (ID 5145), Missouri-Arnold, Information System Security, 8/2002-8/2006:**

*“The classes there were a joke, didn't really learn anything that helped me in my current career, they used outdated technologies at the time.”*

**144. [REDACTED] (ID 7911), Missouri-Arnold, Software Applications Development, 6/2009-6/2012:**

*“Myself and my classmates often felt that the teachers provided were inadequate, and often when we went to the teacher with questions they would either provide insufficient answers or just tell us to look in the book. In addition, there was a particular teacher (Gwen Arthur) who appeared to be particularly mentally unstable during her time as a teacher at ITT. She repeatedly had emotional outbursts during class, including crying and screaming at students. She once threw papers at a student while screaming because he recommended a solution different from hers. The project she had us accomplish for her class was an actual business product for her brother, who owned a flooring company. We were tasked with creating a database of products so that his customers could use the software to estimate costs. When we presented the final product to her brother, he identified an incorrect requirement that the teacher had confirmed with us previously. She got so angry she started crying and screaming and stormed out of the classroom. Her brother had to talk her down.”*

*“The quality of the materials provided by the school were completely inadequate, including: We were expected to bring our own laptops, as the lab computers were severely outdated. If you had to use a lab, you were expected to run a virtual machine on windows xp to run VS2005. The books provided often contained outdated or incorrect material. Book quotes include: “The two most popular browsers, Netscape Navigator and Microsoft Internet Explorer, have very fuzzy boundaries and include many more hooks to external applications than most people realize. On the most pervasive platform (Windows 95,98 and Millennium Edition)...”. Most of the books provided between 2009 and 2012 were dated between 2001 and 2007. (See Submission 2 - book related material). Test answers were often provided to us prior to the exams as “study guides”, and we were allowed to use them as references during our final exams. Word for word, they were the same test more often than not. If, on the off chance, we weren't fed the answers before hand, we'd go over the answers in class when our tests were returned. We would often discover during these discussions that the marked answers for the test were incorrect, and the teacher would often just give us default points for these problems.”*

**145. [REDACTED] (ID 7995), Missouri-Arnold, Digital Entertainment Game Design, 6/2006-3/2010:**

*“All of the Game Instructors had never worked in the field they taught. One Example, Wayne Trip, was a math teacher that taught a class about gameplay design. They would just put a teach in the class and didn't care about the extent of their knowledge. It is very hard to learn a specific skill or trade from someone who as neither worked in the field nor learned the trade to begin with.”*

**146. [REDACTED] (ID 8267), Missouri-Arnold, Visual Communication, 9/2009-6/2012:**

*“ITT Tech told me and my family when I applied that all the teacher had real world experience and degrees in their field. This was untrue.”*

**147. [REDACTED] (ID 8274), Missouri-Arnold, Digital Entertainment and Game Design, 9/2007-5/2012:**

*“The software that was available was usually a couple years behind and therefore, outdated. There was very minimal software that was available to us outside the classrooms/labs. We were given very basic teachings on a majority of the software. As a result, a lot of my learning came from outside research that I should NOT have had to do. There was a large amount of software that is widely used in the industry that we SHOULD have had access to and been taught how to use but we were not. It was not in the curriculum. So again, I took it upon myself to attempt to learn these programs outside of the classroom.”*

**148. [REDACTED] (ID 8358), Missouri-Arnold, Digital Entertainment and Game Design, 1/8-7/12:**

*“Normal understanding of the costs of classes usually include cost of books and upkeep of programs. The majority of my classes never used our textbooks for more than a few pages(less than 20) I have many still have in their cellophane. As for the programs, we used 3 consistent programs, Photoshop, 3ds Max, and unreal editor for 2004. We had many more systems to learn but because of the lack of information they had in the curriculum we didn't learn it. Usually the most we learned was from the teachers going rogue and showing us “better than of doing things.””*

**149. [REDACTED] (ID 6585), Missouri-Earth City, Network Security, 9/2006-12/2010:**

*“ITT represented falsely that it had experience teachers that worked in the field they were teaching. This was untrue. Many of the instructors worked in the field but were not capable teachers. Some instructors were not knowledgeable in the material they were teaching and had to Google search answers to our questions.”*

**150. [REDACTED] (ID 8886), Missouri-Earth City, CAD, 12/2000-12/2003:**

*“Yes they did all of that. I recall them saying to me you will land a job with great pay and chance for advancement because you went to ITT. Some classes they had you would be rushed through. For example i had a GIS class. We spent 2 weeks on it and moved to another and then another. I asked why i was told don't worry about it that is the way the time frame is set up. You want to learn more you have to pay. We went on break for the holidays and we came back to a new CAD program. I was told that we would have to pay extra fees to get books for the new program. Most the teachers were either employed at others jobs and taught at night and had no teaching degree.”*

**151. [REDACTED] (ID 2544), Missouri-Earth City, Visual Communications, 6/2008-11/2011:**

*“Most of the software/hardware used in my field was outdated by several years or wasn't even properly licensed for use. In one particular programming class the instructor used pirated software in order for us to complete our labs and assignments.”*

**152. [REDACTED] (ID 8972), Missouri-Earth City, Electronics Communication Engineering Technology, 9/2007-5/2011:**

*“The equipment provided for the labs was outdated and often did not work and it seemed like the staff was learning the material as they tried to teach the class.”*



**153. [REDACTED] (ID 7984), Missouri-Earth City, Electrical Engineering and Communications Technology, 9/2011-3/2015:**

*“I was lied to right off the bat about their education. I was told that I would put my hand in a computer which i didn't get to work within a computer. Plus half of their labs didn't even work most of the time. Which made me have a set back about my education and which also made me not get the on the job training that I was promised.”*

**154. [REDACTED] (ID 8407), Missouri-Kansas City, 9/2008-12/2012:**

*“The equipment and supplies were basically obsolete. We were given lab materials, that were no more than \$100 total, at inflated/outlandish fees. Often times we had to share equipment for lack of working units for the number of students.”*

**155. [REDACTED] (ID 7793), Missouri-Kansas City, 9/2006-1/2008:**

*“The course materials were outdated, illegible, misprinted or just plain wrong.”*

**156. [REDACTED] (ID 8023), Missouri-Kansas City, Information Systems Security, 12/2009-6/2013:**

*“ITT touted their courses to me as though they were skills that would land me any job in the industry. There were courses that were important, such as introduction to programming, however there were courses that we were initially promised, including Linux courses and courses furthering programming as a skill, that were cut entirely from the course work. The two year degree was as hands on as an entry level degree could be, but the four year degree became nothing more than report writing. Overall, the promised technical skills were never delivered, and the teachers were prone to passing students that didn't fully understand the content and moving on without fully explaining what was necessary.”*

**157. [REDACTED] (ID 9093), Missouri-Kansas City, Information Systems Security, 9/2005-12/2010:**

*“Students were left shortly after classroom or lab start returning hours later. Instructors had not sat through or were not prepared for labs. Equipment in labs did not work properly. Courses were taught on outdated operating systems.”*

**158. [REDACTED] (ID 9502), Nebraska-Omaha, Digital Entertainment and Game Design, 8/2008-8/2012:**

*“This is possibly the worst offense that ITT Tech made when it came to my education. They provided awful support and education but worst of all, they didn't provide enough teachers for our classes. Or replace teachers when they left. When I first started my game design degree in 2010 we had a senior video game developer from California (Bobby Steele) who was teaching us*

classes along with Anthony Lanza, who was a 3D modeler that worked at EA before. After a quarter or so, our main teacher (Bobby Steele), ended up moving back to California to start his own game company. After he moved we only had 1 teacher left. So we were being taught every video game class by one guy (Anthony Lanza), who was only experienced in 3d Modeling. He was teaching us programming classes, art classes, design classes and modeling classes. He did provide good tips for modeling but that was it. I can't blame him. He was only experienced in 3d Modeling. But ITT Tech wasn't providing addition teachers for the other subjects in video game design. It was not a good deal. He mostly would set up at the front of the class and provide us with Youtube videos of things we could watch. Rather then being taught by actual teacher at the school. I was learning by myself from Youtube.”

**159. [REDACTED] (ID 9188), Nebraska-Omaha, 1/2004-1/2006:**

“I was mislead in the teaching qualifications and abilities of my teachers only to find out that those they hired were barely qualified in what they were parroting back to me. Most read from the teacher's answer books and stumbled through lessons.”

**160. [REDACTED] (ID 6675), Nevada-Henderson, 9/9-11/2010:**

“The education was terrible, the teachers half the time would just make you read from the book. No one seemed to take the class seriously, and the classes were useless and did not benefit me whatsoever. I can honestly say any education I received from ITT did no help whatsoever later for me in the future.”

**161. [REDACTED] (ID 9209), Nevada-Henderson, Construction Management, 3/2007-6/2011:**

“I was also told by one of my teachers that the deans told him to dummy down the course work for students who couldn't comprehend the material in order to keep ITT's success rating high. This teacher I speak of is a road scholar and very knowledgeable. He also ended up quitting, because he was not allowed to teach material that would of made us more valuable to employers in our degree field. Also in a lot of the classes, ITT utilized teachers who didn't have the necessary credentials and sometimes hired recent graduates to teach classes. Thinking back on this now has me doubting if I was actually smart enough to earn highest honors and valedictorian had I attended another college.”

**162. [REDACTED] (ID 8081), Nevada-Henderson, Computer Network Systems, 9/2007-6/2009:**

“ITT-Tech encouraged me to enroll with the premise that I would learn using state of the art equipment and learning the most up to date computer networking systems. In reality ITT-Tech taught me on systems that were out of date and not relevant to my future career aspirations. For example, the courses were entirely about Windows XP, then an out dated system that would

*eventually see discontinued support from Microsoft. Knowledge of this system is useless as companies and employers have moved away from the system.”*

**163. [REDACTED] (ID 9525), Nevada-Henderson, Digital Entertainment and Game Design (DEGD), 9/2005-6/2009:**

*“We learned the basics of design in the broadest sense of the term. We had to learn dozens of useless material some of which was not even remotely relating to our field and in some instances we were using completely outdated software to learn modern concepts on which did no one any good. Trying to use software that at the time was already completely out of date or irrelevant was also misleading because we were told that this was what companies were using. The biggest misleading class came in the form of our game engine class. We were told we would learn on a game engine how to make games. We were given games that had 'World editors' to use in place of an actual game engine and told to make a game. We managed to do so but there was no actual game engine knowledge gained as we were using assets and code that were already part of an existing game. Game Editors are not the same as Game Engines and are a horrible stand in. It was the bait and switch tactics like this that started to get me upset with how they were 'Teaching' us. Coupled with the fact that by the end of the degree we had dozens of useless scraps that never came out to much of anything reasonably presentable to a game company. Only stuff we were able to build on our own time showed actual potential. Additionally almost every class was graded on a 'Curve' so it might have been possible the total competency of some students were exaggerated.”*

**164. [REDACTED] (ID 9085), Nevada-Henderson, Network Systems Administration, 5/2009-12/2013:**

*“Used outdated books and passed students who did not deserve to pass. It was ridiculous to see how many people passed classes when they shouldn't have and did not understand the curriculum at all. On top of all of that, we were using books that were YEARS old.”*

**165. [REDACTED] (ID 6142), Nevada-Las Vegas, Information Technology, 9/2007-3/2009:**

*“The materials were outdated and a lot of the classroom instruction was vague or did not meet what actually scenarios in the work place. Most of the teachers were not qualified in the class their were teaching.”*

**166. [REDACTED] (ID 8952), New Jersey-Marlton, 6/2011-12/2013:**

*“They offered all the classes that we needed to succeed in our field of study but they had us taught by teachers they had just recently hired that were learning the same material with us which caused us to not receive the full education for certain classes that we deserved.”*

**167. [REDACTED] (ID 9715), New Jersey-Marlton, CNS, 3/2015-7/2015:**

*“I attended ITT tech for a quarter, which is about 3 months. I dropped out for numerous reasons related to the poor quality of education ITT tech was providing me. [ ]The systems they were teaching were outdated. Windows 2008 was as far as they taught up to, while industry standard is beyond that. The infrastructure the school was hosting for students was archaic. If every student logged into the network at the same time we collectively couldn't do anything because it would crash.”*

**168. [REDACTED] (ID 7639), New York-Albany, 1/2009-6/2012:**

*“Yes, our books were outdated and the programming languages they taught us are now obsolete.”*

**169. [REDACTED] (ID 8347), New York-Getzville, 3/2004-3/2006:**

*“Classes in 2004-2006 were based on operating systems and software released in 1998. Not up to date. Half the equipment in labs never worked. Labs were canceled.”*

**170. [REDACTED] (ID 7826), New York-Getzville, Computer Networking Systems, 11/2002-11/2004:**

*“The quality of education was poor at best. Every test I ever took was open book, we did not learn anything current (even at the time). We were learning ancient technology that is useless in the workplace. The teachers were only concerned about student attendance, if you showed up to class you automatically got an A or a B. They included the cost of books in tuition. I thought this was a good thing, but ITT tech owned the company that writes the books. The books were full of errors, and many of the teachers would not use the books. I was billed thousands of dollars for worthless class materials.”*

**171. [REDACTED] (ID 9462), New York-Getzville, Computer Networking Systems, 9/2011-9/2013:**

*“After entering the field, I found most of the material and equipment used in the course of my education was outdated.”*

**172. [REDACTED] (ID 8770), New York-Liverpool, IT Network Solutions, 9/2003-5/2005:**

*“They didn't disclose the quality of their teachers and later hired graduates to teach the classes they just took and passed without having outside experience.”*

**173. [REDACTED] (ID 7929), New York-Liverpool, 8/2002-3/2004:**

*“They claimed to be very hands on and have helpful teachers willing to guide us. But most of the teachers didn't take the time or care to really teach us. There were no real hands on practical lessons.”*

**174. [REDACTED] (ID 8422), North Carolina-Charlotte North, Information Technology and Cyber Security, 3/2010-3/2012:**

*“The school would fire and hire teachers that had nothing to do with the field, i was in and some days we just sat in the classrooms by ourselves, with no instructor, we have also had 3 rotating deans that just left.”*

**175. [REDACTED] (ID 6352), North Carolina-Charlotte North, 5/2011-8/2013:**

*“What led me to call or develop a interest in ITT Tech was the commercial that explained that the school had qualified teachers, that were experienced in that career that career path. Once I attended ITT Tech they did instructed that taught classes that they had no experience in , and our lap didn't work. You would ask the instruct for help he wouldn't know how to get the lap to work. In most cases we were told that we would skip those lap and move on to something else. Also while at ITT Tech my instructors would explain that we had old outdated software. ITT Tech was teaching an older version of windows server and a older versions of windows platform. [ ] The school was behind on technology in most cases.”*

**176. [REDACTED] (ID 7731), North Carolina-Charlotte South, Computer and Electronics Engineering Technology, 12/2009-12/2011:**

*“I was lied to and misled that the staff and teachers were the best in the country. I took classes where the teachers would leave in the middle of the semester and quit. Sometimes new teachers would show up out of nowhere and they didn't know what they were teaching. The equipment wouldn't work and I was constantly being called and harassed to continue my education with ITT and to take more loans. If I logged into the student portal they would always try to get more information from me to sell to me and my family. I felt that I was a victim of predatory lending and fraud was committed on me.”*

**177. [REDACTED] (ID 8098), North Carolina-Durham, Network Systems Administration, 9/2014-6/2016:**

*“The classes were so outdated and old. [O]ne of my classed didnt even have course material for it yet because it was something they threw in the program to get more money i suspect but it was terrible. [W]e had to use images they would get online or find for free and copy to complete labs and classwork.”*

**178. [REDACTED] (ID 3766), North Carolina-High Point, Computer Networking, 9/2009-3/2011:**

*“I spent countless hours waking up on a Saturday for a class that a teacher wouldn't teach. All these programs they had me download and install including operating systems go outdated before you even finish the next semester. I had to learn new softwares if I'd already completed that class on my own to work with another program for the next level class. A bunch of my classes teachers read from books because they didn't know the material. If you asked for help you couldn't get much more than what you read in the books. After I seen how under qualified the teachers were I was already in so far and wanted to just be done. Little did I know the teachers were graduates and they got the same education I got. Which was reading out of a book!”*

**179. [REDACTED] (ID 9630), Ohio-Akron, Drafting and Design, 3/2013-3/2015:**

*“I feel that the classes were subpar. I didn't learn much. I got to learn autocad somewhat, but the extent of the course was not even where it could have been. For the money the students paid, ITT could have given the students the programs that we were being taught. One class we all, students, had trouble downloading a program that the teacher told us to download off a website and just told us to use a different version. The different version didn't even have the same aspects as the one she was teaching us. [] For a school that has the name Technology in it, it sure was lacking it.”*

**180. [REDACTED] (ID 9419), Ohio-Akron, Computer and Electronics Engineering Technology, 9/2010-12/2012:**

*“Most of the teachers never really took teaching all that seriously. Most of the time they just read through the power points and then sent us off to labs, while they would spent time talking with friends they may have made there, Or spending a lot of time on their phones. I feel like a lot of the help I could've received was wasted in the pursuit of my education. It make certain things a little harder to learn.”*

**181. [REDACTED] (ID 3730), Ohio-Akron, Graphic Design, 6/2011-6/2013:**

*“On the classes for Graphic Design, particularly 3DMax, The instructor did not know how to work the program, and did not know how to teach it. She was replaced after 4 classes, but the next teacher was not any better. Did not learn 3DSMax. Was told I could "audit " the class when they offered it. Now that they no longer offer the Graphic design program at Akron, I am not able to audit a class and learn it. When I called Westerville Campus they told me I was not eligible to audit it there since I did not go to that campus. The Graphic Design classes only offered a very basic foundation of the programs. The text books were normal "Help Books" that*

you can buy at any bookstore. These programs require more than an 8 week course in order to learn them. ( And more in depth instruction).”

**182. [REDACTED] (ID 5903), Ohio-Columbus, 7/2010-3/2015:**

“In a 12 week plc class, the school wouldnt buy the 100\$ cord to connect the plc to computer until week 9, so i only got work with live plc 2 weeks. The lab supplies given to me were not for the more advanced lads offered in the lab books. The supplies were cheap, sometimes didnt work properly or at all and equipment and books were way outdated. At one point they baught us used books from amazon. They kept telling me that new equipment will be next quarter and then next quarter etc. They told me that we could open our minds for our capstone project but kept denying us ideas because a couple hundred dollars was not approved by corporate. My teacher, and us students paid for the majority of our capatone. Which by the way, in one capstone, all i did was buy my own supplies and hook up leds in on a board. Some of the reason is because thats all i really knew how to do. Thats all i really learned there. That stuff is quarter one material.”

**183. [REDACTED] (ID 6143), Ohio-Columbus, Computer and Electronic Engineering, 9/2010-6/2012:**

“ITT hired whatever teachers they could - some of them were amazing and cared for their students. There were others who seemed to treat it as an easy job and did not care for educating. There were teachers who did not really teach at all, instead spending the entire class period talking about stories (I once sat through an entire period consisting of a slideshow of their recent vacation).”

“In the very beginning, we received books and a toolbox of parts and tools. There were many students who received their things late, and couldn't do their school work to learn properly. Many of our classes revolved around 'labs', which was designed to teach us hands-on experience. But a great majority of these labs failed. Even our teachers who were truthfully too qualified to be teaching there could not get them to work. Sometimes this was because of faulty lab equipment, sometimes because the parts and tools from our toolbox were faulty, and often because the lab itself was faulty. There were many classes that the teacher had to make up their own lessons on the go because we could not even preform the lab due to missing or broken equipment, or where we had to accept the lecture without the lab because the lab just wouldn't work.”

**184. [REDACTED] (ID 4894), Ohio-Dayton, Network Engineering, 1/2004-1/2006:**

“ITT claimed that their teaching staff and courses were top notch and claimed that I would learn everything I needed to know to be successful. In reality, most, though not all, of the teachers were lazy, unorganized, unprepared, and unqualified to teach the classes. For many courses, ITT forced their students to use books that were created by ITT and that could only be provided

by them. These books were lacking in substance and accuracy. The lab books described labs that could not be performed on the equipment and network at the school. Often, the books were completely disconnected from the content being "taught" in the courses."

**185. [REDACTED] (ID 8912), Ohio-Dayton, Computer and Electronics Engineering Technology, 9/2006-8/2008:**

*"They lied about the education....they stated they had cutting edge equipment and lab facilities but when getting into the course work was all out dated material and lab equipment was old and some didn't work at all.....We had different professors throughout my two years there. Students that barely showed up for class and failed to do their labs some how passed with A's...We had a local company come in and provided us all with a basic pre-employment test, to which all of us failed....and that was long into our second year in program!"*

**186. [REDACTED] (ID 9242), Ohio-Dayton, Computer Networking Systems Technology, 12/1999-12/2001:**

*"Most classes in this 2-year program didn't even teach us about the actual field of computer networking. There were general computer classes, computer programming classes, and logic courses but there were no actual networking specific classes. We had a new teacher one semester who was teaching us an Internet usage class (which is as useless as it sounds) and asked us if we wanted to learn something relevant to our degree seeing as how this class wasn't going to help us. He spent a few weeks teaching us IP subnetting which is the very basic building block skill that all network professionals need to know and it was the first relevant thing we had. Unfortunately some of the students who weren't understand it complained to the school director and the teacher was removed for not teaching us what was in the book. We then had a replacement who just had us read through the book ourselves. Those few weeks were the only time in the entire 2-years that I learned anything that turned out to be useful as a networking professional. The classes themselves were also terrible. Most of the classes we would just read ourselves while the teacher followed along. Classes were not taught by field qualified people. Thy would just put someone in there to make sure you were reading the book and following the lessons yourself. They didn't do lectures and couldn't answer technical questions. Their go to answer would be to open it up to the class and say you should research it to find the answer for yourself."*

*"They had so little care that they didn't even let my class give it final exam presentation. It was a group presentation that we worked on for an entire semester and it was to be given on the final day of class before we graduated. That day I showed up in a suit with the presentation ready and walked into an empty classroom. I found the head of the program, who was supposed to be one of the people to whom the presentation was given, and asked where everyone was and was told that something came up last minute and most of the people couldn't make it. Instead of rescheduling they just cancelled it. They forgot to call me to tell me not to show up. When I*



*asked about giving the presentation I was told not to worry about it. They saw how hard I worked through the semester and that was going to graduate. He wouldn't even take the presentation to look at. It was the perfect end to the terrible experience and even then I knew I had actually wasted 2 years there."*

*"They didn't care about the students. They didn't care about programs. As long as you were paying or qualifying for financial aid you were going to pass through. Not one person I went through that program with failed a single class. People were dropped for non-payment but never for educational failings. Open book tests were common when groups of students were complaining about a test. It was a joke. A sad joke for which I'm still paying."*

**187. [REDACTED] (ID 4187), Ohio-Dayton, Computer Electronics Engineering, 11/2005-8/2007:**

*"The classes were a joke. I learned more on my own by googling everything. They claimed they had the best tech for learning and best teachers. That was a lie. [] They said they had the best of everything. None of it was any good at. Teachers were always quitting and they always were having others scramble to cover classes because of teachers being hungover."*

**188. [REDACTED] (ID 7681), Ohio-Dayton, Computer Networking, Information Security Systems, 6/2006-6/2013:**

*"The hands on labs I was promised were often incomplete and often could not even be worked on because of either lack of proper equipment or the lack of teacher knowledge. Often the teachers gave credit for just showing up to the lab without doing any of the work because it could not be completed leading to no hands on learning at all which is the biggest selling point i had for attending ITT tech was the hands on promise."*

**189. [REDACTED] (ID 8984), Ohio-Hilliard, Multimedia/Graphic Design, 9/2005-5/2007:**

*"The quality of the education was a joke. They said they were always on the "cutting edge" with the equipment, which couldn't be further then the truth. They said ITT was respected when it came to jobs. One place I applied to told me they didn't go with me specifically because I went to ITT. ITT told me the programs they were using would make us look better, but it never did."*

**190. [REDACTED] (ID 8028), Ohio-Hilliard, 8/2007-2/2009:**

*"They said that companies will look at you going to ITT as a huge plus because it is a top of the line education in the field of IT. They said that it was on the cutting edge of technology and when i started my classes the information we were learning about was at least 5 years old which in the world of technology may as well be 100 years old. In speaking to former and current bosses they all have stated that typically when they see ITT tech they usually do not consider the person because they know the education they received was outdated."*

**191. [REDACTED] (ID 7023), Ohio-Hilliard, Drafting and Design, 9/2011-12/2013:**

*“None of the programs they taught us were up to date or really relevant in the field of study.”*

**192. [REDACTED] (ID 8648), Ohio-Maumee, Network Systems Engineer, 9/2015– 5/2016:**

*“I was told I was going to be able to work hands on with the material that I would see when I graduate, i was not able to. I was promised being able to work with server racks, servers, cabling, punch down kits, software to deploy servers, etc. Everything we tried in the classroom failed to work so we were unable to work with any of the servers that our instructors were attempting to instruct us on.”*

**193. [REDACTED] (ID 8939), Ohio-Norwood, 9/2006-9/2009:**

*“The classes offered at this location was a joke. Most of the classes had nothing to do with Networking. The biggest joke of a class was Group Dynamics. It consisted of us showing up, signing our name and talking to each other for 4 hours then going home.”*

*“One of the biggest and most misleading things about ITT Tech was them telling us how they had state of the art technology and the most qualified instructors to help us with our education. Most of the instructors had no idea what they were doing. I felt the most insulted when one of the instructors for a basic wiring class was a substitute teacher from the high school that I had gone to and I am not sure he was even qualified enough to be considered a substitute. My Fedora class that I had used a release that was five years old. There is no excuse for that since Linux is FREE. Half of the routers in my router class were broken, and when we tried to get help from the instructor he would tell us he didn't care because it was his last semester teaching there and then leave for the rest of the class. He would just give us all passing grades and not teach us any thing. Some of the classes I withdrew from simply because the instructors didn't care and would pass everyone with out teaching them any thing. I could go on forever about this place and how it ruined so much of my life.”*

**194. [REDACTED] (ID 9374), Ohio-Norwood, Network Systems Administration, 3/2012-12/2013:**

*“The education I received at ITT was largely outdated, and/or common knowledge materials one could find online. Specifically, I was promised certification path courses relating to Cisco (CCNA, among others). Never once did we touch or study Cisco equipment. Same with VMWare. Everything we studied was theory. ITT touted itself as the "real-world" environment, studying and learning skills that could be put directly to use in the field. This was not my experience. Once I began my independent certification study (Cisco CCNA and Microsoft MCSE), after graduating, I found that I was not prepared to approach the certification exams with more than a*

*passing familiarity with some of the terms. ITT had promised technical skills and tools that would translate directly into Cisco and Microsoft certifications; that's why I joined the school. It just didn't happen. I was a good student, my GPA was 3.91, I paid attention, I soaked in all the learning ITT had to offer when I was a student. But the education was weak, and did not equip myself, nor any other student with the skills promised in order to thrive in the technology field."*

**195. [REDACTED] (ID 2614), Ohio-Norwood, Computer Networking Systems Technology, 10/1999-12/2001:**

*"I was given outdated books, one class we weren't even provide a book and was told if we needed one we can order it from border's books. even at a estimate of \$50 a book I don't see how I managed to rack up so much debt on materials because if the bulk of that money was towards the education it wasn't anything I couldn't learn off the internet and honestly I wish I would have went to a cheaper college that would have actually taught me something. It's sad that the teachers didn't even make their own tests and exams they just copied questions out of the back of most of the books. They tested us on what we could memorize rather than utilizing what we learned in situations they could have made up themselves if they had the teaching skill to actually to come out from behind the book they were using as a crutch. The best was one of the "Microeconomics" classes where we just had to watch the movie Wall Street. ITT Tech is a joke."*

**196. [REDACTED] (ID 8815), Ohio-Norwood, Information Technology - Computer Network Systems, 12/2010-12/2012:**

*"Overall quality of the program was very poorly mismanaged during the duration of my attendance at ITT-Tech. Classes were not organized and class curriculum was not current to modern day standards. For example we had a Windows server class in which they brought in a windows certified instructor who had no teaching experience, and they did this 2 weeks prior to the class starting(he told us himself). As a result there was no real structure or organization to the class and the students had to teach themselves the material that was provided without the proper guidance needed. This left most if not all of us wondering what we were paying such a heavy price on these classes for. This happened on more than one occasion with several different classes."*

**197. [REDACTED] (ID 8788), Ohio-Strongsville, Graphic Design, 4/2002-4/2004:**

*"Curriculum at ITT was all over the place. Most of my classes had nothing to do with the field I was getting a degree in. Some of the teacher had no experience in the field. I remember a lot of student leaving school because they felt they weren't getting the education they needed."*

**198. [REDACTED] (ID 8149), Ohio-Strongsville, Computer Network Systems / Information Security Systems, 1/2010-1/2014:**

*“The classes were all the same in every way. I could not tell the difference between one class and another, they all blended in together. Most friends I have or colleagues I have worked with have had a very different college experience. The teachers did not seem to know the course material nor did they have any real insight. It was right from the book.”*

**199. [REDACTED] (ID 8151), Ohio-Strongsville, Computer Networking Systems, 9/2012-8/2014:**

*“The computers they offered us the use of were in horrible shape and in no way good enough for the programs we were asked to run on them. The books were out of date and most of the teachers barely knew what they were talking about. I learned more from the internet than I ever did from a teacher.”*

**200. [REDACTED] (ID 8999), Ohio-Strongsville, Networking Systems, 9/2007-4/2009:**

*“The courses I took were for outdated technology, and didn't prepare me for a career in IT. None of the classes yielded certificates that are recognized by the IT industry.”*

**201. [REDACTED] (ID 8961), Ohio-Warrensville, Computer and Electronics Engineering Technology, 6/2006– 6/2008:**

*“ITT Tech advertises the "Hands-ons" or "Real World" experience, but there were hardly any hands on activities. Instructors could not get the various labs that we did have to work, or just would simply skip labs, which were what the "Hands-on" approach was supposed to be. The degree was basically just paid for and not earned. I feel as if I was cheated out of knowledge that ITT Technical Institute instructors were supposed to be teaching. Most of the knowledge in my field was attained during on-the-job-training.”*

**202. [REDACTED] (ID 8159), Ohio-Youngstown, Web Design / Multimedia, 9/2000-3/2002:**

*“The quality of the education was below rudimentary. High school level classes are more detailed and more job preparatory than what was taught at ITT. A series of 'Dummies' books would have been more detailed and more job preparatory than the education provided at ITT. Many 'teachers' didn't understand the subjects they were teaching and were unable to answer even the most basic questions from students. In many cases students who were already informed on subject had to show other students how to complete a task because the instructors were unable to do the same. [ ] I was flat out lied to about the quality of the education.”*

**203. [REDACTED] (ID 4799, 2852), Ohio-Youngstown, Computer Network Systems, 1/1999-12/2002:**

*“I was told I would be working on state of the art equipment and would get the best education I could get, when in fact the equipment was old outdated and some of it did not even work.”*

*“I was told that I would be doing labs on state of the art equipment that was top of the line for the industry I was seeking to enter, (what equipment they had was all old and out dated.) I was told I would be taught by professionals that have and do work in the industry, ( I had classes by teachers that didn't even know what the stuff was about). And they admitted they had never taught a class like that before).”*

**204. [REDACTED] (ID 8508), Ohio-Youngstown, Computer Network Systems, 6/2002-6/2004:**

*“The class was a joke. They had antiquated computers that we spent maybe 30mins on each week. Novell was a required class. By that time no one was running a Novell network. Throughput the whole time at ITT the software and text books were so outdated that nothing I learned was applicable in the real world or prorated me for certification tests.”*

**205. [REDACTED] (ID 8357), Oklahoma-Tulsa, 9/2013-9/2016:**

*“We were told upon our entry to the school that their accreditation was among the best in the country and that we would be a top notch education because of the 'hands-on' approach that they claimed to take. Most of our 'hands-on' experience was watching YouTube videos about the subject at hand instead of actually presenting us with new knowledge.”*

*“We were mislead about the curriculum as a whole. We would see the course objectives on the site or in a syllabus. Then when the real class began, it was always just YouTube videos (that they didn't create) and following instructions like a cook-book. At nearly no point (unless the instructor decided to change the curriculum) did we have independent projects where we created something purely on our own. We would recieve outdated or just simply not functional curriculum frequently. Many times the instructors would overhaul the course after seeing what was in it. And even the instructors didn't know what they were teaching most times until less than a week before it started, leaving them unprepared. All the while, we were told at least we would have good Internet there to do our work on. Many days the Internet at ITT was so slow, it was better to do your work from home if you could.”*

**206. [REDACTED] (ID 5836), Oklahoma-Tulsa, Electronics and Communications Engineering, 1/2009-1/2013:**

*“There was a very high turn over rate on their teachers there. Most of them not lasting more than six months and were very lacking in their teaching abilities. I was promised a quality education and did not receive it. I asked the Electronic chair member why I wasn't being taught*

*very well and why I couldn't design an electronics circuit and his response was that I would not learn any of that until my masters degree program (Which ITT doesn't even offer)."*

**207. [REDACTED] (ID 7732), Oklahoma-Tulsa, IT Department, Software Development, 6/2015-3/2016:**

*"ITT told me that by attending I would have some of the best teachers teaching me and have one on one tutoring if needed. None of the teachers were very good at teaching. They would tell you your assignment and then you had to do work on your own. They would sit on their phones and computers the entire time. And if I needed help I couldn't get it."*

**208. [REDACTED] (ID 7292, 8891), Oregon-Portland, Criminal Justice, 5/2009-10/2011:**

*"The teachers that I had most of them had no clue how to teach the so called curriculum. Teachers were being fired and replaced. The dean of students did not care who you were or your problems. The computers half the time never worked."*

**209. [REDACTED] (ID 8997), Oregon-Portland, AAS ELCT, 5/2012-10/2014:**

*"Much of their electronic equipment was broken, resulting in everyone in the class having to huddle around two or three machines and not allowing everyone to participate in the labs. Their books were commonly mistyped, one such occasion made the book unusable by auto correcting "Differences of Microprocessors & Microcontrollers" to change all instances of "Microcontrollers" to "Microprocessors" They advertised "Information for the Future" but all of their equipment and software is 10+ years old. They were still running Windows XP long after Microsoft stopped supporting it, even though there were other OSs available."*

**210. [REDACTED] (ID 8452), Oregon-Portland, 6/2014-1/2016:**

*"This school had us taking classes by teachers that were not qualified for the positions. I had an art teacher teaching drafting classes that fully admitted he had never even used the program before. [ ] I was learning from old curriculum, 2012 software (in 2015), teachers not teaching classes they had ever taught. I walked away after 7 terms and a 3.8 GPA with nothing learned that I needed to know about this trade."*

**211. (ID 2712), Pennsylvania-Greentree, Multimedia Technologies, 1/2006-1/2007:**

*"They misled me about the overall quality of the education offered. They covered many outdated techniques and were unable to adequately prepare me for working in the field I was interested in."*

**212. [REDACTED] (ID 7804), Pennsylvania-Harrisburg, 6/2005-9/2009:**

*“Teachers would quit during the term, Dean would come in and say book study. That is not hands on. This happened in multiple classes.”*

**213. [REDACTED] (ID 7011), Pennsylvania-Harrisburg, 6/2008-12/2010:**

*“They had promised hands on training at this school. Of my time there, majority of the "professionals" they chose as teachers spent time just talking about their sex lives, and never really teaching anything related to the courses. Most of the courses we had to fend for ourselves to even attempt to pass any kind of test they would give in order to show grades in this system. I had no hands on training with anything I had learned in my field of study.”*

**214. [REDACTED] (ID 4800), Pennsylvania-King of Prussia, 9/2005-8/2007:**

*“I was informed that the teachers / instructors were "best / good" in the industry and that I would be able to walk out at the end and be able to create and construct within my particular field. I had a teacher that was more interested in the young girls than teaching. I had a teacher that informed me that all that ITT required was that the instructor was to have a bachelors degree and they could teach at ITT. A teacher for one of the more difficult classes sat on the computer the entire class reading and looking at his email while the class did whatever they wanted loosely based on the name of the class and not the work for the class. Another teacher taught a challenging class that did not have a background in said class at all.”*

**215. [REDACTED] (ID 9012), Pennsylvania-King of Prussia, Architectural Drafting and Design, 6/2009-6/2011:**

*“The whole "education" was a joke. Most of the teachers had open book tests. I could barely use AutoCAD at my time of graduation. No one cared.”*

**216. [REDACTED] (ID 7900), Pennsylvania-Levittown, Computer Network Systems, 3/2010-6/2012:**

*“Some of the instructors did not seem to be "up to date". Using outdated practices and letting a lot of things go by when they shouldn't.”*

**217. [REDACTED] (ID 9511), Pennsylvania-Levittown, Information Technology, 6/2011-6/2013:**

*“I was led to believe that the equipment I would be learning on was the latest equipment available and I would be taught by highly trained professionals. Most of the equipment was outdated which I quickly found out when applying for jobs I wasn't qualified for due to my outdated training. The professors taught classes that they openly acknowledged they have never*

*taught. The common phrase became we can all learn this together. This led to well below average learning experience.”*

**218. [REDACTED] (ID 8140), Pennsylvania-Philadelphia, Computer Drafting & Design CAD, 1/2015-9/2016:**

*“I have not had a qualified professor since I started my final exams and midterms were given by substitute teachers who had no idea where the teacher left off or what we were suppose to be learning the information on the quizzes and test never matched the study guides or the text book chapters they gave for online and physical reading. They said I would get a new student set of books, materials, tablet, laptop, and other supplies which I have never received.”*

**219. [REDACTED] (ID 9027), Pennsylvania-Pittsburgh, Computer Science, 6/2011-1/2013:**

*“The material was outdated to where i had to learn most things on my own and then new the material before i went to class. So basically i was self taught.”*

**220. [REDACTED] (ID 8902), Pennsylvania-Pittsburgh, 3/2007-6/2009:**

*“While my teachers were excellent, I found out after that jobs were wanting a bachelor's degree, and that my Associate's was not enough. I was also lacking in certain areas that ITT did not teach (specific programming languages were not taught at ITT that most employers want).”*

**221. [REDACTED] (ID 8756), Pennsylvania-Plymouth Meeting, 8/2011-9/2013:**

*“We only learned obsolete technology. The department lead stood in front of my class and said everything we will learn has nothing to do with what we would be needed to know. In our capstone project we worked in groups. In my group there was one person that didn't do anything. I approached the department lead about it, and he told me too bad, he will still pass anyways. We had teachers that wouldn't teach us anything. I left the school with no knowledge of anything i need to know to be a testing tech. People who never did anything during class would still get a passing grade.”*

**222. [REDACTED] (ID 9393), South Carolina-Columbia, Computer Networking Systems, 6/2011-6/2013:**

*“They told me that I would be obtaining a state of the art IT degree that was designed to be up to date with today standards of the IT field needed to succeed. The classes were outdated material running Windows XP, Microserver 2006. The classes where taught poorly if at all. Numerous classes we just watched hak5 videos that I could have done at home at no cost and another we ate sausage biscuits at the instructors dime to not have to teach.”*



**223. [REDACTED] (ID 5425), South Carolina-Greenville, IT-Multimedia, 12/2007-12/2009:**

*“The school said that they would have "state-of-the art" and "industry-standard" technology prepared for students while in the classes. The school NEVER updated their computer equipment and in most cases, I had to bring in my OWN computer and use it instead, because their computers were not sufficient enough to handle the needs of the program I was in. They definitely do not apply hardly ANY of the money students pay them to equipment upgrades. They had the same computer equipment the entire time I was at the school and even after I left the school for the next year. (I still had friends attending bachelors programs.) Even the teacher of the 3d modeling and video editing classes (Mr. David Dara) would agree that the school needed to upgrade the equipment. We also did not have any sort of lighting or green screen to use for the video editing classes. Equipment of which IS industry standard. The teacher himself lended some of his own equipment from his PERSONAL side business for the students to use. The school did not provide the necessary equipment for its' classes in my field of study and if they had any equipment, it was far from state-of-the art as promised by the admissions dept. The money I borrowed in loans to attend this school was not worth it at all, and this school did not attribute to any successes in life for a career.”*

**224. [REDACTED] (ID 6075), South Carolina-Greenville, Visual Communications, 9/2009– 9/2011:**

*“I basically spent \$40,000 to go on YouTube to teach myself the programs during my freetime.”*

**225. [REDACTED] (ID 8033), South Carolina-Myrtle Beach, Electrical Engineering Technology, 8/2013-10/2015:**

*“Plus, the further into the quarters we went, the higher the turnover of teachers to subs that knew nothing about what the subject matter entailed. A lot of information was skipped over, due to time and a rush to get students graduated by their dates. The commercials promised "hands-on training" and experiences. Slim to none, in my opinion. We were given a lot of data to absorb and learn, and not enough time to truly make it part of ourselves as the professionals we were being trained to be.”*

**226. [REDACTED] (ID 5845), Tennessee-Cordova, Construction Management, 9/2007-6/2011:**

*“Potential employers do not respect ITT degrees and will not hire me because I attended ITT and received my degree from them. An example is the Construction Specifications Institute (CSI) came to ITT to help get graduates certified. Upon learning the curriculum, CSI suggested a change in curriculum so that the students were learning industry standards. When ITT told CSI no, CSI removed themselves from the campus. In Memphis, all construction companies are members of CSI and frown upon a degree from ITT.”*

*“Some of the teachers were not qualified to teach the subjects they were teaching. They had not reviewed the material prior to coming to class so we were pretty much teaching ourselves. We were also told we were working with the most up to date software, when some of our assignments were not compatible with the equipment we were working with.”*

**227. [REDACTED] (ID 5089), Tennessee-Johnson City, Networking Information Technology, 1/2012-2/2014:**

*“The teachers spent most of the class discussing sports and their family lives, and the little instruction I received was woefully out of date and completely useless in an actual work setting. [ ]To be honest most of the instructors were nice people, to be honest, but none actually did a good job of actually teaching the outdated curriculum.”*

**228. [REDACTED] (ID 8384), Tennessee-Knoxville, Associate of Applied Science, 7/2006-5/2008:**

*“They told me I would be getting hands one real world classes from teachers that worked in the field. The teachers knew the program they were teaching because of the book they were reading to the class. When we had questions they had to go look for the answers in the book! They said that we would be hired over everyone because we would do "jobs" for real companies so we had experience not just a degree. We never did work for "real world companies.””*

**229. [REDACTED] (ID 9324), Tennessee-Knoxville, Electronic Engineering, 9/2011-12/2014:**

*“They stated that the equipment that was available to students was top of the line and on the cutting edge. Most equipment was extremely dated and not comparable to equipment used in the field.”*

**230. [REDACTED] (ID 8903), Tennessee-Knoxville, Project Management, 6/2008-6/2012:**

*“ITT Tech primarily lied about the quality of education I would receive. I was promised a great learning experience with qualified teachers that also worked in my field of study. This was an outright lie, I would say that at best a small handful of teachers were good teachers. The others were just there for a paycheck, one teacher was even someone who just graduated from that school the quarter before and had no real life experience in the area she was teaching. This school has made many promises to me that they never intended to fulfill.”*

**231. [REDACTED] (ID 8412), Tennessee-Knoxville, 3/2008-6/2010:**

*“The majority of teachers in my career field of programming could not themselves program. One of my teachers who taught an advanced class actually attended the beginning class with me*

as a student. All of my graduating class in my career field felt cheated because we knew our teachers were not qualified.”

**232. [REDACTED] (ID 8922), Tennessee-Memphis, 11/6-3/11:**

“Half the equipment they had for hands on and for labs we never got to use. Something was always broken.”

**233. [REDACTED] (ID 8277), Tennessee-Memphis, Software Development, 8/2011-11/2013:**

“Teachers had no clue what they were really teaching on the subjects.”

**234. [REDACTED] (ID 8620), Tennessee-Nashville, Software Application Development, 9/2008-3/2013:**

“Some of the professors were grossly under-qualified to teach the classes that they were teaching. My class specifically had to reach out to the school to replace a teacher who was unable to keep up with the class.”

**235. [REDACTED] (ID 9040), Tennessee-Nashville, Multimedia, 5/2004-6/2006:**

“The college I was visiting told me none of my credits would transfer because they couldn't tell what the curriculum was from the names of the classes on my transcript and therefore couldn't transfer my credits. This was largely in part because ITT Tech published their own books and materials. ITT Tech told me they published their own books and materials because they had such high standards of education. I believed them but the real reason they publish their own material is so students are forced to continue their education at ITT because no other school will accept their credits.”

“I wanted to go to school for graphic design. The ITT Tech counselor told me the Multimedia program they offered was graphic and web design in one. I trusted ITT blindly and trusted that their curriculum would teach me what I needed to know about the graphic design industry to get an entry level opportunity. The classes taught the very basic fundamentals of a few programs. For instance, for Photoshop, all I learned in that class was how to color correct photos and maybe one or two other tidbits. However, after taking an independent, online Photoshop course in 2014, I learned more about Photoshop in one week in a \$300 course than I learned in a quarter at ITT. Everything I learned at ITT, I could have learned on YouTube. When looking for jobs after graduation, the gap in education and the industry standard for what potential employers were looking for in entry level candidates was incredible! They wanted entry level candidates that knew about layouts and had much more education about the programs than what I did; I felt so lost.”

**236. [REDACTED] (ID 9110), Tennessee-Nashville, Software Development, 9/2013-12/2015:**

*“They often made it sound like they were great and would help people find jobs and that we were really getting to learn things in there that we needed. However, the school gave books that walked step for step, code by code, on what to do to make things happen when writing programs. This caused me to feel I was not really learning. The teachers never cared enough to explain things to my classmates or myself. I felt unprepared when I graduated.”*

**237. [REDACTED] (ID 8931), Tennessee-Nashville, Digital Entertainment and Game Design, 9/2007-6/2011:**

*“They heavily advertised Hands on Training, and learning from Industry experts. More often than not our assignments were given in a form of a video tutorial on Youtube. The textbooks provided were outdated and never used in class.”*

**238. [REDACTED] (ID 8844), Tennessee-Nashville, Digital Entertainment and Game Design, 5/2005-9/2011:**

*“In several classes, the instructors were less than qualified to teach the subject they were 'teaching.' Many of them involved the teachers that simply read out of a book, and if you have a question or need help with a technical aspect, they have no clue. Don't get me wrong, several teachers actually taught... but they quickly wised up to ITT's BS and left for a better school. By the time I graduated with my \$80k+ degree, we were being taught by STUDENTS who JUST graduated. No industry experience, no teaching experience and not really any actual experience outside of the classroom (as a student).”*

**239. [REDACTED] (ID 4770), Texas-Austin, CEET, 1/2009-1/2011:**

*“The teachers at ITT were terrible. I was valedictorian of my class and I'm not the smartest person. I feel a large lack of education from my degree there. There were many classes where the few top students would work together on the curriculum ourselves while the rest of the class would play around, be derailed by distinctive students, or have a teacher simply reading from a text book. One teacher was so old he didn't even pick up assignments to grade because he was too tired. Out of two years of classes there were only two teachers I had that were knowledgeable about their subject and could answer questions I had about the material. I got as far as I have from my own drive.”*

**240. [REDACTED] (ID 8745), Texas-Houston North, Computer Network Systems Technology, 11/1999-6/2001:**

*“Our school changed locations for some classes and we were put up in an old shopping center - it was rundown and had one bathroom in it that everybody shared-you had to go through the*

*class to use the bathroom closet. It was not state of the art classrooms. Some of the teachers were not qualified to teach us, some in particular would talk to us about there car or golf game and how great their life was. Our 1st teacher barely spoke english and you could not fail her classes. Fellow classmates would turn on papers based on baseball games-with answers like "strike-homerun-man on third" and still received an A on the paper."*

**241. [REDACTED] (ID 8736), Texas-Houston West, Information Systems Security, 9/2008-6/2012:**

*"Furthermore, most of the technical instructors at ITT Tech did not have valuable experiences on the courses they taught. So they just read off from the power point slides and did not offer any type of "real world" experiences. Also, ITT Tech did not have capable equipment available for us to be able to get "real world" experience through the technical course's lab simulations. I was not able to do most of my technical labs related to my courses due to this as well."*

**242. [REDACTED] (ID 8087), Texas-Houston West, CAD Drafting and Design, 9/1997-6/1999:**

*"The program they where having us learn was OUTDATED. The computers were antiques."*

**243. [REDACTED] (ID 7985), Texas-Houston West, Computer Science, 3/2009-5/2011:**

*"When I entered ITT, I was under the impression that all the teachers were highly qualified individuals who were committed to teaching the best of their knowledge. I was wrong. In some particular classes, there was never any "push" to help us succeed. Teachers would simply read from the books and expect us to pick it up. There were many times teachers were absent and I felt everyone given an "easy way out" to pass the class. People who slept in class somehow still passed their class and I felt the teachers were doing this to falsely claim a high pass rate."*

**244. [REDACTED] (ID 8717), Texas-Houston West, Information Systems Security, 6/2008-7/2012:**

*"I was mislead about the quality of the education i was receiving as well. There was a constant high turnover rate for the teaches on staff as well. It was common to have substitutes to finish out our classes because teachers were constantly being fired."*

**245. [REDACTED] (ID 9370), Texas-Richardson, Computer Networking System (CNS), 3/2008-11/2009:**

*"I was promised to be taught by instructors with experience in the field. This was the major factor for enrolling, as my field was something you couldn't learn in a University. The teachers for my courses were unqualified in this aspect. Most of my teachers had no experience in their courses. One quarter I had the same teacher for every one of my classes by the name of Karl*

*Topinka. He informed me that he was hired to teach one class, but then they assigned him to 8 a week before the term started. Because of his overloaded schedule, not only was he inexperienced with the course content but he had no time to prepare for and learn it. We were left to teach ourselves. I felt bad for the situation Karl was placed in, but I was the ultimate victim of these actions.”*

**246. [REDACTED] (ID 8812), Texas-Richardson, Network Systems Administration, 9/2013-6/2015:**

*“The education I received was subpar, scattered, and lacking relevancy to get employed in the field I was promised to work in after graduation. The technical field is a very adaptive and fast-paced changing environment. The software and knowledge we were trained on was thoroughly out of date in some even 13 year old out of date software that had no place in modern jobs. On numerous occasions the school lacked the required resources to properly teach a class and had new unequipped instructors teaching. One example is the Network cabling class. It was suppose to be more hands-on but we only made one CAT-5 Ethernet cable one day and was theory the rest of the semester. The teacher said we were going to make the variety of cables and the techniques to create them but the instructor said the school hadn't yet provided the necessary resources to do so yet. So we were just reading from the books provided and each week being delayed further and further until we were finished with the semester and did nothing of what was actually required and advertised to complete the course. Another example is the Network Security class. We had a new instructor and we had to wait 4 weeks before the instructor could get the provided material to teach the course. The semesters are 12 weeks long and 1/3 of the time we did absolutely nothing while still getting grades for being present in class.”*

**247. [REDACTED] (ID 5143), Texas-Richardson, Computer Networking, 1/2006-9/2008:**

*“Before enrolling, I was told that the learning plan would include instruction on the latest software to keep students on the edge of technology. This would put us ahead of others in the job market. Some classes were still teaching Microsoft Server 2003, even though later software had been out for a few years. I found books and courses online for Server 2008 to research outside of school hours. When I approached the teachers/counselor, I was told that books and class curriculum needed to be developed for new software, and that it would take time. This goes against what I was told when signing up for the school. I ended up learning Server 2008 and other newer versions of software outside of school and learned on my own to keep up with the latest job requirements.”*

**248. [REDACTED] (ID 8960), Texas-Richardson, Multimedia, 12/2003-12/2005:**

*“We had sub par professors and applications. Professors stumbled through the classes, some reading directly from the text books as if they were learning as we were. Software was outdated and not typically inline with the software being used in the industry. High turnover of teachers. One professor stopped showing up and we had several classes without a teacher while ITT scrambled to find a replacement.”*

**249. [REDACTED] (ID 9427), Texas-Richardson, Information Technology - Computer Networking Systems, 3/2008-11/2009:**

*“Another way I was defrauded was that the school’s deplorable staff hired to teach the students at the Richardson, TX campus when I attended. One of the main reasons I enrolled in this school was to take classes from professionals in their fields and learn from their hands-on experience. I took both day and night classes to finish sooner, and at the time, the school had one, yes one, full time teacher for my degree program. His name was Karl Topinka and he was a highly unqualified instructor to say the least. For example, one class I was required to take was "Intro to Programming" and it was 100% coding in Visual Basic. On the first day of class the first words out of his mouth was “hi guys, I don’t know how to program at all in Visual Basic, but we will get through this class together!” □ I went to talk to the Dean of my program after that class and report this, and his response was “sorry, he’s our only CNS (computer networking systems) instructor right now. You can either take the class now, or wait till it’s offered again next year.” So, I had no choice but to take the class and learn absolutely nothing for my \$1200 I paid for the class. I had this instructor for FIVE different classes during my time enrolled at the school. Each class was the same, and he taught us almost nothing. By that time, I was already half way done with the program, so instead of dropping out and losing all that time and money invested and moving to a REAL university, I stuck it out and had to teach myself the material in my free time and during class.”*

**250. [REDACTED] (ID 8865), Texas-Richardson, Bachelors in Information Systems and Cybersecurity, 6/2012-3/2016:**

*“Virtually all material that was taught at ITT has already been outdated to where even instructors would state the same thing. A majority of the teachers taught through powerpoints reading easy slide word for word that ITT had given to the instructors. There was no challenge to the curriculum - students could've learned on their own if they were given the powerpoints themselves to read. Acquiring books each quarter from ITT was useless and just a way to get more money from students - the books that we were given were rarely used if at all. Also when ITT switch to online books - I believe we were still being charged for the books even though we didn't have a physical copy and once the quarter was over - we couldn't keep the online book either. Its difficult to acquire a job with the way they taught their classes - during lab work all we*

*had to do was follow instructions and we would complete the assignment with no challenge at all. If anyone is given step-by-step instructions they can complete it a be given a 100 on their grade. With that type of teaching you can't take to a job interview because nothing was learned."*

**251. [REDACTED] (ID 9463), Texas-Richardson, 9/2004-9/2006:**

*"ITT Teachers were inadequate and unqualified. During numerous courses ITT instructors would put on movies or videos unrelated to the class without any assignments. Other students and I complained of such inadequacies in class content however the complaints were not acknowledged nor documented by the student advisors. Looking back this tactic seems to be in line to keep students graded highly for loan purposes and continuing their education within ITT."*

**252. [REDACTED] (ID 7788), Texas-Richardson, Network Systems Administration, 3/2011-6/2014:**

*"I was told that they used up to date equipment/software that popular employers used. The "professors" informed us that what we were being taught would allow us to pass our IT certifications from the first time. They were completely wrong!"*

*"It would have been nice to know ahead of time that the professors were hardly in class. When they were in class, they didn't really teach. They went over the book and gave us answers to the questions in the book. All tests were open book and worked within a group."*

**253. [REDACTED] (ID 7807), Texas-San Antonio, 12/2009-12/2011:**

*"They didn't have the computer that we required to do our work. Some of the teacher didn't care about the class as long as we show up and turn work they gave us a passing grade. [ ]Also they give us book and some drafting tools and book that we never used."*

**254. [REDACTED] (ID 8743), Texas-Webster, Information Technology-Computer Network Systems, 9/2009-9/2011:**

*"I was lead to believe we would obtain Microsoft and Cisco certifications as part of the class. They gave the impression of on hands workshops, certifications and real work experience. [ ] [T]ook a Microeconomics class were students were failing exams and homework. Within a few weeks we did not have a teacher. Some of the staff or technical teachers sat in for our class."*

**255. [REDACTED] (ID 3373), Utah-Murray, Network Systems Administration, 6/2013-3/2015:**

*"Some of the classes used software that are no longer used, and you could not complete assignments because of the outdated software programs so the teacher would pass you without teaching the students on an updated software program. The quality of education was very poor,*



some of the instructors did not follow the curriculum provided and gave out assignments such as "send me an email of what you learned today".

**256. [REDACTED] (ID 9394), Utah-Murray, Electronic Engineering, 1/1997-1/2004:**

*"The quality of the classes and overall education were grossly exaggerated. The equipment in the classrooms was all very outdated and many of the classes were extremely basic and geared toward students with very low aptitude. While I do remember one or two teachers who were very engaged and interested in ensuring that their students received a quality education most of the instructors were very unmotivated and did not show much interest. Most of the instructors were retired professionals in the field who seemed like they were there to just collect a paycheck. [] There was very little meaningful direction in the lab work."*

**257. [REDACTED] (ID 9149), Utah-Murray, Electronics and Communications Engineering Technology, 12/2007-3/2013:**

*"Throughout the program the people overseeing the classes, For the most part I do not feel the title Teacher or Instructor would fit any of them, would say that we could be easily cleared into many different certification programs. When the quarter was over and I tried to find out more about the certifications and programs that could expand my career and status the people couldn't help me or didn't have time to help. The field of Electronics was outdated by 20+ years and by the time I had graduated my education was no longer relevant."*

*"The credentials of the "teachers", I use the term loosely, that were conducting the classes. Most of the "teachers" would just read straight from the book with out any insight to the subject. I learned later that the "teachers" were probably past students that needed help with their loans. The way I learned this was in the spring of 2016 I was contacted by ITT to teach a class. This call/discussion made me reflect on the program I completed at ITT and it made sense as to why the "Teachers" were how they were. If we, as a student body, are paying premium cost for a "premium" school we should have premium Instructors who KNOW, Understand, and have a passion for the subjects and students they are building."*

*"I have been out of school for three years and think of my time at ITT as one of the biggest mistakes of my adult life. It has done nothing, absolutely nothing, for me but put me so far under water that I had to move my family in with my Mother and almost cost me getting us into our own place to live."*

**258. [REDACTED] (ID 8380), Utah-Murray, Electrical Engineering and Communications Technology, 4/2004-3/2008:**

*"Recruiter when I was looking at the school promised me the best education and a great job on completion of said education. Most of the teachers at that school didn't belong there and could*

*barely teach the subject they were trying to help us learn. The way the schedule of classes was structured provided no time to learn something from instructors who were trying to learn the subject they were teaching.”*

**259. [REDACTED] (ID 7837), Utah-Murray, 6/2010-9/2012:**

*“They told me that their classes are taught by experts in that subject and that I would be a certified Adobe Suite Master.....I had teachers who didn't know one single thing about Adobe Flash, or Photoshop....while I was attending 2 teachers and the chairman quit!”*

**260. [REDACTED] (ID 8015), Utah-Murray, Electronic Engineering Tech, 1/2010-1/2014:**

*“The chair of my degree stole supplies from our lab. Equipment that didnt work in lab.”*

**261. [REDACTED] (ID 3735), Virginia-Chantilly, Information System Security, 12/2007-3/2013:**

*“The class books were years out of date and they had us running power point slides and "labs" that never worked and the teacher would just pass all of us if the labs didn't work instead of working with us to resolve the issues.”*

**262. [REDACTED] (ID 7469), Virginia-Chantilly, Computer Network Systems, 9/2010-12/2012:**

*“Materials for classes were standard Microsoft centered labs and lessons. The lab setup indicated in the materials was never present as indicated and we (the students) we instructed to simply make do. In some classes the teachers were not able to answer questions about the course material.”*

**263. [REDACTED] (ID 8540), Virginia-Chantilly, CNS (Computer Networking Systems), 1/2009-12/2011:**

*“When I graduated, everything I learn was outdated. Even the books they had us use, were outdated. Nothing was relative when it came to the real world use of technology. It falsely claimed they were a step of the IT curve, but that was a lie.”*

**264. [REDACTED] (ID 8583), Virginia-Chantilly, 8/2007-11/2009:**

*“I feel like all the instructor wasn't qualified to teach that course I mean how can English teacher teach Electronics (CEET) computer engineer electronic technician. The training facility in equipment is out of date it look like it was back 90 and there was no updates label indicating that has been calibrated.”*

**265. [REDACTED] (ID 9314), Virginia-Chantilly, IT Computer Network Systems, 5/2007-5/2009:**

*“When attending ITT tech courses I was lead to believe that I would be getting hands on training for skills that I would use in the job field. Most of the teachers running the courses were not involved with the lab portion of the courses. The teachers would simply hand you a piece of paper and say go do this and take a screenshot for a grade. This did not promote any kind of learning or retention capabilities. I felt like a monkey following orders just to get a good grade.”*

**266. [REDACTED] (ID 8875), Virginia-Richmond, Electrical Engineering, 9/2012-5/2016:**

*“I was told that I could get a job repairing high end factory equipment but all of the subject matter was focused on outdated and mostly unused technologies.”*

**267. [REDACTED] (ID 5981), Washington-Seattle, Computer Networking, 3/2009-5/2011:**

*“Hands on training is what they advertise, which is why i went to check out the program, they had no hands on anything. or instructors who know how to teach, I graduated with honors but learned very little. not even enough to fake my way into a job.”*

**268. [REDACTED] (ID 9095), Washington-Seattle, Networking Administration Services, 11/2013-9/2014:**

*“They course materials were outdated. They were illegally charging us some course materials that we never received such as laptops.”*

**269. [REDACTED] (ID 8389), Washington-Seattle, Criminal Justice, 9/2008-12/2010:**

*“I was told that the technology and resources they provided to us put us a step ahead of other applicants in our field of study. I never once used a new technological resource. They used outdated books some of which we didn't get until a week into our quarter. The student library was never operating. We watched criminal justice movies in class which our homework was writing papers about it. I would get high grades on papers I knew where poor. Our teachers did not have a teaching degree they just taught us what they did at their jobs.”*

**270. [REDACTED] (ID 5165), Washington-Seattle, Computer Network System (CNS), 1/2007-1/2009:**

*“Quality of Teaching Equipment: Network within the building was constantly down or "in repair" and necessary hardware to work on labs were broken and never repaired. Textbooks were a Scam: Books made specifically for ITT Tech were never disclosed to use before the*

*beginning of the quarter nor were the prices explained to us. The price was "rolled into our tuition" but never explained."*

**271. [REDACTED] (ID 8172), Washington-Spokane Valley, Drafting and Design, 10/1999-6/2001:**

*"My class at the beginning of our 2 year program was over 30 people. By the last quarter there was only 7. Not due to the difficulty but just poor teaching by instructors that had no teaching degrees. The computers were outdated, as was the software we had to use. Leading to myself and others losing all the data files from our course work. Never did I ever apply what I learned there throughout my design career, all self taught tutorials and on the job training."*

**272. [REDACTED] (ID 7722), Washington-Spokane Valley, Digital Entertainment and Game Design, 9/2007-6/2011:**

*"While I attended school it became very clear, very early that their equipment and programs were out of date. They were using programs such as Macromedia Flash 2004 even though Adobe was already the owner of Flash and it was 2007/2008. In order to keep from having to be at the school all the time in order to finish assignments I purchased a computer from them, thinking that it would help me with my school work. Once I got the computer and actually started doing digital work such as 3D and animation, I found out that very clearly, the computer was not up to snuff with what I was working on, even though it was extremely low poly work. I found out later that the computer they sold me for \$1,200 was Dell Latitude, a computer meant for business work such as Microsoft Word and Excell. Just doing a simple animation for a 3D final would constantly crash the computer, making me lose so much time while trying to complete assignments. The computers in the actual labs had difficulty running the relatively low-poly and simple animations. So, after trying to deal with the \$1,200 dollar laptop I managed to scrape up enough money to buy my own desktop and did my school work on that instead, not once having an difficulties doing the advanced animations I was doing later in my school work. There were also several programs we need to learn and ITT TECH never gave us access to them. Programs such as Photoshop, 3Ds Max, Premiere Pro and After Effects were all programs we required to learn but were only given access to them at the school. Since many students weren't wealthy and could not buy these programs we were told by a teacher to torrent the programs we needed."*

**273. [REDACTED] (ID 9719), Washington-Spokane Valley, Information System Security, 6/2007-6/2011:**

*"Many of the jobs I would apply for would ask for basic experience or knowledge with certain software/hardware. More than half the time I fell short of having that experience or knowledge. During my time at ITT Technical Institute we had minimal hands on training with the hardware and software that was necessary for our degree. Often times the computers were out of commission or the OS's on the computers were very out of date. We were working on Windows*

*Server that was 2 releases older than the newest. We never even got to work on a Mac OS computer. With networking we learned it all out of a book and only did 1 hands on lab. For all of my Security related classes they didn't provide us any software to learn the basics with. As a result our "teacher" brought in illegal software and showed us how to find information off of Hard Drives that way. I couldn't even use that as experience, because it was not legal software and I didn't get an actual education on it."*

**274. [REDACTED] (ID 9319), Washington-Spokane Valley, Technical Project Management, 9/2002-3/2007:**

*"We were told that we would be taught directly from the PMBOK and the PMP professional would be brought in to teach the classes. NONE of our teachers had a PMP, most didn't know what it was and several had no management experience at all. Our class was the first class through the Technical Project Management program in Spokane. We were told that management would work with us to address any hiccups that might occur with a new program. Starting quarter two, we complained about the general lack of PMP focused content and were promised it would come very soon. We complained about the teachers who often spent class time complaining about how ITT Tech had cut their hours and wouldn't go through any of the class content with us. Several attempts were made to discuss the lack-luster program with the the Program Chair and the Dean but nothing was addressed. During the 6th quarter, we complained again to the 3rd new Dean and we were told, in summary, "quit now and you still owe us the money or buckle down and just get the degree." Several classes were spent pencil whipping the prescribed ITT Tech curriculum/tests. Several teachers mentioned that they would get in trouble if we didn't turn in the work from the ITT Tech curriculum and often stated "if you do this for me, I'll teach you what you want to know". The one teacher who tried to help us receive PMP information was soon fired for complaining to management about the lacking class content."*

**275. [REDACTED] (ID 7749), Washington-Spokane Valley, Information Design & Computer Networking, 3/2000-3/2008:**

*"As we progressed through the curriculum, the classes would change, to 'meet the needs of the industry.' The books we would receive, still in cellophane wrap, were custom made for ITT, and outdated the SECOND we opened them. Some included toolset discs wouldn't even run in Vista."*

**276. [REDACTED] (ID 7750), Wisconsin-Germantown, Multimedia, 11/2004-7/2007:**

*"We were told companies were using Mac products for Multimedia. Yet they only provided Windows products. While being told we would have to learn how to use Mac products."*

**277. [REDACTED] (ID 4579), Wisconsin-Green Bay, Visual Communication, 5/2010-5/2012:**

*“We used pc computers instead of the mac that the industry uses, even the teachers would complain about the proper amount of time to learn the computer programs.”*

*“I was told we would have the best of equipment. That major employers seek students from ITT tech. Was never told that most employers want work related experiences. Was made to believe the industry was in the area.”*

**278. [REDACTED] (ID 4173), Wisconsin-Green Bay, Multimedia, 6/2005-12/2007:**

*“I was told that I would have all the experience in the software that I would need to land me a job in graphic design (if I did the Multimedia degree). I did not even learn Illustrator, one of the most basic programs for any graphic designer.”*

*“The teachers would get into class, then have us read out of a book, do the exercises in the book for them to check, and then we could leave for the day. There was barely any actual instruction from the teachers, and I could have learned the same thing if I would have just bought a "teach yourself" book from Amazon.”*

**279. [REDACTED] (ID 8710), Wisconsin-Green Bay, 9/2004-5/2008:**

*“They promised and showcased teachers that would be knowledgeable in the fields that I would be taking classes in. Upon my first class utilizing Autodesk 3dsMax we had a programming instructor that had never touched the program and never did again after our class teach us. This happened throughout the 4 years that I was there. We ended up spending all our time on-line in forums and go through walk-thru's from websites to get any information we could on the programs.”*

**280. [REDACTED] (ID 9416), Wisconsin-Green Bay, 12/2008-6/2013:**

*“This is my biggest concern about ITT. I was told I would have industry professionals as my instructors. Almost my ENTIRE bachelor's degree was taught by two people. One of them taught the most classes and he was the program chair. He never even worked in the industry before! He was nowhere near qualified to teach game design classes. Within the first two quarters of my bachelors degree (due to my hard work OFF campus) I was more qualified to teach than him. Our other instructor who taught many classes, true, was in the industry, and the business he worked for went bankrupt because it couldn't sell the games they made! And to top it off, he was a programmer, but yet he would teach us level design classes, that had nearly nothing to do with programming. The education was pathetic, but I was already too far in just to quit. I*

*was not raised a quitter, but wish I would have, to somehow save a little bit of this money they stole from me.”*

*“Now on the textbooks, almost every textbook we received was outdated. The technology industry is constantly changing, and we had textbooks that would be 7-8 years old! I would understand if it was a theory type class, but we were learning about designing games on a consoles that have been out for 5 years already. Not on the newest consoles that IF we did end up with a job out of college, we would be working with.”*

*“The hardware and software was below standard. We worked on Adobe CS1, by the time I entered school that was already a 5 year old software with 2 more versions released after that. For our hardware, we had below standard Dell workstations, that were not suited for 3d rendering by any means. The main point of 3d rendering is RENDERING! If you started an animation, it would easily take 3-4 DAYS to render. You would have to go to a computer lab, start a render and put a sign on it asking no one to use that computer, and just pray no one would touch it. If allowed, I could say more, there's so much more!”*

**281. [REDACTED] (ID 9677), Wisconsin-Green Bay, 12/2009-6/2013:**

*“When I signed up they told me that I would be taught by industry professionals and would be using top of the line software and tools to prepare for a job after graduation. When things stated I was only taught by one professional and had one top of the line software program, then as things moved forward and ITT decided to cancel my degree they started to fire the teachers that knew what they were doing to hire teachers off the street that knew nothing and would read verbatim out of 9 year old technology text books. The quality of education went from passable to laughable within a matter of weeks. All of the books were at least 5 years old if not more and the only program we had to use that the school "provided" was a 4 year old version of Photoshop. All of the software that we used otherwise was either found on our own to download or use our own money to buy.”*

**282. [REDACTED] (ID 8616), Wisconsin-Green Bay, Computer Electronics Engineering Technology, 6/2010-12/2012:**

*“I was told before I signed the papers that their learning environments were cutting edge modern technology. The electronics lab at the Green Bay campus was very basic. Computers, oscilloscopes, measuring devices, and other various bits of tools and technology were obviously dated. Some appeared to be well over 10 years old that were used for educational purposes in several different classes. Some of the parts of the curriculum were so dated that they were no longer used in the field, but dedicated entire class periods on the subject with even the instructor admitting that the material being taught was over 20 years old and obsolete. A good example of that is that a whole class period was dedicated to old "tube televisions" when flat-screen LCD and Plasma televisions were already the norm for televisions. There was maybe a paragraph or*

two that covered each of these topics and didn't go into much detail. One of my text books was copyrighted 1999, I was enrolled in 2010. Another class I had touched base on personal computers. I have personal experience working with computers and my knowledge of the hardware was more recent than what was covered, and these were things I considered to be basic knowledge. The components discussed were five to 10 years and sometimes more out of date. Many technologies of which, at the time, were already obsolete. Talk about a useless class that cost nearly 2000 dollars! Many of my instructors seems lacking in their own education they used to teach with. One of my instructors was actually a very recent ITT graduate with extremely limited experience. He basically just read out of the "instructor" book and used canned examples that didn't go into very good detail of the principles and problems. I had some other instructors that had experience but weren't very good teachers. In my time at ITT, the program chair for my curriculum changed three times and I never was comfortable enough to ask them questions about my concerns."

**283. [REDACTED] (ID 6645), Wisconsin-Green Bay, Digital Entertainment and Game Design, 8/2006-12/2009:**

"ITT sold itself to me saying that they're teaching courses on the cutting edge of game development. At this time, the game industry was a great mystery, so nearly every class seemed to be of great merit. The reality was, many teachers had no experience with the field, and the curriculum was always terribly off-base and outdated."

**284. [REDACTED] (ID 7669), Wisconsin-Green Bay, Information Science - Multimedia, 6/2002-6/2004:**

"This was the first year they were offering the Multimedia classes. The instructor that we had teaching us was not certified or accredited. They knew nothing about the 3d modeling programs and just read from the books. Everyone who did any kind of work automatically passed the class. The teacher did not know how to grade the projects as they had no prior 3d modeling experience. They were also no help when we had questions. We had to look up the answers on Google or just let the question go. During the 2 years at ITT, in the core graphics and multimedia classes, I did not have an instructor that provided aide and value in experience to teach me. Thus, once out of college, I tried for many years to land a multimedia job but was way under qualified."

**285. [REDACTED] (ID 8465), Wisconsin-Greenfield, Digital Entertainment and Game Design, 9/2005-12/2009:**

"Most of the classes that I was forced to take had little to nothing to do with Digital Entertainment or Game Design. Classes like [introduction to personal computers] or [introduction to computer programming] were forced upon you as soon as you arrived on campus, charging you thousands of dollars to learn the very basics about computers and



*computer programming, but neither were helpful. At the end of the 12 week class for Intro to PCs, students would have learned about as much as a ten minute Youtube video would have provided but the exam was written in a way that it would have been next to impossible to test out of the class, with questions about varieties of batteries and how they hold a charge being thrown on here for no good reason. Once I got further into my education, it became clear to me that the software and game engines that we would be learning about/on were old and outdated, rendering me practically useless upon graduation to any game studio worth their salt.”*

**286. [REDACTED] (ID 5095), Wisconsin-Greenfield, Computer Networking Systems, 9/2004-5/2006:**

*“The classes fell short of the goals of preparing me for the IT field. The information in the classes was often outdated or just plain inaccurate.”*

**287. [REDACTED] (ID 3878), Wisconsin-Greenfield, 9/2008-3/2012:**

*“They told me that all my classes were going to be hands on. I only had one class that was hands on because the teacher made it hands on. The equipment that they did have that we were supposed to use was broken the whole time I went to school there.”*

**288. [REDACTED] (ID 7692), Wisconsin-Greenfield, Information Systems Security, 6/2006-6/2010:**

*“The person giving me a guided tour of the campus stated that ITT Tech used the most up-to-date Hardware and Software for students to fulfill their needs to succeed both in the work place and when taking certifications. I found out on the first day of class that we were using outdated Hardware like various Cisco Switches and Servers and Software like Photoshop. I asked the teacher when ITT Tech will update their current Hardware/Software and he told us that there is no plans for updates. Instead of giving us real world scenarios we might encounter in the work world, they gave us outdated labs we would have to complete that offered no real world significance for job placement or taking our certifications.”*

**289. [REDACTED] (ID 5329), Wisconsin-Greenfield, Digital Art/Computers, 8/2006-12/2006:**

*“They claimed small classes, more than once we had so many students people left or had to sit in odd places like the floor, or the aisle. [] They claimed professor level instructors. Every single teacher was moonlighting from local high schools and did not care. Openly mocking the curriculum and classes and not being legit.”*

**290. [REDACTED] (ID 6163), Wisconsin-Greenfield, Associates of Applied Science in Visual Communications, 6/2009-7/2011:**

*“There were many classes provided that were not necessary to advance in my field of study. I was also told there was no way to test out of these unneeded courses. Courses available were not as described. Many of these were being taught by less than qualified individuals who did not understand the curriculum, nor engaged with many students regarding like issues. Most of these instances were met with easily passable testing, some of which had given out an answer key to pass the given exams. There were three teachers that come to mind that actually attempted to teach these students something valuable, but were met with many complaints their standards were too harsh on the students. One teacher came out on the last day regarding tactics the school was using on us that he did not agree with. That we should more than likely seek out another university to attend. He had resigned from his position the week after. The included required tool and textbooks provided by the bookstore were both vastly outdated and overpriced. Most of the tools we had received were not used in class, nor were most of the textbooks used.”*

**291. [REDACTED] (ID 4135), Wisconsin-Madison, Information Technology Computer Networking Systems, 9/2008-12/2010:**

*“We were supposed to have lab equipment enough that all students in a class could use them at once. We had limited access to routers and switches, the primary equipment we were supposed to be learning how to manage in "Computer Networking Systems." We had to share time at the console with other students, so no one student got to be at the screen through the whole lab doing the work at the command line.”*

**292. [REDACTED] (ID 9028), Networking, 3/2011-9/2013:**

*“I was told we had great instructors and the curriculum was great! We had a few teachers that would sit around and talk military to other students and not teach anything, we were basically on our own during those classes, had another teacher leave for a different job and had a student actually teach the class for the rest of the semester. The labs never worked as described and was very frustrating.”*

**293. [REDACTED] (ID 7087), 9/2007-9/2009:**

*“The curriculum was sub par the books even had misspellings and miss typed information. Some teachers didn't teach anything. A lot of the programs would drop continuously to keep students enrolled longer.”*

**294. [REDACTED] (ID 8584), Criminal Justice, 12/2007-6/2014:**

*“I was told from the very begging that this was a top notch school and that they employed best teachers even though they were mostly employees from the local police departments. Sometimes the students would be the ones teaching. None of the teachers were trained educators.”*

**295. [REDACTED] (ID 8050), 9/2012-6/2014:**

*“The computers and hardware were completely out dated. I remember sitting in the library 4 hours waiting for my final project to render and finally had to suffer a grade drop because it was still unfinished. There were multiple times when ITT was losing teachers midway through a course, leaving us clueless.”*

**296. [REDACTED] (ID 5482), Drafting, 8/1991-12/1993:**

*“I was told that they had the best teachers around. My teacher did not show up one day because he got lost on the way to school, he did not get off the 610 loop and just stayed on looping around Houston looking for the school (this was 2 months after he had been teaching us 5 days a week).”*

**297. [REDACTED] (ID 8675), Game Design, 9/2009-6/2011:**

*“We watched youtube videos for our class and then tried to replicate what we saw. We also were forced to use outdated software for our classes and book over 5 to 10 years old which is ancient in the gaming industry. Additional assistance was rarely provided because almost all of the teachers were fresh graduates themselves and working with families so they couldn't provide the help we needed for areas like programming and modeling. It was an education to make you a jack of all trades and master of none. Master of non and not understanding anything is more like it.”*

*“ITT described an atmosphere of professionals teaching their field and practice to students so they could learn the latest and greatest about game design in the game industry. The fact they handed out articles about games that were years old as new and relevant information was a joke. The head of our group didn't have any experience in our field, teachers would quit and leave us in the middle of a quarter. I had to teach and not get paid for teach and learning at the same time even though I was promised to have the cost of the capstone class waived since I did take over teaching. [ ]Nothing was kept up to date for text books, software, hardware, it was a horrible experience to know what was going on as far as games coming out and then "learning how to make games" with technology that was so far in the past that as we graduated, we would be laughed out of interviews if we tried to demonstrate those skills.”*

**298. [REDACTED] (ID 8329), Criminal Justice, 9/2006-9/2008:**

*“I had a teacher for a few classes that could care less about teaching us, he wanted to discuss wrestling instead, one teacher I had got fired mid semester/quarter and was replaced by someone else who had no experience in the course being taught, it was irritating because a few of my classes were like that.”*

**299. [REDACTED] (ID 2743), Multimedia, 1/2006-1/2011:**

*“They said during the orientation and when we filled out paperwork when applying that all supplies would be taken care of with our student loans and we didn't have to worry about the graphic software, This was not true My graphic teacher had us bring in a blank DVD so she could put a torrented copy of the graphic software on it to be able to install on our own personal computers to be able to do assignments.”*

**300. [REDACTED] (ID 9065), Drafting and Design, 6/2011-6/2013:**

*“ITT promised a quality education with teachers that were experienced in what they were teaching. Boy was that wrong. After going through two years of school, I didn't learn anything more than I learned in drafting and core classes in high school. Most of the teachers weren't teachers, they were glorified babysitters who didn't know what they were teaching, they were just there to make sure you showed up and to give you a 100% for showing up.”*

**301. [REDACTED] (ID 9323), 9/2006-11/2008:**

*“The ITT criminal justice commercial and others around 2006 was a lie, nothing but a fraud, the lads they used in the commercial, the equipment they showed students using, that whole commercial was a scam. I was told by the recruiter that ITT had the best quality of education due to their labs, teachers and equipment. I told the ITT recruiter that i wanted to be a cop or a lawyer and was told i could transfer to law school or any other school of choice when needed but found out later that ITT credits did not transfer, all the schools i called told me they did not accept or acknowledge ITT credits. Cooley law school in lansing told me, i would have to start all over from a accepted credited school.”*

**302. [REDACTED] (ID 9580), 9/2011-5/2013:**

*“Most of the teachers were graduates themselves that could find work in the field so they gave up and started teaching instead.”*

**303. [REDACTED] (ID 9646), Network System Administrator, 8/2011-1/2014:**

*“I was told how much value I would be getting an being able to use the skills I learned. I attended three semesters where they did not even have enough teachers for the different courses, so they use a projector and play You tube videos.”*

**304. [REDACTED] (ID 7221), IT Computer Networking Systems, 2/2003-9/2005:**

*“My books were constantly being updated due to errors they printed. I had one teacher who refused to teach from the book but then in the middle of the semester we were forced to go through it. All promises were never kept when it came to quality of education. Very poor. Even teachers thought it was a joke.”*

**305. [REDACTED] (ID 9402), 6/2010-6/2012:**

*“As stated before, their equipment was out of date and there classes were out of date and did not apply to today's technology. 20 years out of date.”*

**306. [REDACTED] (ID 2730), 1/2011-1/2012:**

*“All the software I received was pirated and I even had a few teachers tell me that if I was serious about becoming a game designer that I should change schools because the job placement was nonexistent there. When I went for orientation there was computer labs everywhere. A few weeks later when classes started all of the labs were removed but 2. Sometimes our class couldn't get into a lab that week because another class was using it.”*

**307. [REDACTED] (ID 9122), 1/2006-10/2006:**

*“The school I went to used old out of date books. Half my teachers quit during the time I went there. Even our dean quit.”*

**308. [REDACTED] (ID 9505), Networking Systems Administration, 6/2014-6/2016:**

*“They stated that all classes would lead to employment and that the classes would replicate in the field. the classes i took were all outdated and agents in the field were at least 2 yrs ahead of the technology that ITT used.”*

**309. [REDACTED] (ID 9665), Network Systems Administration, 12/2011-6/2013:**

*“The lectures rarely seemed to coincide with the labs and the lab books were many times wrong. A lot of the time, the material was outdated. The VMs were so slow and it took so much time opening and closing the VM ware that we were limited on what time we had to actually do the*

*work. If we wanted to run a VM on our home machine, it was not compatible with the VMware in the labs. In Labs we were turned loose to follow meaningless step-by-step procedures with no real understanding of what we are doing and then had to fight for the instructors attention for help, and were publicly scorned []."*

**310. [REDACTED] (ID 3689), 2/2008-10/2014:**

*"They didn't have the proper equipment or up to date texts. I wasn't prepared for certification exams even though we used "microsoft certified" books."*

**311. [REDACTED] (ID 2532), Software Development, 9/2008-6/2011:**

*"[T]hey didn't even have teachers for the program. They would just throw me some work there were times I didn't even have class they would email me and say the teacher wouldn't be there."*

**312. [REDACTED] (ID 8438), 12/2005-8/2008:**

*"Outdated software and materials no cutting-edge old technology and little support."*

**313. [REDACTED] (ID 8334), Computer Electronic Engineering Technology, 6/2004-9/2008:**

*"Some off the class the teacher was hardly in the class with us. They said they was big on hands on training and giving you the tools you would need to be successful in the job you landed. Which was a lie. Just about everything I've learned was do to me figuring out how to make it work and the books we had misleading information also."*

**314. [REDACTED] (ID 9044), 9/2007-7/2009:**

*"They taught outdated CAD programs and no 3D modeling at all, making me virtually unemployable."*

**315. [REDACTED] (ID 8753), Electronic Engineering, 9/2009-5/2012:**

*"The hands on experience was ridiculous hardly any and teacher just sat in chair playing on computer."*

**316. [REDACTED] (ID 8257), 5/2003-12/2005:**

*"I was under the impression my education was on up to date technology but I was sadly mistaken. The technology I learned was at least 3 years outdated."*

**317. [REDACTED] (ID 8372), 8/2009-12/2011:**

*"The Tulsa Oklahoma campus moved 3 different times to 3 different locations. Also when I attended the school had to rent rooms at a Community civic building to hold classes. The facility*

*was extremely poorly equipped for classes to be held in the building. With other public and religious groups attending. Computer equipment, books, manuals and software programs were inadequate and way out of date. Also I told that state of the art equipment would be used. Two quarters I had to be put on part time student status because one of the classes was not available for my course if study. Instructors we're not present before classes to meet if help was needed. Tutors were not available when stated they were for extra help."*

**318. [REDACTED] (ID 2729), 9/2011-8/2013:**

*"Was told by many of the "teachers" to google the question i had instead of getting a in depth answer from someone educated on the subject."*

**319. [REDACTED] (ID 9294), 3/2007-5/2008:**

*"They were teaching us on outdated tech. Software that hadn't been used at the hospital I worked at for years. I was told we would only be studying current software."*

**320. [REDACTED] (ID 9377), IT-Computer Network Systems, 8/2010-9/2012:**

*"I had many classes where there was not equipment that I had to pay for available to us but students after us did get use of. As well as many classes that did not follow the standard curriculum and were modified based on the teachers knowledge which in most cases were teachers that knew nothing about the courses they were teaching. Also the course I was taking was canceled and changed to something different after the first year and we were not eligible for a change to the new courses. There were many things that I discovered after the first year that made me want to drop out then but I felt that I was too far in and was told by counselors that it would be worth it and to this day 4 years later i still feel it was a complete fraud."*

**321. [REDACTED] (ID 6365), Information System Security, 9/2006-3/2011:**

*"Claimed they provided hands on experience, only in one class in networking did we even touch cables, routers and switches yet all classes were about IT and never even touched the equipment much less even see it."*

**322. [REDACTED] (ID 7745), 5/2006-5/2010:**

*"They provide you with text books that you pay a ton of money for and never really use. The teachers did not appear to have much knowledge of the industry just a brief overview that you could get on the Internet. Lastly they convinced me that I needed to purchase a laptop from them using the financial aid and the computer was a complete waste of money."*

**323. [REDACTED] (ID 8240), Criminal Justice, 3/2006-6/2010:**

*“ITT promised me hands on experience with the tools in the field. I was promised to learn fingerprinting, cyber security techniques, police tactics and many other tools that I was never taught.”*

**324. [REDACTED] (ID 9445), Videogame Design, 8/2002-10/2004:**

*“Had teachers that really didn't know the software we were using and has software that just didn't work. Was told was the newest software when really it was several versions behind.”*

**325. [REDACTED] (ID 9643), 6/2010-12/2015:**

*“ITT advertised and promoted hands-on training and personalized attention through its program, but the actual experience involved the use of outdated technology, absent teachers, or being told to “Google” or “YouTube” the answers to questions. During the Bachelors program (Information systems cybersecurity) there was zero hands on training, no labs, and multiple classes substituted assignments for YouTube videos. During the bachelors program, we no longer received text books, but instead received a PDF document of chapters in the book. Our tuition was supposed to cover books. The price of tuition did not change, even though we no longer received actual text books.”*

**326. [REDACTED] (ID 8492), 3/2008-5/2010:**

*“Some of the course material seemed outdated, or elementary. Other course material that was relevant could have been obtained at a much cheaper cost, from another non-profit institution.”*



## EXHIBIT 7

**1. [REDACTED] (ID 6091), Alabama-Bessemer, CNS Computer Networking Systems, 8/2005-8/2007:**

*“ITT made sure anyone who went to their school passed. An example of this is that a friend of mine discovered that a person in his electronics class had cheated on his final exam and the dean of the schools response was that he had already paid his admission. Most of their classed used outdated material, training equipment that did not work, and instructors that did not know the material they were teaching. Instructors would also give the students the answers to the tests to make sure that they would receive a passing grade. Most of the classes were repetitive and rarely taught any new material.”*

**2. [REDACTED] (ID 9107), Alabama-Madison, 6/2015-8/2016:**

*“During my 2nd quarter, during a programming class, I was to submit a project that accounted for 25 percent of my grade. I did not turn it in and somehow still wound up with an A in the class. The teachers did not seem to care.”*

**3. [REDACTED] (ID 8502), Alabama-Madison, 9/2014-3/2016:**

*“The place was a joke. I was learning yes. But having to use Google to answer any questions I may have had because of the quality of teaching. Had a few group assignments wth other students whom they were letting pass courses and it was clear to me by trying get to work with the help students they did not have a grasp on a lot of the material. (Was software development courses and easy grouped with people that couldn't have passed the intro to programming courses if they were graded correctly)[.]”*

**4. [REDACTED] (ID 7136), Arizona-Tempe, 1/2005-5/2007:**

*“Any one can get through this college.. some instructors did teach useless material. On other hand even if you did not understand a word the instructor was saying you could still pass just by having good attendance. Their pass rate may of seem good at the time.. It's because any bozo off the street could pass as long as they have good attendance.”*

**5. [REDACTED] (ID 3874), Arkansas-Little Rock, Visual Communications/Game Design, 6/2002-3/2008:**

*“I know that as a student other students were passed that put in little to no effort while those of us that did the work made the same grades.”*

**6. [REDACTED] (ID 3721), Arkansas-Little Rock, Criminal Justice, 9/2006-6/2010:**

*“Adjustment of Records: ITT-Technical Institute is held responsible for their students’ attendance. It is required that no student miss more than one and a half class sessions of each course otherwise they would be dropped from that course. There have been several occasions when students have been marked in attendance when they were absent. I myself was amazingly able to stay in certain courses even though I had missed more than the time allotted. In the beginning students were allowed makeup days but those were canceled. ITT-Technical Institute is required to maintain a certain percentage of attendance.”*

*“Adjusted Grades: On many occasions the students’ grades were inflated so that ITT-Technical Institute could maintain a higher grade average. Many students would go the entire quarter without turning their work in until the last week or two and still pass with a decent grade.”*

**7. [REDACTED] (ID 2757), Arkansas-Little Rock, Multimedia, Game Design, 6/2005-9/2009:**

*“ITT changed grades and attendance to make it seem like students are extra smart and always there.”*

**8. [REDACTED] (ID 7646), California-Lathrop, 1/2007-1/2009:**

*“The content for each class felt like it was created for high school students. The tests and end of semester projects were similar to art and craft projects i did when i was young. I should not have to pay this much money for a 7th grade education, for instructors that do not know how to teach and for being decieved in almost every aspect of the program.”*

**9. [REDACTED] (ID 2608), California-National City, Computer Network Systems, Network Systems Administrations, 2/2011-6/2014:**

*“They didn’t even teach me most of the material or have most materials for the labs. They said the first program I was enrolled in was close to video game design. An associate dean actually \*GAVE\* me answers to a final on a post it once. I didn’t use them.”*

**10. [REDACTED] (ID 9614), California-Orange, ASEE, 2/2009-9/2011:**

*“Teachers changed grades to benefit themselves and not the student. Teachers where graded on student attendance and grades.”*

**11. [REDACTED] (ID 8300), California-Oxnard, Associate of Science in Multimedia, Bachelor of Science in Digital Entertainment and Game Design, 6/2003-3/2007:**

*“During our Capstone class for our associates degree the teacher/program chair quit the day before we were to turn in our finals. After sitting there a few hours waiting on him a random staff member of the school was sent in to tell us he had quit the previous day and that we all passed. None of our work was turned in or checked.”*

**12. [REDACTED] (ID 8156), California-Oxnard, Computer Network Systems, 6/2010-6/2012:**

*“My first term at ITT was great. I had some great teachers that really seemed to care about me... I was a little thrown off by the fact that I felt like I was “sold” an education on day one, but I rolled with it. Something was fishy to me though when I overheard my best teacher telling someone that he was not being renewed to come back the next term - he was being let go because he gave students the grades that they earned and didn't just pass people. I worked hard to balance my life and my education, but the teachers were obviously told to pass all students and were let go if they didn't. I saw teachers actually give students the answer key to the exams. How's that for higher education.”*

**13. [REDACTED] (ID 5811), California-Rancho Cordova, Computer Network Systems, 9/2005-5/2007:**

*“ITT had a math teacher named Sonny between 2004-2007 that gave answers to the exams during the exam. He made very clear that any student DURING AN EXAM whom did not understand the questions should raise their hand so he could give them the answers. Sonny got his name and photo on a plaque in the hallway of the school while I was there, teach of the year it said. This is clearly Sonny understanding that the school has a vested interested in the enrollment and successful graduation of its students. They don't care what happens to you when you leave, but while you're there, they want you in class and getting good grades... regardless of whether you're actually learning anything or not.”*

**14. [REDACTED] (ID 8410), California-Rancho Cordova, 8/2001-6/2005:**

*“Other students were often given passing grades even though they could not meet the same expectation or standards that I was meeting; all in the name of better passing statistics.”*

**15. [REDACTED] (ID 9115), California-Rancho Cordova, Electronics and Communication - Engineering Technology, 6/2005-11/2009:**

*“At enrollment, I was lead to believe that this school held students to a high standard. The programs that they had would be rigorous and teach a lot of information. The reality was that the classes were rudimentary and students with poor attendance and skills passed without a*

problem. The only time someone would not pass a course was if they dropped from the program all together.”

**16. [REDACTED] (ID 9287), California-Rancho Cordova, Project Management, 1/2011-9/2015:**

*“I worked my hardest to get an education that I could be proud of. Even when the issue of their reputation came up I was told that “It will all come down to your GPA/Grades weather you get a good job or not.” So I worked hard to get a 3.98 at the end of MY A.S. and a 3.52 at the completion of the B.S. program. During this time the students that did not try hard were constantly getting their grades changed at the end of the quarters so they could continue on. This puts even less meaning on my hard work and makes my degree worthless in the eyes of employers.”*

**17. [REDACTED] (ID 9474), California-San Bernardino, Computer Electronics, 1/2002-1/2006:**

*“Never really learned anything. All test were open book. All teachers passed all students regardless of there grades. One Math teacher was really good in teaching. most students were failing and he came in one day to class and let us know that his superiors wanted him to start passing all students regardless of their grades. This is when I knew I made a big mistake coming here. I received Valedictorian award for my class with a C avg grade. And I had no skills.”*

**18. [REDACTED] (ID 9035), California-San Bernardino, Computer and Electronics Engineering Technology, 3/2009-6/2011:**

*“Some of my teachers didn’t seem to care much about the job most of them had this as a second job and only were doing for the extra income. One time during a tests I wrote down the wrong answer on purpose to see if he would catch it and make me down for it but he didn’t he just placed 100 percent with out even looking at the paper. What I did notice the most was that every teacher would ask for this piece of paper that you had to bring to every class you had to print it out from the student portal and bring it to them that piece of paper was worth 20 percent of your grade. This paper only showed that you were at school nothing of value for learning anything. I failed a class on purpose only because I didn’t want to bring in that paper but I did all the other work but still failed. I noticed that a student there was bragging that he had paid all his loans to Itt tech he was rarely at school and when he would show up he would bring that piece of paper and leave and when we graduated he received Honors. I couldn’t believe it but it made sense know that the school is closing and they seem to have committed fraud to many other students all the wanted was the money.”*

**19. [REDACTED] (ID 9500), California-San Bernardino, Computer Networking Systems, 6/2008-6/2010:**

*“The education quality was laughable. The teachers were just out to get you to pass the class as it would benefit them. They would go over the answers to all tests before the test actually started to make sure the students pass. It wasn’t about teaching the students, it was about passing them.”*

**20. [REDACTED] (ID 7718), California-San Bernardino, School of Information Technology, 2/2007– 2/2012:**

*“I’ve had instructors tell me that they were forced to pass students, even if they weren’t learning the material.”*

**21. [REDACTED] (ID 7524), California-San Diego, Game Design, 4/2005-11/2008:**

*“I was struggling with a lot of what we were working on, mostly because the instructors didn’t know what they were doing. Most of them had no problem passing me with decent grades. Any other school I would have failed!”*

**22. [REDACTED] (ID 4010), California-Sylmar, Digital Entertainment and Game Design, 9/2006-9/2010:**

*“Classes were easy A’s many times. One major project we had to do involved making a 3D character, the teacher gave us a video that was 30 hours long. This was our capstone project, and that’s all we did for the whole quarter while the teacher only took attendance. I did my part, but most students would just kick back and play around on the internet. I had my model almost finish (3 quarter of a way before the end of the quarter) when the school chair wanted to pay a visit to the class and see everyone’s progress on the project. He said he was going to be by next week. Here is when the teacher started to see who had what on the model. He found out that no one had really done anything on those two months of school, then he came over and saw my work. He told me if he could have my model file to give to the other students, that way when the chair person came by he could show how much everyone had done. Basically I gave my two month work to everyone in the class, while they did nothing all quarter, and this was ok by the teacher. Reading other peoples experiences on other campuses, I found out that all teachers were easy like that, and the a lot of them even gave the students the answers to the test. This is so the school can get a good grade and get more money from the government.”*

**23. [REDACTED] (ID 7706), California-Sylmar, Electronics and Communications Engineering Technology, 1/2003-12/2007:**

*“Some of the illegal activities were my grades. I believe the teachers gave me higher grades so that the school could be giving more federal money because I was a military veteran. Most of the*

*classes all you had to do was show up and put little effort to get a grade letter of an "A". The school was more worried about your attendance than your education. Exams were corrected by other students in the class so you can get a better grade."*

**24. [REDACTED] (ID 948, 9485), California-Torrance, Computer Electronics Engineering Technology, 12/2010-12/2012:**

*"The academics where misleading as students were given answers to tests and exams before they were given. Multiple core class instructors were going over the exact questions and giving the answers of all the questions on the exams before we took them. I feel this was unfair to those who actually study and try to retain the knowledge of this pricy for profit school and shows a lack of integrity of teaching and promotes a "hand out" degree mentality instead of earning and achieving success through hard work and studying."*

*"The academic standard was extremely low due to teachers giving out answers to I also exams and quizzes before even taking them."*

**25. [REDACTED] (ID 4391), Colorado-Denver, Electronics & Communications Engineering Technology, 6/2007-3/2011:**

*"Grades for students during all my classes were consistently passing grades. I had a student in my classes that was consistently caught cheating. This student graduated with my class, receiving the same bachelor degree that I had received. I felt like the grades of our classes and other programs were inflated to keep the funding and enrollment of students at a higher level."*

**26. [REDACTED] (ID 7796), Florida-Doral, Criminal Justice, 6/2008-12/2011:**

*"One of the teachers that taught ethics blew the whistle. She found out how the school truly works. Allegedly, she had to flunk 3 students in her class, because they just didn't pass the course, however, ITT denied her request. Why? Because they prefer having the teacher by pass their students and grading them to pass with at least a C. So, even though they literally failed the course, they would get a low C on purpose to pass them. That right there should be noted and addressed! She was the only real teacher I had in that campus. She was very honest and blunt on the way she taught, and wasn't about to give in to ITT's bribes and lies. So, she came out with the truth to her class and quit."*

*"Tests? They were a joke! They tell you the answers and have you memorize them to pass it!"*

**27. [REDACTED] (ID 7035), Florida-Doral, Information Systems Security, 11/2006-5/2010:**

*"Instructors were somtimes graduates themselves working at ITT in order to pay off their debt to the college. The pass rate was based on attendance only and not actual grades/performance."*

**28. [REDACTED] (ID 8369), Florida-Fort Lauderdale, Network System Administration, 9/2011-12/2014:**

*“The school, in general, did not teach its students. Many teachers would pull up YouTube videos or assign work that we never went over or discussed. It was all easily searchable on google. No one was taught to any degree except for maybe one or two teachers who actually cared. Most students would be given A’s just to pass them along to the next class to keep the passing grade statistics up.”*

**29. [REDACTED] (ID 6973), Florida-Hialeah, Information Security Systems, 1/2009-1/2013:**

*“[T]eachers are very simple at grading students to push them out of school with passing grades with not really meeting the skills required to find a job.”*

**30. [REDACTED] (ID 9421), Florida-Jacksonville, Information Systems & Cybersecurity, 8/2013-9/2015:**

*“They led me to believe that I would have an education. People showed up and were given passing grades just for showing up.”*

**31. [REDACTED] (ID 4413), Florida-Lake Mary, Computer Drafting and Design, 12/2010-12/2014:**

*“Instructors at ITT Technical Institute would give away points to failing students for them (students) to be able to pass a class, test, exam, etc. This is clearly in an effort to make their records look good on “passing rate” for their students. It always seemed odd to me that every single student I knew had excellent grades, despite some missing class and/or clearly having no clear understanding of their field of study.”*

**32. [REDACTED] (ID 6014, 7885), Florida-Lake Mary, Network Systems Administration, 9/2013– 5/2015:**

*“Tests were given open book. You passed without turning in work. Kids that hardly ever showed up got the same grade as the student that was there everyday and worked super hard. Teacher’s couldn’t answer questions about what they were teaching and had to use help wizards to teach. Most teachers didn’t show up for classes and if they did weren’t prepared because they were thrown into classes they knew nothing about. [] Another teacher taught the wrong book the entire class and we didn’t find out until it was time for the final exam. She gave us the answers so we would pass.”*

**33. [REDACTED] (ID 9281), Florida-Tampa, Digital Entertainment and Game Design, 3/2006-3/2009:**

*“I ended up having teachers that spent the entire class sitting in the room playing their guitar and chatting with their friends in the classroom rather than teaching. Those same teachers would pass every student that skipped doing the work with an A.”*

**34. [REDACTED] (ID 4369), Georgia-Kennesaw, Information Technology, 6/2009-1/2010:**

*“I had not one but 2 teachers give answers to the finals to help his/hers pass ratio. You cant learn if the teachers are only concerned with the ratio of passing students.”*

*“Teachers gave answers to students on Final Exams!! Teachers are only worries about how many students pass or fail their class. They arent there to teach the students just to collect a paycheck.”*

**35. [REDACTED] (ID 7842), Illinois-Oak Brook, Information Systems Security, 6/2010-12/2013:**

*“Also, the school let students pass, that had no business passing. We called it the attendance game. Show up for one class, miss the next two. SHow up for a class, miss the next two. That student would just need to turn in his work ,that we was doing, and take whatever tests he was eligible for, and somehow they would pass. I know that one teacher started to put a stop to this, by assigning participation points, and not accepting any late work. A few students failed the class. The teacher was reprimanded, and told that he could not do that anymore. Needless to say a few quarters later, the teacher found work elsewhere, as he did not agree with the school encouraging students to just be pushed through classes so that the school could collect their funding.”*

**36. [REDACTED] (ID 8953), Indiana-Carmel, 12/2013-9/2016:**

*“The teachers never graded the work. they just gave you a 100% and never gave any feedback.”*

**37. [REDACTED] (ID 3075), Indiana-Indianapolis, 3/2011– 6/2013:**

*“They quoted high grad rates and I found out that they pushed FAILING student through.”*

**38. [REDACTED] (ID 7712), Indiana-Indianapolis, ASN- Associate of Science in Nursing, 9/2009– 6/2013:**

*“The whole class failed the ATI the first time we took it. It was now a requirement for graduation. The class failed miserably, and they passed everyone. I have these emails.”*



**39. [REDACTED] (ID 8439), Indiana-Indianapolis, Network Administration, 9/2011– 3/2014:**

*“I was told that upon graduation I would be prepared to enter the workforce. I did get a job as an intern. within a week of starting, I was let go for my lack of knowledge. I then learned that the majority of my assignments were graded wrong. I received passing grades for assignments that I should have failed. I graduated with a degree and now realize I didn't learn anything valuable enough to get a job in my field of study. I was pushed through their system just so they could get paid.”*

**40. [REDACTED] (ID 2862), Indiana-Indianapolis, Information Systems Administration, 11/2006– 11/2008:**

*“Having ITT Tech. listed on your resume is not something prospective employers view favorably. The school’s reputation is that they push students through and pass them or give out unwarranted grades. In the technology, specifically the information mass date sector, ones ability to be able to preform their duties without fail means a business and or the public's information is secure. If an employer believes you lack the skills to do the job they will not even consider your application or resume.”*

**41. [REDACTED] (ID 8470), Indiana-Newburgh, 6/2012– 12/2014:**

*“Teachers would quit or be fired mid class. At one time we had only 3 nursing instructors on staff. I had barely had clinical experience. No clinical a in OB, Gerintolgy, the instructor for those had is meet at a park to feed us answers to the up coming test.”*

**42. [REDACTED] (ID 7909), Indiana-Newburgh, 8/2009-3/2012:**

*“Basically at the school I attended as long as you were paying or getting loans in order to pay them you would get passing grades, sometimes even A’s when they were not earned as long as you were there and they were getting funded no one failed in any of the classes. None of the classes I took taught me much of anything it was basically a hang out session with the teachers and students.”*

**43. [REDACTED] (ID 8031), Indiana-Newburgh, School of Information Systems, 6/2009– 6/2011:**

*“Most of the students showed up late (if at all) and did not do any of the work and somehow passed without any effort.”*

**44. [REDACTED] (ID 8091), Indiana-Newburgh, Associates of Applied Science in Computer Networking, 12/2001-12/2003:**

*“About a year into our 2 year degree, my class realized this was not a “real school”. 90% of our tests were open book, even though the top of the test stated it should not be. One instructor of MANY of our classes would not even attempt to really teach, it truly seemed he did not know the material. We took a closed book final in Active Directory, which is Very important part of this field, the entire class failed, yet we all wound up with A’s on that test?!?! My class filed a petition that day stating this teacher was not qualified and we were not being prepared for the material. Severe grading curves were a norm in that school. [] I had spoken with the Dean of Students at the time, telling him of my suspicions, that this school was passing people thru so they could get the federally secure student loans. He came to me one day and said my suspicions were true, but he would never admit it if I brought it up again, because he had a family to feed. Once I did find a job in the field, I was subsequently fired as I was not prepared for the job. I left the field and have not returned. There is so much more to this, it would take a book to fill the issues we discovered in this school.”*

**45. (ID 8701), Indiana-Newburgh, Nursing, 9/2015-7/2016:**

*“Was lied to about the quality of the classes. Half of the teachers who taught the classes did not know what they were doing. They never knew exactly what was required of us as students and in our field. Half the teachers did not have the right books to even teach us. Then there were teachers who would change the required homework and grades around in order for everyone to pass it was physically stated by a teacher that since she was leaving she was passing everyone.”*

**46. [REDACTED] (ID 8483), Indiana-South Bend, Nursing, 3/2014-4/2015:**

*“We were first given paper exams that would be graded the same day then “debated” by the students for questions being marked wrong when we could find the exact sentence in our book that stated it was correct. This buffered the pass rates of the exams; even the Dean of nursing was taking part. Then, we switched to computerized testing and could no longer debate our tests; even through we were having the same problem of the tests not matching what our books said. Our teachers didn’t even have the power to correct the questions that would be correct, we had to submit it to corporate and keep our fingers crossed they approved. Not to mention creating more “homework” in the middle of the quarter that counted for nothing other than completion points yet took three plus hours to complete-all because my campus was under scrutiny and they were trying to prove they were really trying to help us pass. My last quarter i was enrolled, only four people out of twelve passed the class, we all failed our first exam that quarter-it was all downhill from there.”*

47. [REDACTED] (ID 8692), Louisiana-Saint Rose, Computer Electronics and Engineering Technology, 6/2009-5/2011:

*“Basically as long as you showed up to your classes anybody would pass, whether or not u made good grades or bad grades. All of the classes were honestly straight pointless!”*

48. [REDACTED] (ID 2815), Louisiana-Saint Rose, Information Technology & Computer Network Systems, 11/2004– 11/2006:

*“[T]he school passes everyone, regardless of their work ethic or mental capacity.”*

49. [REDACTED] (ID 7808), Louisiana-Saint Rose, Digital Entertainment and Game Design, 3/2005– 6/2009:

*“One teacher gave everyone the answers to all the final exams. He literally gave us the answers to pass us since surveys were given out to students after each exam. Their bonuses depending on satisfactory surveys.”*

50. [REDACTED] (ID 7709), Massachusetts-Wilmington, 3/2010– 8/2013:

*“The teachers seemed to be fresh out of college. Very out of touch and very unprofessional. Feeding us answers to tests.”*

51. [REDACTED] (ID 9189), Massachusetts-Wilmington, Computer Network Systems, 9/2007-6/2010:

*“Students who did not show up or did poor work where passed with good grades anyway.”*

52. [REDACTED] (ID 7707), Michigan-Canton, Visual Communications, 7/2007-11/2009:

*“I managed to pass two different classes in particular that I never completed homework, nor the final exams for. With classrooms that would accompany more students than we had desks, the single instructor would do their best in keeping everybody up on their lessons but many of us fell behind, even dropping out. It would be reflected with a passing grade for many of us.”*

53. [REDACTED] (ID 7684), Michigan-Canton, Network Security/Administration:

*“In many cases, the teachers would find any reason they could to pass a student that did not deserve to. Even if they failed assignments/finals/did not show up to class at all.”*

**54. [REDACTED] (ID 5405), Michigan-Canton, Criminal Justice, 11/2010-12/2012:**

*“[M]y math teacher was moving to Florida so he passed everyone those who knew what they were doing got better grades and people like me that didn’t understand still got a high grade average despite the fact I have no idea how to do it still. [W]e were not given the items for some classes like Forensics called for things that was needed and listed in the text books, school never provided so we skipped it and passed those assignments.”*

**55. [REDACTED] (ID 7843), Michigan-Canton, 12/2010-3/2014:**

*“The classes were outdated , the lab sessions used very outdated equipment and 90% of the time they were done incorrectly or incomplete because the teachers couldn’t get them to work properly. They would just give us a 100% passing grades even when we did not complete the lab due to hardware issues. The reasons the statistics are so high is because teachers would allow classmates to cheat on tests and get credit for homework without even doing it!”*

**56. [REDACTED] (ID 8895), Michigan-Swartz Creek, Information Security System, 6/2007– 6/2011:**

*“They say the pass rate for students were at the all time high. Of course it was. You could not turn home work in and not show up to class and they would pass the students so they would get the credit and raises they were promised.”*

**57. [REDACTED] (ID 7780), Michigan-Troy, Criminal Justice, 9/2009-12/2012:**

*“During the schooling the classes were barely even attended. I, myself, never missed a class and strived for a 4.0 GPA, however I noticed that others would brag that they got similar high grades but were barely there. they would say that they just emailed the professor and let them know that they could not make it for whatever reason, and the professor would say just watch this youtube video and you will be fine. It was a complete joke.”*

**58. [REDACTED] (ID 9039), Michigan-Troy, Electronics Engineering, 9/2011-6/2015:**

*“While attending ITT Technical Institute, I was constantly told that “what I put in is what I get out.” So I worked incredibly hard in my studies, constantly taking notes and completing homework assignments, on time, regardless of the workload. This was all thrown back into my face when, at the end of each quarter, some students were scrambling to turn in assignments that were due several weeks earlier. Despite missing nearly every assignment, the student would still pass the class, with an above average grade. How is this possible? I went above and beyond throughout the course of my studies, and the person who does a third of the amount of work passes with the SAME GRADE? This is not right and just further proves that ITT Technical*

*Institute was only about the money they were receiving from students who were attending the school because if that student failed, their federal funding would be hampered. So, instead of actually teaching, they just passed everyone in order to receive federal funding.”*

**59. [REDACTED] (ID 7925), Michigan-Troy, Information Security, 3/2009– 9/2013:**

*“Basically, if you showed up and did the minimum, you’ll pass with an A. This is horrible education and they failed every student that went to this school. The biggest issue with this is this is the reputation ITT has and employers know it.”*

**60. [REDACTED] (ID 5449), Michigan-Wyoming, Network Systems Administration, 9/2011-6/2013:**

*“Students were passed through classes despite not doing anything to earn their grades.”*

**61. [REDACTED] (ID 4518), Michigan-Wyoming, 3/2007-12/2008:**

*“I also know somebody who was a professor at the same school who hated working there he was told by the institution that he would have to explain himself to the institution if any student was receiving less than a passing grade. I graduated with people who passed without bad grades who could not wire a circuit properly which you think somebody with a degree in computer electronics would know how to do.”*

**62. [REDACTED] (ID 8239), Michigan-Wyoming, Criminal Justice, 12/2008– 6/2012:**

*“ITT Tech’s education was a complete joke, I learned more outside in the real world than I did through ITT Tech, almost all tests were open note/book tests and I even remember students being allowed to take tests home. Most of the time we would watch movies, that the teachers said pertained to the material we were learning about.”*

**63. [REDACTED] (ID 7736), Michigan-Wyoming, Drafting and Design, 9/2009-6/2012:**

*“Lack of teachers knowing what they were doing meant we were getting taught what we needed to know and therefor they would just give us a good grade for showing up to class. Which isn’t what i signed up for. I didn’t just want the degree i was going for. I wanted to be taught the skills i needed to succeed.”*

**64. [REDACTED] (ID 8580), Mississippi-Madison, Computer And Electronic Engineering, 9/2010-9/2012:**

*“From the first quarter to the last the majority of our teachers were a joke. The chair of our program was Jack, can’t remember his last name. He was fired for having too many good ideas*

for our programs. [] Also, Jack was probably let go for not giving students passing grades. We had a few students that could't do simple math but was pushed through the courses for the funds."

**65. [REDACTED] (ID 8191), Missouri-Arnold, Visual Communications, 9/2010– 12/2012:**

*"The school enrolled and passed any student, regardless of them actually trying to learn the material or not. I was the top student of my class, I worked very hard and had perfect attendance. Other student of my class would never do their homework, often miss class, didn't do well on tests, their projects were not good, yet they pass with high grades. Mainly students got graded on just showing up and effort, not how well they do. Therefore the pass rate of students is very high. When employers hire those student who did not try, it makes students like me who worked hard look bad."*

**66. [REDACTED] (ID 7547, 2544), Missouri-Earth City, Multimedia and Design, 10/2008– 11/2011:**

*"I personally witnessed the grade and attendance inflation practices going on at the Earth City campus on a daily basis. Also lying about job placement and percentages and lying about the quality of education that would be received at ITT, lying about the amount of loans that would need, and lying about Pell Grants being distributed when they weren't."*

*"All any students had to do to 'pass' was to show up. Our instructors were pressured and threatened by unemployment if they didn't pass most if not all of the students to keep the federal funding coming in."*

**67. [REDACTED] (ID 8972), Missouri-Earth City, Electronics Communication Engineering Technology, 9/2007-5/2011:**

*"There were several test where the class would do them together with the teacher and go over each question to ensure the class passed."*

**68. [REDACTED] (ID 8023), Missouri-Kansas City, Information Systems Security, 12/2009– 6/2013:**

*"[T]he teachers were prone to passing students that didn't fully understand the content and moving on without fully explaining what was necessary."*

**69. [REDACTED] (ID 9085), Nevada-Henderson, Network Systems Administration, 5/2009– 12/2013:**

*"[P]assed students who did not deserve to pass. It was ridiculous to see how many people passed classes when they shouldn't have and did not understand the curriculum at all. []I also witnessed a dean telling a teacher to purposely raise a student's grade in order to pass the class."*

*The dean no longer works at the school (as the school is closed), but was also the dean at a ITT Tech location that was raided by the Federal Bureau of Investigation some years back, I don't remember the dean's name, but I do remember the teacher's name who he told to do that who was a complete sweetheart and is a master in her field. Her name is Rekha Subramaniam."*

**70. [REDACTED] (ID 2760), Nevada-Las Vegas, Electronic Engineering, 6/2009-3/2011:**

*"I was told I would learn a lot in the classes. I felt like they were just passing everybody. Even when I slacked off I was expecting a dip in my grade only to find out I still passed. It actually shocked me."*

**71. [REDACTED] (ID 7826), New York-Getzville, Computer Networking Systems, 11/2002-11/2004:**

*"The teachers were only concerned about student attendance, if you showed up to class you automatically got an A or a B."*

**72. [REDACTED] (ID 7476), New York-Liverpool, Computer Networking Systems, 8/2006-8/2008:**

*"All lies and scams just as if it was sent by someone from Nigeria via email. I graduated with perfect attendance and a 3.92gpa. GPA is pretty much meaningless from there anyways because they pass almost everyone if they show up at least half the time."*

**73. [REDACTED] (ID 8098), North Carolina-Durham, Network Systems Administration, 9/2014-6/2016:**

*"ITT's instructors are some of the worst teachers I have ever encountered. Some would put false grades on tests and labs just to pass students. I caught on about mid way through when i was already to deep in debt to quit. I actually put down several wrong answers on a test to see if what i thought would happen would. And sure enough i came out of the test with a 100 percent knowing I put down wrong answers. I also know of one of my classmates who skipped just about all the classes and was supposed to be dropped but somehow stayed on track with me in my classes and i held a 3.5 gpa. funny how that happened."*

**74. [REDACTED] (ID 9025), Ohio-Columbus, 10/2013-6/2015:**

*"I had thought I would be getting a good education. Instead all of the test were open book test and their main interest was in doing whatever they could to ensure that students grades were good so that they could keep them enrolled. This included letting students turn in late work from the first week of school on the last day of class. There was not much teaching done as the classes were very elementary. As I've said before the answers for the test and quizzes were*

*essentially given to us, there was no having to learn and remember the little bit of material that we did have.”*

**75. [REDACTED] (ID 9121), Ohio-Columbus, Computer Networking Systems, 5/2009– 7/2010:**

*“ITT told me i would recieve a quality education. In reality i just push people through their programs. Some teaches even gave u the answer sheets to study for tests. For anyone to fail wouldve been a feat on its own. You wouldve had to try to fail.”*

**76. [REDACTED] (ID 5903), Ohio-Columbus, 7/2010-3/2015:**

*“Altered attendance to push students through.”*

**77. [REDACTED] (ID 6143), Ohio-Columbus, Computer and Electronic Engineering, 9/2010– 6/2012:**

*“ITT hired whatever teachers they could - some of them were amazing and cared for their students. There were others who seemed to treat it as an easy job and did not care for educating. There were teachers who did not really teach at all, instead spending the entire class period talking about stories (I once sat through an entire period consisting of a slideshow of their recent vacation). However, it did not matter if the teachers were great or not, because they were all required to have a certain passing rate that was very high, no matter how well the students actually did. So teachers would inflate grades, and those who didn't got in trouble. The only students who ever seemed to fail were ones who literally never came to class. I was told first hand by a teacher about a class in which all the students came to them unprepared from their previous quarter and never turned in a single paper. He was not ALLOWED to fail any of them. As such, grades were never even and I don't even know the truth of my education because every class was forced to accept what the previous ones taught us and then push us on to the next one when we were done.”*

**78. [REDACTED] (ID 8912), Ohio-Dayton, Computer and Electronics Engineering Technology, 9/2006– 8/2008:**

*“Students that barely showed up for class and failed to do their labs some how passed with A's.”*

**79. [REDACTED] (ID 8984), Ohio-Hilliard, Multimedia/Graphic Design, 9/2005-5/2007:**

*“The teachers seem to ether know it was a scam, or didn't care for the most part. I had multiple “Final Exams” where the answers were given to us. One class “Final Exam” was to watch a movie, and nothing more.”*



**80. [REDACTED] (ID 7693), Ohio-Hilliard, 3/2014-12/2015:**

*“I was told I would receive an education. Many of the instructors had no clue what they were doing and those who did were bullied for not passing enough students. We had one who on the first day of class openly admitted that he had no clue what he was doing and was learning the subject matter as we were. Students would turn in homework copied and pasted from the internet and receive passing grades.”*

**81. [REDACTED] (ID 7023), Ohio-Hilliard, Drafting and Design, 9/2011-12/2013:**

*“Every class I took the teachers seemed as if they were required to pass students no matter what they did or if they truly understood any of the subject. Assignments were graded based on completion and could be turned in all at once in the last week of class. My entire physics class was failing going into the final so our teacher gave us an assignment based on completion that was enough credit to get us all into the final with a b or above. She then let us all take the test open book open laptop and working in groups. Needless to say we all got A’s. This type of thing seemed to happen in every class to some extreme or another.”*

**82. [REDACTED] (ID 8939), Ohio-Norwood, 9/2006– 9/2009:**

*“[W]hen we tired to get help from the instructor he would tell us he didn’t care because it was his last semester teaching there and then leave for the rest of the class. He would just give us all passing grades and not teach us any thing. Some of the classes I withdrew from simply because the instructors didn’t care and would pass everyone with out teaching them any thing.”*

*“The people in my capstone class didn’t even know what an Ethernet cord was. Couldn’t network two computers together to save their lives. They passed with a B. The place was a degree mill. Towards the end of my program I had instructors that was leaving the place for a different job tell me how much of a rip off the school was. I was already too far in to stop and the only option was to finish my degree. The classes offered at this location was a joke. Most of the classes had nothing to do with Networking. The biggest joke of a class was Group Dynamics. It consisted of us showing up, signing our name and talking to each other for 4 hours then going home.”*

**83. [REDACTED] (ID 7142), Ohio-Norwood, Computer-Aided Drafting and Design, 6/2008– 6/2010:**

*“One class I took was Materials and Processes. I learned that this class had to be taught by a person that held a masters in the field. The instructor we had did not have this accreditation. There were also cases of students that received special help on homework and even test so that the student could move on. It was said that this was because the student had to pass for ITT to get the money from the loaner and to help ITT’s graduate numbers. I feel because of this there*

*are a number of inexperienced people in the field with ITT on there resume that when faced with a tasks might do poorly. If this became a trend then it would look badly a pond me just for having attended ITT.”*

**84. [REDACTED] (ID 7451), Ohio-Youngstown, Computer Network Systems, 9/2004-3/2007:**

*“The quality of education went completely downhill from the time I started to the time I finished. ITT went through the process of changing all professors from full time to part time. This caused some of the professors to quit and seek work elsewhere. The teaching and learning quality of the school went from okay to bad. Classes were graded on a curve instead of a standard system. Which I believe was so they could have a better overall passing rate for the students.”*

**85. [REDACTED] (ID 7987), Ohio-Youngstown, Drafting and Design, 10/2006– 10/2008:**

*“I know for a fact that the teachers were pressured to pass students. The teachers also were pressured to get the students to class by offering free food. Also, one of my exams every student got an A because our teacher gave us all the answers to the exams.”*

**86. [REDACTED] (ID 9579), Oregon-Portland, Visual Communications, 9/2008-6/2011:**

*“One of my friends happened to be in the same class as me, however he suffered from an attendance problem and would not show up. On this final day of class he was absent once again, and as per the rules he would have to be dropped from the course. I let “Mr. Cash” know that he would not be showing up after I checked in on my friend via text message, which led to him asking me to step into the hallway with him, where he then asked me to not say anything so that my friend could pass the class. Right away I knew that this was very wrong, and I agreed with him because he had put me in an uncomfortable position that I just wanted to get away from. Later on I would make an attempt to report these incidents, however there was a lack of interest from the faculty in pursuing the matter further.”*

**87. [REDACTED] (ID 8769), Oregon-Portland, 3/2009-7/2011:**

*“A major problem for me was the professors at my school had a certain ratio of students that NEEDED to pass the class, or they could no longer teach the class anymore. So this would result in poor teachers passing students so they could keep their job. I immediately thought this was a fraudulent practice, upon finding out about this during attendance.”*

**88. (ID 8452), Oregon-Portland, 6/2014-1/2016:**

*“Teachers were giving easy A’s to pass students, which was openly admitted by multiple teachers.”*

**89. [REDACTED] (ID 8826), Pennsylvania-Levittown, Computer and Electronic Engineering, 9/2008– 12/2010:**

*“Every exam was an open book exam. There were times when the teachers would post the answers to the test we were taking on the board. I passed all my classes with flying colors because, every class’ test was an open book test and homework was rarely collected and even rarer graded.”*

**90. [REDACTED] (ID 8756), Pennsylvania-Plymouth Meeting, 8/2011– 9/2013:**

*“I had a teachers that would stand in front of the class and say i don’t care if anyone learns anything, i don’t need to be here. All classes were if you show up, you’ll pass. Most of the test were open book, so we didn’t need to know anything to get a good test score. In my graduating class, most do not have a job related to what the degree should imply.”*

**91. [REDACTED] (ID 9195), Pennsylvania-Tarentum, Criminal Justice, 8/2009-12/2010:**

*“There would be many days that I attended ITT and the instructor would either not show up or be late. There were also many days that I didn’t even do any work and still some how was receiving good grades for what I felt like was just showing up. I feel the reason that there are people passing and even claiming that it is a good school is because they are doing just that passing them by without even requiring work. I feel that they are just making you pay for a piece of paper that says you graduated but not teaching you anything to prepare you for the career that you are going to learn about.”*

**92. [REDACTED] (ID 8903), Tennessee-Knoxville, Project Management, 6/2008– 6/2012:**

*“The school was more concerned with attendance more than the quality of education. Many of the teachers weren’t qualified for teaching the classes and, at best, most didn’t teach so much as hand out work. You could pass most of the classes just by showing up and signing the form stating that you attended class.”*

**93. [REDACTED] (ID 8852), Tennessee-Knoxville, Project Management, 5/2008-6/2012:**

*“Most of the time, you could get an A by just showing up to class. They made too much of a stress about showing up rather than your grades.”*

**94. [REDACTED] (ID 8621), Tennessee-Nashville, Bachelor of Applied Science in Software Development, 6/2008– 6/2012:**

*“While attending ITT, I realized that there was no way to “fail”, that you would just pass every class no matter what. These students did not try, and rather than being failed, they were passed along with everybody else. These students would then be graduated and applying for jobs that I would also be applying for, making my job of applying for a job that much harder.”*

**95. [REDACTED] (ID 9598), Tennessee-Nashville, Information Technology - Computer Network Systems, 6/2009-5/2011:**

*“ITT Tech marketed themselves as an educational institution. After attending for some time, it became apparent that the business practices in place did not promote education at all from the administration or teachers. I talked with multiple teachers who disclosed that because of the teacher rating system, they essentially had to pass the majority of their students every quarter just to keep their position. It was not uncommon at all to see students pass classes and graduate who had not completed their coursework or shown up for class. This behavior diminishes the perceived value of any education received through ITT.”*

**96. [REDACTED] (ID 8522), Tennessee-Nashville, Computer Networking Systems, 9/2010– 9/2012:**

*“Every answer for every test was practically given to us. All you really had to do is show up for class and you would get a 4.0 gpa.”*

**97. [REDACTED] (ID 8844), Tennessee-Nashville, Digital Entertainment and Game Design, 5/2005– 9/2011:**

*“Many classes also allowed you to pass just for showing up once every three weeks. The teachers never cared, as long as their metrics looked good for the higher ups. I once forgot to inform my school I would be gone on a vacation for two weeks, and when I got back I saw that I had signed into the class each week I wasn’t actually there. The teacher just scanned in previous attendance sheets, or just outright forged the digital attendance records.”*

**98. [REDACTED] (ID 8884), Texas-Arlington, 12/2006– 12/2008:**

*“The “quality” education I received from ITT was anything but quality. The classes were often times loosely monitored and often times students were allowed to turn in unacceptable work but still receive a passing grade.”*

**99. [REDACTED] (ID 8490), Texas-Houston North, Computer Networking, 12/2008-12/2010:**

*“Most of the classes were not geared towards actually teaching or training. It almost seem as if it was all about the money. There were a few classes in which you were graded just on*

*attendance. Most of the exam material was either provided or several hints were given as to what would be on the exam. This did no help me at all being that I was new to information technology.”*

**100. [REDACTED] (ID 2806), Texas-Houston North, Business Management, 5/2012-8/2013:**

*“The grades received there were doctored. I maintained a high average but it was over inflated as teachers simply gave you a grade just for showing up.”*

**101. [REDACTED] (ID 9361), Texas-Houston North, Project Management, 12/2008-11/2011:**

*“[T]eachers were required to focus on maximizing attendance and giving high grades, even for disrespectful, disruptive and dishonest students who would hold back the entire classes progress through the curriculum.”*

**102. [REDACTED] (ID 7985), Texas-Houston West, Computer Science, 3/2009– 5/2011:**

*“There were many times teachers were absent and I felt everyone given an “easy way out” to pass the class. People who slept in class somehow still passed their class and I felt the teachers were doing this to falsely claim a high pass rate.”*

**103. [REDACTED] (ID 8717), Texas-Houston West, Information Systems Security, 6/2008– 7/2012:**

*“I never received a failing grade for any of my tests, even if i didn’t study for them. They would hand the tests back with corrections made by the teacher and i would receive a passing score regardless.”*

*“Another instance where I witnessed fraudulent practices was when it came to student attendance and passing absent students along to the next quarter. I witnessed on several occasions where students would show up for a few classes than would quit coming for the rest of the term. They would then would magically pull of a passing grade for the students at the end of the quarter so they could continue enrollment. Basically if you showed up for the finals you would pass.”*

**104. [REDACTED] (ID 9370), Texas-Richardson, Computer Networking System (CNS), 3/2008-11/2009:**

*“I was encouraged by the teachers to help my classmates cheat during tests. This school did everything it could to see their students receive passing grades. As such, when I would finish a test they would ask me to assist the other students in class who needed help. This wasn’t a*

*concern for me in assignments or group work, but for examinations I felt this was extremely unprofessional.”*

**105. [REDACTED] (ID 8812), Texas-Richardson, Network Systems Administration, 9/2013-6/2015:**

*“Giving grades just for showing up. One example is a general education class that had no work given and just got a grade for showing up and listening to a unqualified teacher read from a book.”*

*“Another example is the Network Security class. We had a new instructor and we had to wait 4 weeks before the instructor could get the provided material to teach the course. The semesters are 12 weeks long and 1/3 of the time we did absolutely nothing while still getting grades for being present in class.”*

**106. [REDACTED] (ID 8402), Texas-Richardson, Computer Networking and Administration, 10/2009-12/2011:**

*“I found that teachers were giving good grades to pass students mostly ones that had the GI Bill which I was one of them. I noticed that other students would not even complete their assignments and still receive as good if not better grades as those who did study. Before an exam they would give a review of the questions and answers to the questions just before the exam.”*

**107. [REDACTED] (ID 9427), Texas-Richardson, Information Technology - Computer Networking Systems, 3/2008-11/2009:**

*“Another example of misconduct with this campus/Institution was the instructors at the school did everything short of giving us a copy of the tests ahead of time prior to the actual test to make sure we received passing grades. For example, before many final exams several instructors would said “these questions may be on the test, wink, wink, so write this down”, and did this for every question on their final. Then, when it was time to take their exams, every question they prepped us for during the review session, was on the test.”*

*“How can the school evaluate students’ knowledge of the material if the instructors give them the answers to their exams? Just unprofessional in my opinion.”*

**108. [REDACTED] (ID 9463), Texas-Richardson, 9/2004-9/2006:**

*“ITT Teachers were inadequate and unqualified. During numerous courses ITT instructors would put on movies or videos unrelated to the class without any assignments. Other students and I complained of such inadequacies in class content however the complaints were not acknowledged nor documented by the student advisors. Looking back this tactic seems to be in line to keep students graded highly for loan purposes and continuing their education within ITT.”*

**109. [REDACTED] (ID 9615), Texas-San Antonio, 2/2007-10/2007:**

*“I was told that all the students at this ITT Tech location passed. The teachers were willing to help in any way possible to pass the students. And if I failed there were ways to acquire extra credit to help bring my grade up.”*

**110. [REDACTED] (ID 7807), Texas-San Antonio, 12/2009-12/2011:**

*“Some of the teacher didn’t care about the class as long as we show up and turn work they gave us a passing grade. One of my english class the teacher left like 2 weeks before the quarter end and most of the student were failing that class. And they hire another teacher and he gives us all an A grade.”*

**111. [REDACTED] (ID 8743), Texas-Webster, Information Technology - Computer Network Systems, 9/2009– 9/2011:**

*“The reality was the teachers were more focused on having a high passing rate. This meant students were allowed to copy and use notes and books on exams.”*

**112. [REDACTED] (ID 8434), Utah-Murray, Computer Electronic Engineering Technology, 3/2009-3/2011:**

*“[T]he quality of the education i was the valedictorian and some of the courses had very little criteria. during one of my programming classes they stopped at week 4 and started the class over. resulting in only about half the material ever being presented and passing grades were evident because the entire class moved forward.”*

**113. [REDACTED] (ID 6108), Utah-Murray, Digital Entertainment & Game Design, 9/2005-12/2008:**

*“I cannot think of anyone that did not pass a class if their attendance was there. They may not have gotten a good grade, but they passed and advanced just like those of us who put in the time and work. I have since been told by more than one instructor that they were explicitly told that they needed to buff the pass rates as much as possible, so everyone should advance so long as their attendance was ok.”*

**114. [REDACTED] (ID 8015), Utah-Murray, Electronic Engineering Technology, 1/2010– 1/2014:**

*“The pass rate was inflated. I have maintained contact with a former employee who had quit after being asked to inflate grades. He will gladly talk if needed.”*

*“I also feel like my papers were graded incorrectly. I managed to get As in certain classes where no homework was turned in.”*

**115. [REDACTED] (ID 7469), Virginia-Chantilly, Computer Network Systems, 9/2010– 12/2012:**

*“Some students who were clearly not actually learning things covered in class were receiving passing grades anyway.”*

**116. [REDACTED] (ID 6752), Virginia-Chantilly, Computer Networking, 6/2006– 6/2009:**

*“The quality of some classes were sometimes lacking. There were many instances where they didn’t have instructors for the class. One class had an instructor that barley knew basic English and they ended up canceling that class but allowing the students to pass anyway.”*

**117. [REDACTED] (ID 9314), Virginia-Chantilly, Information Technology - Computer Network Systems, 5/2007-5/2009:**

*“When attending ITT Technical Institute I was informed that over 80% of students who attend pass their classes. I realized while attending that this was due to the teachers giving free A+ grades for just showing up to class. I felt like I was receiving a lesser education due to the fact that the teachers were practically required to pass every student or they would get in trouble. The school also gave you a A+ grade each semester for filling out a teacher survey. This is yet another way in which I felt the education I was being provided was much less than promised.”*

**118. [REDACTED] (ID 2725), Washington-Seattle, Digital Entertainment and Game Design, 12/2004-5/2009:**

*“Some of the classes i took had little to do with Game Design. One of the classes I had to take was Economics, and this was one class I didn’t feel necessary for me to be in because it was not something i wanted to pursue. Another class i was forced to take was coding, and I already knew that was not the path i wanted to follow. What bothered me the most is had i taken these classes at a University or other college I would have never passed them - with ITT I got an A in coding and a B in Economics. I felt like I was handed the grades.”*

**119. [REDACTED] (ID 5165), Washington-Seattle, Computer Network System (CNS), 1/2007– 1/2009:**

*“Grades were also inflated by full time teachers who needed to receive top “reviews” from students so they can continue to teach. Tests were covered in detail the day prior to the exam question by question so as to help with their reviews. Teachers got good reviews and students got good grades.”*



**120. [REDACTED] (ID 4982), West Virginia-Huntington, Computer Network Systems, 6/2010-6/2012:**

*“The school regularly inflated grades of students that did little to no work whatsoever in classes as well as lying on attendance records. I have spoken to multiple employers that have made it clear that my degree from ITT is essentially worthless some of them stating they have had other graduates from the school who did not have even a basic understanding of computer networks and troubleshooting.”*

**121. [REDACTED] (ID 4173), Wisconsin-Green Bay, Multimedia, 6/2005-12/2007:**

*“People didn’t even show up to class half the time, and the times that they did they turned out such low grade work...but they all still passed.”*

**122. [REDACTED] (ID 8341), Wisconsin-Green Bay, Computer Network Systems, Information Systems Security, 9/2004– 6/2009:**

*“On quality of education, I feel that ITT lacked in several areas. There were several times where ITT instructors would give out answers regularly to exams and/or artificially inflate the scores on exams / grades.”*

**123. [REDACTED] (ID 5344), Wisconsin-Green Bay, 9/2005– 5/2007:**

*“Realizing that the people that were in classes with me would be getting the same degree that I would get was a little disappointing. Everyone passed, no matter how much work the instructors had to do with them or for them to get them to pass.”*

**124. [REDACTED] (ID 6646), Wisconsin-Greenfield, Computer Networking, 9/2001-9/2005:**

*“I had one programming class that 80% of the class failed. The entire class was offered a free retake (redo final before a few weeks review) and most of us had 3.5-4.0 from a failing grade.”*

**125. [REDACTED] (ID 8486), Wisconsin-Greenfield, Information Systems and Cybersecurity, 6/2012-12/2015:**

*“Would allow students to miss three consecutive without dropping to keep them on the class roster, then allowed students to turn in past homework and receive a full grade to help them pass. Also gave students the answers to midterm and final exams in the form of a “study guide” the week before. Some instructors also allowed the use of notes during tests which included the study guide that was the exact copy of a test.”*

**126. [REDACTED] (ID 7688), Wisconsin-Greenfield, Software Application Programming, 12/2006-1/2009:**

*“In addition, they would pass virtually anyone and everyone, regardless of the quality of their work or the effort they put into the class. I had one class, Operating Systems, that I really struggled in due to lack of interest in the topic. Despite failing to deliver almost all of my homework or put really any effort into the class at all, they passed me with a D+. I had absolutely zero right to be given a passing grade for that class. In even the most rudimentary class at any respectable school, I'd have been given a failing grade. The reality is that ITT cared more about it's appearances than they did about the education.”*

**127. [REDACTED] (ID 8344), Wisconsin-Greenfield, Computer Network Systems, 8/2005– 5/2010:**

*“Some professors would complain about how they were told to mark students present in order to receive federal funding, how they had to maintain a certain GPA across the entire student body to continue receiving the federal money.”*

**128. [REDACTED] (ID 4135), Wisconsin-Madison, Information Technology Computer Networking Systems, 9/2008– 12/2010:**

*“The world lie became apparent when it was realized that even the worst students were being pushed through. Classmates that had very poor written skills were still getting A's in communications classes. There were few repercussions for disruptive students (and some students acted like they were still in high school). A student wouldn't be kicked out of class for making jokes or even confronted for interrupting the instructor with irrelevant banter. And once, an instructor announced she would be leaving at the end of the quarter and that she hated teaching. This was fewer than 2 years into the Madison, WI campus opening.”*

**129. [REDACTED] (ID 8415), 11/2005-5/2008:**

*“In some classes I didn't learn anything. In my Java class our teacher didn't teach us anything the entire semester and gave the class the answers to the final exam.”*

**130. [REDACTED] (ID 9109), Electronics Engineering Technology, 1/1997– 1/1999:**

*“ITT basically passed all students during my time there despite their ability to understand or prove they retained what they were supposed to learn. Some graduates were completely unable answer the most basic of questions. I believe this is ultimately why it was hard to find quality jobs with the degree, because a majority of the graduates were not knowledgeable of the material, thus leading to a poor reputation among local employers.”*

**131. [REDACTED] (ID 7713), Industrial Engineering, 6/2012-4/2014:**

*“A student that could barely write made it three semesters before a math teacher refused to pass him. Teachers are payed on their pass percentages which means they normally pass everyone that shows up.”*

**132. [REDACTED] (ID 4255), 1/2010-5/2012:**

*“Most of the instructors went over tests question by question right before giving it to you. So if you did the homework and listened at test time there was no way to fail. I learned much more after school than during school. As far as labs we spent more time troubleshooting why they didn't work. And they told you step by step what button to push. No learning envolvwd. Just follow instructions and get a grade for doing it.”*

**133. [REDACTED] (ID 3782), 6/2009-9/2011:**

*“Half the classes I took were a joke if you showed up you passed because that is how the teachers were graded on getting bonuses.”*

**134. [REDACTED] (ID 8240), Criminal Justice, 3/2006-6/2010:**

*“ITT promised me hands on experience with the tools in the field. I was promised to learn fingerprinting, cyber security techniques, police tactics and many other tools that I was never taught. I was also told that they have a 99% passing rate. After attending I understand how. For example CJ121 class I received a C as my grade, this was a Saturday morning class I never attended, but managed to gain a passing grade and never physically attended 1 class. There was a computer class (TB145 I think) there was a teacher (Mr. Abjchaus, not sure on spelling) who I filed a sexual harassment report against. They then placed me in his class. I attended 15 min, realized the who the teacher was and immediately left. I received an “A” for that class.”*

## EXHIBIT 8

**1. [REDACTED] (ID 8289), Alabama-Bessemer, Game Design, 3/2007-2/2010:**

*"I worked as a work study at the college. My job as a work study was threatened by the school because I refused to install pirated software onto a student's computer. I was told that I had to hurry up and enroll by the end of the week because they didn't know when they would be starting the program again. My complaints fell on deaf ears and was even told I was the reason I was unhappy. When I explained that the degree didn't prepare me for anything they responded with "why not do web design?" I told them they didn't teach web design and they told me to learn it myself. They did not deny the fact that the degree was worthless. I left shortly after. I really tried to make the school a better place."*

**2. [REDACTED] (ID 9720), Alabama-Madison, Electrical and Electronics Engineering Technology, 7/2012-12/2014:**

*"Oh no, they were very adamant about the school was a quality institute that wouldn't be going anywhere. If you ever brought up anything you saw about a lawsuit that you saw on the internet they would laugh it off and tell you it was false. The same happened when you saw somewhere that ITT makes the job prospects go away and tried to talk to one of them about it. They were very good at manipulating you into thinking surely nothing could be wrong here."*

**3. [REDACTED] (ID 9060), Arizona-Tempe, 3/2003-3/2010:**

*"While I was going to school at ITT, the Administration and staff working at the school insured us that ITT was in compliance with all its accreditation and laws. Many times there were discussion of fraud complaints against the school and they were being investigated and ITT assured the students that the Institution did nothing wrong and were innocent."*

**4. [REDACTED] (ID 3721), Arkansas-Little Rock, Criminal Justice, 9/2006-6/2010:**

*"Adjustment of Records: ITT-Technical Institute is held responsible for their students' attendance. It is required that no student miss more than one and a half class sessions of each course otherwise they would be dropped from that course. There have been several occasions when students have been marked in attendance when they were absent. I myself was amazingly able to stay in certain courses even though I had missed more than the time allotted. In the beginning students were allowed makeup days but those were canceled. ITT-Technical Institute is required to maintain a certain percentage of attendance."*

**5. [REDACTED] (ID 9287), California-Rancho Cordova, Project Management, 1/2011-9/2015:**

*“Mid way through my education I started to hear rumors about ITT Tech. Such as “Employers will just throw away you resume if they see it.” I asked my counselor and the program chair about these concerns and was assured that those are just rumors from people that are not in charge of hiring. Since graduating I have applied to countless positions related to my degree and have several times been notified I did not qualify because I went to ITT Tech.”*

*“Toward the end of my B.S. program there were increasing rumors that the federal government was looking into ITT tech and that its possible it could shut down. The dean asked all the instructors to reassure everyone that this was not happening and the investigation into ITT tech was a normal thing that happens.”*

**6. [REDACTED] (ID 7721), California-San Bernardino, 12/2015-8/2016:**

*“First with ITT-Techs problem with their accreditation and not informing us put added stress a few months ago and telling us everything is OK and they put on several BBQs to help hide that problem and now with possibly closing their doors, ITT Tech made going through my finals this week horrible and they are still saying everything is OK and there is nothing to worry about. They say they will tell use Tuesday 8/30/2016 what will happen just 10 days before we are supposed to start our new quarter.”*

**7. [REDACTED] (ID 7404, 7524), California-San Diego, Game Design, 4/2005– 11/2008:**

*“When I started ITT I worked at a pool tile store. The job placement woman asked if she could report that she actually helped me get the job there.”*

**8. [REDACTED] (ID 7973), Colorado-Aurora, Computer Networking Systems, 12/2005-12/2007:**

*“They enrolled me without having any funding because I was supposed to get a GI Bill, which I later received. However, after about \$20,000 of classes they threatened to kick me out unless I signed up for loans due to the fact the my GI Bill still had not been received. They had me take out many loans just to stay in school and this was the beginning of the many loans which were to come.”*

**9. [REDACTED] (ID 8066), Colorado-Westminster, Network Systems Administration, 12/2013-12/2015:**

*“While attending a classmate asked Dean Isbell if the school was going to close and what that means to our diplomas. He told the CLASS not to worry about anything like that happening.”*

**10. [REDACTED] (ID 6661), Florida-Doral, 3/2005-6/2007:**

*“When I was in my fifth semester I went to see the counselor because I wanted to change school due to the reason too many students were dropping out of class and teachers would made us copy notes and not practice I felt I wasn't learning anything. So I went to the counselor to request a transfer. ...she told me she was quitting she couldn't take it anymore she was being pressure to lied to students. I was appalled that meant she lied to me too...we were interrupted by the dean and I was forced to be out of the office .I waited for her but they told me to come another time...I left and later went to look for her again and they informed me she left for good. I spoke to another recruiter and find out I couldn't transfer my credits.”*

**11. [REDACTED] (ID 7305), Florida-Hialeah, Information Systems Security, 9/2009-3/2012:**

*“I was already employed before and during my time at ITT Tech. ITT Tech sent mail to my employer asking to be used for employment statistics even through they had no affect on me having gotten work nor on me continuing to have work. Having graduated did not lead to any promotions or raises at my current job.”*

**12. [REDACTED] (ID 4413), Florida-Lake Mary, Computer Drafting and Design, 12/2010-12/2014:**

*“Instructors at ITT Technical Institute would give away points to failing students for them (students) to be able to pass a class, test, exam, etc. This is clearly in an effort to make their records look good on "passing rate" for their students. It always seemed odd to me that every single student I knew had excellent grades, despite some missing class and/or clearly having no clear understanding of their field of study. I remember that I was once placed in a "job" in which I was given an evaluation survey (at ITT Tech) to explain how I felt about this "job". There was a question in it that asked me how relevant was this "placed job" to my field of study. I answered honestly that it had little to no relevance, once my program chair saw my answer, he instructed me to change it, to state that it was very relevant because according to him, answering negatively would "affect my chances of graduating" So with these experiences it is clear that ITT Technical Institute will do all it takes to look good on the books but in reality they just want more and more money from its current and prospective students.”*

**13. [REDACTED] (ID 8248), Florida-St. Petersburg, 9/2009-12/2010:**

*“I also discovered going through school that a lot of students were actually employed by the school or were previous students (recent graduates.) The entire IT department was consistent of recently graduated students.”*

**14. [REDACTED] (ID 4453), Florida-Tampa, Digital Entertainment & Game Design, 1/2005-3/2009:**

*“I was pressured into saying I had a job lined up a week before graduation, when I was working with another student on a side project and was still employed in a minimum wage retail job.”*

**15. [REDACTED] (ID 7753), Florida-West Palm Beach, Breckinridge School of Nursing and Health Sciences, 6/2013-4/2015:**

*“ The reason I was automatically withdrawn from ITT Technical Institute in 2015 was due to an unauthorized Pilot study the school decided to implement only for the nursing program and only that one Spring semester. Not told to the nursing students, the exam questions did not cover the materials or the books used in class causing 90% of the class to fail. We could not understand what was going on; we questioned our instructor and was told we simply needed to study harder. I did that!! The 2nd exam consisted of the same manner; unfamiliar material not covered in class nor in textbooks. This time I requested a meeting with our Director of Nursing as I was quite concerned about failing the class. The DON assured me that the situation was being investigated by the Corporate headquarters and ITT nursing students nationwide were experiencing the same dilemma. She still never explained this pilot study (which took information from 2-3 other textbooks not given for the class was the ultimate reason why most students were failing. The reason, our class inadvertently found out that different textbooks were being used was due to the fact that one honest Clinical Instructor gave us some tips. Some of us collaborated and investigated and found out the truth.”*

**16. [REDACTED] (ID 5490), Illinois-Arlington Heights, Computer Network Systems, 9/2011-3/2012:**

*“ITT attempted to find me a job but not once did they actual succeed in finding my a interview. ITT even took credit from me finding my own job without any of their help.”*

**17. [REDACTED] (ID 8684), Illinois-Oak Brook, Information Systems Security, 6/2009-9/2013:**

*“Where do I begin...?! As I said in my earlier testimonials, I was promised to go to Robert Morris College in Chicago. I walked in the ITT Tech school b/c I saw a commercial. I just wanted to see how the classes compared. During that same visit, I was pressured and bullied into signing on the line. When I asked how much their reply was, don't worry about it, we'll take care of it. When I told them I didn't have a job, so I couldn't pay for it, they told me, don't worry about it. We'll take care of it. When I advised them that I was already thinking of Robert Morris College, they lied to me and told me that they had a higher graduation rate than RMC. It was like a bad used car sales tactic. The recruiter even went into another room and grabbed another recruiter to help close me on the sale. Even worse, they told me that I could always just sign now, then cancel within 30 days. Well, 1 week later, I received a call from the school front office*

*asking why I missed the first day of class that day, and that I needed to be there tomorrow. When I told them that I didn't want to attend, they said I had to come in and talk to finance. When I went in to talk to finance, they told me that I had already signed the paperwork, and would still be help liable for the loans- whether I dropped out or not. THATS how I got stuck at ITT Tech..."*

**18. [REDACTED] (ID 8014), Illinois-Orland Park, 3/2011-3/2013:**

*"Prior to the program closing my husband call the main corporate office to get answer of why the program was garbage. He was told many people would return his calls but none never did. This is when we know something was wrong. Around the school a rumor was going around the school or the program was shutting down. I made a comment of the schools facebook page about this. Next day I got called into the schools office to discipline me on the comment. Now 7 days later we got told the program was shutting down and no longer available to achieve our bachelor's degree."*

**19. [REDACTED] (ID 8796), Indiana-Indianapolis, 9/2011-4/2012:**

*"I had asked about previously filed complaints and lawsuits against the school and sketchy business practices that I had heard they were involved in. This subject was pushed under the rug and a series of finding ways to dance around the questions were all I really got."*

**20. [REDACTED] (ID 8523), Indiana-Indianapolis, 9/2008-12/2011:**

*"After i graduated i got a phone call asking about job placement from the store and i told them the statement above and the response was it doesnt matter as long as you have a job regardless if it is in your field or not we still have to put it in the system that we helped you find a job."*

**21. [REDACTED] (ID 9130), Indiana-Indianapolis, Network Administration, 6/2010-6/2013:**

*"They attempted to coerce me to provide a favorable review of their institution on forms they provided. This testimony would have helped them obtain continued accreditation. Of course, I refused to do such a thing. At one point after repeated calls and my declining, one representative actually implied I was contractually obligated to give a favorable review. I responded she should show me where this is captured on any contract I signed. I think at that point, she hung up."*

**22. [REDACTED] (ID 8214), Indiana-Indianapolis, Information Systems Security, 9/2007-3/2012:**

*"I was told that I was guaranteed to be placed into a job within my field of study due to their 80% employment rate. Instead they did not pursue positions for me and instead, when I did get my first job within my field they, on a daily basis until I changed my phone number and email*



address, attempted to have my employer at the time and I to sign a document stating that ITT Technical Institute provided me that job. This was a job I did not attain through ITT Technical Institute.”

**23. [REDACTED] (ID 7746), Indiana-Indianapolis, Criminal Justice, 3/2009-11/2012:**

“They told me the campus I was attending I would be able to graduate from and they ended up shutting down the campus two years into the program and forced us to go to 96 at which was a hour and fifteen min drive for me and I just couldn't do it anymore so I dropped out and the head of the criminal justice program guy called me and pressured me into getting back into it which later I did the same thing because I could not make it to class on time due to work.”

**24. [REDACTED] (ID 7737), Indiana-Newburgh, Criminal Justice, 6/2006-3/2010:**

“I was told that ITT would help me find a job. That being said, I found a job at a law firm doing medical record requests. It was not in my field of study, and I found this job on my own. After finding out where I was employed, ITT personally called my boss and asked that they explain how ITT helped me get this job. My boss came to me and questioned me on why ITT was calling her. I had to call ITT and tell them to quit calling my work as they had NO hand in helping me land a job whether it was in my field of study or not. They asked me to participate in a commercial about how ITT helped me find a job in my field of study. I told them NO! I ended up having to tell my boss to call them to get the phone calls to my work to stop. They were asking me to lie about their "successful statistics about job placement rates.””

**25. [REDACTED] (ID 7017), Iowa-Clive, Computer Networking Systems, 1/2009-12/2010:**

“ITT Tech was currently in a law suit in 2010. ITT Staff told us to keep our mouths shut. They wouldn't let us speak our thoughts to investigators. They kept staff around and rush us away from them.”

**26. [REDACTED] (ID 7996), Kansas-Wichita, 6/2011-10/2014:**

“Pressured me during class to sign paperwork so I could get back to class and not miss anything. Lied about payments (how much they would be) Even met our class during our "walk" for graduation to sign paper work without disclosure or couldn't graduate.”

**27. [REDACTED] (ID 7687), Louisiana-Saint Rose, 6/2008-10/2011:**

“I also observed them trying to claim credit for fellow students getting a job when career services was not even involved in the hiring process at all.”

**28. [REDACTED] (ID 3128), Massachusetts-Norwood, 6/2015-8/2015:**

*“They "did some tricky financing" to apply for a Pell grant for me, and then asked for me to return it so they didn't get in trouble.”*

*“They shuffle employees around their registrar disenrolled me citing that they did not check my highschool diploma till 4 months after they had it. And that an online highschool diploma doesn't count. I am a veteran the government accepted it why should ITT tech be any different, they promised to pay back my gi bill and negate all funds and then told me 2 weeks later they forgot to let the va gi bill people know they disenrolled me. I asked for paperwork and they gave me the run around saying I could go to school for free if I wanted. I already payed for it. The Dean Bob Duhainey, said he does not know what goes on half the time. The registrar Laura Fiastra, said it's my fault for getting an online diploma and their clerical issue for not checking their paperwork for 4 months. And the financial dean Jillian, said that although she did promise to negate all charges it's not what's best for her company or job. And sorry you were a promising helpful student, too bad there was a clerical issue.”*

*“They kept calling the mishaps shady issues, and clerical errors and that this would give them a bad image. And that the others that had this problem could go to RCC their partner school and get a GED for a little under 2 grand. Because they have a deal with that school.”*

*“The fact that they said this happens all the time and it's always a minor paperwork issue, I'm fed up, I would like to stop this from happening to any other students. It's unlawful.”*

**29. [REDACTED] (ID 8129), Michigan-Wyoming, 9/2008-6/2012:**

*“I have never been told by ITT itself about any issues. I have found all my information from the news, internet, or friends that have. I was even given information from a fellow colleague about the lawsuit and told to call a number that will give my information over to the Government. When I called the number it was for ITT's attorneys asking me NOT to allow the Government to access my files. I laughed and hung up.”*

**30. [REDACTED] (ID 8915), Michigan-Wyoming, 12/2005-12/2009:**

*“See note about ITT having students sign papers to remit left over loan money back to the lender and keeping it themselves.”*

**31. [REDACTED] (ID 9234), Minnesota-Brooklyn Center, Network Systems Administration, 6/2012-9/2014:**

*“I questioned about the rumors going on around the internet with the school and was told not to believe them, that it was just the internet and people complaining for the sake of complaining. That everything people were saying was lies.”*

**32. [REDACTED] (ID 8246), Missouri-Arnold, 9/2008-8/2011:**

*“Also when you got a job after graduating that wasn't in your field they would ask you to write down that you used some of your education to get that job.”*

**33. [REDACTED] (ID 8161), Missouri-Earth City, Information Technology - Computer Network Systems, 9/2008-3/2010:**

*“When I was attending they were being inspected and the teachers informed the students if they didn't want a useless degree to lie if we were questioned so the school kept it's accreditation.”*

**34. [REDACTED] (ID 6878), New York-Getzville, Computer Networking Systems, 12/2002-12/2004:**

*“Also right after graduation I was called and asked if I had a job, I said yes I worked as a data entry clerk at a bank. They counted that as getting me a job in my field. Data entry is not IT.”*

**35. [REDACTED] (ID 7476), New York-Liverpool, Computer Networking Systems, 8/2006-8/2008:**

*“All lies and scams just as if it was sent by someone from Nigeria via email. I graduated with perfect attendance and a 3.92gpa. GPA is pretty much meaningless from there anyways because they pass almost everyone if they show up at least half the time. They only assisted me on 1 interview ever! The interview felt fake and I was promised a call back to test my skills. Which never happened because I think it was mock/fake interview to begin with. After I graduated they called me constantly and wanted me to come down and sign some paperwork saying I got a job in my field of study. I was in the roofing business!!! My course of study was Computer Networking Systems! Their reasoning was, I had talked about setting up a live feed for my business so customers who were working could see their house being worked on from a webpage. [] Call me daily harassing me to come down within the time frame so they could get credit for job placement.”*

**36. [REDACTED] (ID 9011), New York-Liverpool, Computers Electronics Technology, 6/2010-9/2012:**

*“Looking back now i can say one thing ITT tech lied to the students as well as the government ,they never kept there promised,and they put a person in-charge of the school who did not even have a collage degree,and one of my teacher at the time complain about this,and they fired him over it,telling him be quite about this,as if they were doing something illegal, mr.alcock was the teacher he was the only one who took true interest in make sure we got some real world experiences,the lady in question hard to remember her name but i know if You ask Jim Alcock ,he would give you her name they were always in a disputed on this matter.”*

**37. [REDACTED] (ID 7907), North Carolina-High Point, Computer and Electronics Engineering Technologies, 12/2009-9/2010:**

*“Was made to sign documents about job placement in the middle of my last semester, was told if I didn't sign I couldn't continue going there.”*

*“Also I have a defaulted credit on my report due to them charging me for classes I never took.”*

**38. [REDACTED] (ID 3831), Ohio-Norwood, 9/2006-9/2008:**

*“And to add insult to injury, when I filed complaints with the BBB and CFPB, ITT Technical Institute called me and offered me to come back and audit the classes free of charge. And tried to sell me a program while they were offering this free "audit".”*

**39. [REDACTED] (ID 7987), Ohio-Youngstown, Drafting and Design, 10/2006-10/2008:**

*“I was a tutor for ITT tech institute in 2007 and 2008. As a student worker for the company (it was a company and not a school) I got to know some of the employees very well. The director at our campus in Youngstown, Ohio was putting pressure on one of the career coordinators to inflate the statistics of student employment after they graduated from the school. Surveys were sent to students to see if they were employed and where they were working. If the student marked working at McDonalds she was to mark they were working in their field of study.”*

**40. [REDACTED] (ID 8508), Ohio-Youngstown, Computer Network Systems, 6/2002-6/2004:**

*“Career services was not helpful in helping me find a job in my field. I found a job on my own that was in the IT industry, somehow they found out and sent a form to the HR dept at my new job. I was called into the HR office and was asked why ITT wanted to know how much money I made. At that point I was furious. ITT wouldn't help me find a job but they wanted to boost their numbers by using me even though the job wasn't in the field of study. It was a job I could have gotten without going to ITT. (Tech support for a Power Point plug-in software, nothing to do with networking) Now I'm a technical writer going to school for Web development.”*

**41. [REDACTED] (ID 7813), Pennsylvania-Levittown, CNS, 1/2010-6/2012:**

*“[T]he so called instructors, "Donna Warren" curved the grades for students bad enough that everyone passed. Having her for a second class, I tested this theory myself and she passed me with out doing any labs, homework or projects. When I decided to part ways with ITT-Tech, the dean, chair of the department, instructors that never heard of before and all the reps called my phone on a regular bases, trying to get me to come back, after 3 weeks of this non stop pressure, I reluctantly went back and nothing changed, there was no job placement, the students where*

*getting passing grades without doing any labs, homework or projects and dropped again. Again, I stated to get the phone calls again, where I googled every number from that campus and blocked them on my old phone, so I could not be harassed during the day time hours I was sleeping. (was working night shifts at a scrapyard.) During that time, I was also living with my father, where they started calling his home phone to try and plead for me to come back, where he also had to have numbers blocked.”*

**42. [REDACTED] (ID 9195), Pennsylvania-Tarentum, Criminal Justice, 8/2009-12/2010:**

*“The whole signing of the loan process was a whirl wind and was never really made clear to me of what or where exactly the money was coming from. They basically set me up on a computer and clicked through having me sign electronically for the loans. I wasn't ever gave my information to log into or view those accounts or the documents that I was signing. It was a overload of information and they pressured that I was only able to have so much time because of the next semesters classes starting and needing everything completed before hand.”*

**43. [REDACTED] (ID 9393), South Carolina-Columbia, Computer Networking Systems, 6/2011-6/2013:**

*“They told me that I would be obtaining a state of the art IT degree that was designed to be up to date with today standards of the IT field needed to succeed. The classes were outdated material running Windows XP, Microserver 2006. The classes where taught poorly if at all. Numerous classes we just watched hak5 videos that I could have done at home at no cost and another we ate sausage biscuits at the instructors dime to not have to teach. When I complained they threatened to expel me for cheating and inciting unneeded issues for student and staff. I was told that the classes I took would allow me to me able to pass CompTIA, Microsoft, and Cisco certifications. When trying these exams I found they had lied. The school's ED material was years behind the certification material. After taking 6 weeks classes through a certification company I was able to pass. Not due to the studies and training by ITT though.”*

**44. [REDACTED] (ID 8923), South Carolina-Greenville, Computer Aided Drafting and Design Tech, 4/2013– 6/2015:**

*“The job that i eventually got in my field i secured my self but they still had me fill out a document as if they had gotten me the position.”*

**45. [REDACTED] (ID 4781), Tennessee-Cordova, Computer Networking Systems, 3/2012– 3/2013:**

*“I had never received an interview nor did i get a job thru ITT . I was interning with a teacher that has his own business and worked somewhere they allowed interning . He was the one that found me a job . ITT wanted to claim that as them finding me the job even though they had not.”*

46. [REDACTED] (ID 6013), Tennessee-Johnson City, Paralegal, 3/2010-6/2011:

*“I know they gave a student \$4,500 for hush money when he found something wrong with his school financial aid...his name is Dameon McLaughlin and I have the email from his girlfriend at the time on my doc page..it was sent and copied on 3/1/2014 at the time of 3:48 AM!!”*

47. [REDACTED] (ID 8682), Tennessee-Johnson City, Network Systems Administration, 9/2012-9/2014:

*“ITT would just blow off the legal problems they were facing. The down played the fact that employers were not all that excited about seeing ITT on a resume. They said that the students and employers did not know what was going on with the school. They also said everything would be fine and there was nothing to worry about.”*

48. [REDACTED] (ID 5089), Tennessee-Johnson City, Networking Information Technology, 1/2012-2/2014:

*“As a student worker, I saw countless illegal activities, including financial aid doctoring federal tax documents with fake signatures and dates before an audit and review from corporate. As a student, the teachers would constantly talk about the lawsuits against ITT and how useless our degrees were in the actual workforce.”*

49. [REDACTED] (ID 6648), Tennessee-Knoxville, Computer Networking Systems, 5/2011-5/2013:

*“When I notified I.T.T. that I had obtained employment on my own, they wanted me to fill out a form giving them credit for placing me. They did not assist in placing me in that job in any way and I refused to fill out any forms indicating so. This indicates to me that I.T.T. was willing to engage in deceptive practices to bolster their claims of being able to successfully place graduates in appropriate jobs.”*

50. [REDACTED] (ID 8903), Tennessee-Knoxville, Project Management, 6/2008-6/2012:

*“School constantly stated they would be able to help me obtain a career in my field but was never able to. Once I obtained a career, someone from the school tracked me down and asked me to sign a form stating that they helped me get the job.”*

51. [REDACTED] (ID 8621), Tennessee-Nashville, Bachelor of Applied Science in Software Development, 6/2008-6/2012:

*“We took a class near the end of our Associates program. When we were able to sign up for our Bachelors program, we were forced to take the same class again (and have the same book, twice!). When we complained about this and tried to fight this with corporate, the district*

manager had a meeting with three of us. We were basically told that we can keep our mouth shut and continue on (and graduate) or he could expel us from the college, with all of our debt.”

**52. [REDACTED] (ID 8619), Tennessee-Nashville, Software Application Development, 3/2008-4/2012:**

“My class had some issues with ITT executives strong arming us about issues we has with instructors. We did not receive quality instructors, and were also forced to take the same class multiple times over. When we sent a letter to the ITT home office we received a reprimand from the dean of the Nashville campus. She told us that we had two choices, either withdrawal from our studies or shut up and finish. She also advised us that if contacted the corporate office again or if she heard anymore about the lack of instructors or taking the same classes over and over then she would personally see to it that we'd be expelled from ITT.”

**53. [REDACTED] (ID 8622), Tennessee-Nashville, 8/2008-7/2012:**

“We took the same class more than one with a different name. Teaches did not know programming but taught the class. When complaining to the director he threatened to expel us.”

**54. [REDACTED] (ID 8844), Tennessee-Nashville, Digital Entertainment and Game Design, 5/2005-9/2011:**

“Several times during financial aid, the ITT staff person tried several times to get me to forge my father's signature on the Parent Plus loans. I had kept forgetting to get them signed, and after a few weeks he continued to pressure me to just 'make something that looks like his signature.' In the end, I reported him to the dean of the school at the time (Davetta Gibson) and was told that he would be taken care of. The next time my financial aid came around, I had THE SAME GUY who tried to get me to forge documents the previous quarter. He was just doing his job, why would he have been disciplined?”

**55. [REDACTED] (ID 8862), Texas-Austin, Network Security Administration, 9/2014-9/2016:**

“Before the final quarter began, ITT had told the directors that they would not be retained after the final quarter. They were told not to tell the students. When students received the emails from the military they asked about the possibility of the school closing, the dean and financial aid director lied to us in class.”

**56. [REDACTED] (ID 6946), Texas-Richardson, 11/2005-1/2006:**

“I was required to speak to the dean in order to actually drop out of the school. The dean tried to intimidate me into staying when I told him I decided to leave. He told me my grades, for the month or two that I was there, would stay on my transcripts and I would have to "try to explain that to my new schools.””

**57. [REDACTED] (ID 5143), Texas-Richardson, Computer Networking, 1/2006-9/2008:**

*“When I spoke with the counselor, she mentioned job placement in the 90%+ area. They spoke of working with businesses to create the curriculum, and that businesses would look to ITT for new hires. They also discussed salaries, and that most graduates make \$60k+ starting out at their new jobs. After attending the school for a year and discussing with my classmates, I discovered this was all false. Most of the jobs offered were in the \$8-10 range, and were from places like UPS/FedEx to work in warehouses. The jobs found were not IT related jobs like I was expecting. No businesses that I found reached out or worked with ITT for new hires in the field of IT or networking. The job fair they did have at ITT was a joke. Mostly military recruiters, temp recruiters, or various odd jobs like working at FedEx/UPS for general warehouse work. At the end of my term there, I was pulled into a room and given a survey. The counselor filled out the survey based on my answers. However, it seemed as though he would try and pressure me into giving me the answers he was looking for. For example, I did end up finding an IT job on my own, with no assistance from ITT tech. The counselor kept rephrasing the question on if ITT assisted me with getting the job. I responded no, ITT did not connect or directly assist me in getting the job. He then rephrased and asked if the education I received at ITT helped get the job. I responded no, that I thought having IT background/education on my resume may have helped me get the job, but that ITT did not help me directly get this job. I'm unsure of what he wrote down, but it was a very uncomfortable survey. I believe I was pressured to answer questions in a certain way to benefit ITT.”*

**58. [REDACTED] (ID 7978), Texas-Richardson, 6/2009-1/2011:**

*“The first job they helped me get was not in my field of study, and forced me into signing document saying they assisted me in job placement threatening I would not receive my diploma if I did not sign.”*

**59. [REDACTED] (ID 6104), Utah-Murray, Electrical Engineering, 5/2010-5/2013:**

*“While I was enrolled our chair Richard Ivy was found stealing our programs supplies and relisting them. Our new chair after him Jeff Clayton was let go after refusing to lie to us. He came to our graduation and encouraged us to fight the school about being lied to.”*

**60. [REDACTED] (ID 3735), Virginia-Chantilly, Information System Security, 12/2007-3/2013:**

*“I was never allowed to look through the paperwork and was forced to signed or be expelled on the spot. They digitally signed all of the documents for me and didn't tell me they were going to open a bank account with my information to qualify for a loan in the middle of nowhere. I was*



*informed where my loans were and was told on several occasions that all of my loans would be from the department of education.”*

**61. [REDACTED] (ID 9126), Virginia-Springfield, Criminal Justice, 3/2006-12/2009:**

*“Many times classes did not last for the duration of credit hours that I was being charged for.”*

**62. [REDACTED] (ID 8785), Virginia-Springfield, Network System Administration, 9/2011-3/2013:**

*“Also the class surveys we had to fill out towards the end of course was mention to us to help them improve the services provided to the student body, we complaint about teachers not knowing what they were doing and they never address those issues. They always told us that completing the student surveys were part of assign class grades, and if we didn't complete them then we would obtain a failing grade for that assign work.”*

**63. [REDACTED] (ID 7914), Washington-Everett, Network Systems Administration, 6/2013-3/2015:**

*“For the majority of the time at the institute, we had a Career Services operated by one individual. This man admitted to lying about job leads and sending our resumes out to made-up job openings. The individual was fired after a very long time of getting away with the charade, only to be replaced with individuals that only brought us candidates job leads they had found on Craigslist and nothing more. As future students, we were promised a Career Services that was professionally respected and earned closer connections with companies. Under these promises, I was mislead from the start.”*

**64. [REDACTED] (ID 8920), Washington-Seattle, 3/2011-3/2015:**

*“Ones they lock you in; the same people who do all of the hyping act like you don't exist anymore, most of the instructors treat you like garbage and they pressure you to sign paperwork while telling you not to read because they don't have time for it.”*

**65. [REDACTED] (ID 8126), Wisconsin-Green Bay, Software Application Design, 9/2006-9/2011:**

*“After graduating, a friend of mine was working for a local Gamestop as a cashier. His manager was called by ITT asking him to sign paperwork indicating he was working in his field. He had a multimedia degree.”*

**66. [REDACTED] (ID 9169), Wisconsin-Green Bay, Construction Management, 9/2007-12/2010:**

*“I remember taking a survey towards the end of my schooling regarding the education. Each questions was broken down with different weighted answers. There was one of 3 answers you could select, 2 answers were worth 25% each and one was worth 50% satisfaction. The questions were skewed in such a way that you would have to answer with 50% satisfaction, meaning the school was getting a much higher satisfaction rating because the way they asked the questions.”*

**67. [REDACTED] (ID 8341), Wisconsin-Green Bay, Computer Network Systems, Information Systems Security, 9/2004-6/2009:**

*“I also remember that when I landed an IT job (Entry level help desk position), that ITT Career Services asked me to fill out a form to explain how they assisted me in landing the position when in fact they did nothing to help me find or land a job. I didn't oblige in filling out this form for them.”*

**68. [REDACTED] (ID 7688), Wisconsin-Greenfield, Software Application Programming, 12/2006-1/2009:**

*“Despite this, after I graduated and ITT learned that I had a job, they aggressively pursued me, trying to get me to agree to let them use my job placement as a success story or positive statistic for them. After a good couple of months of multiple attempts to contact me per week, they gave up their efforts.”*

**69. [REDACTED] (ID 8728), Computer Networking Systems and Digital Forensics, 6/2006-3/2010:**

*“Refused to communicate any procedures and policies unless it would be to their benefit. Sent legal looking letters and emails when I filed a grievance. Lied and said my grievance was settled satisfactorily to BBB and in their office. Used me as a success story without asking me. Lied to new students about my success.”*

**70. [REDACTED] (ID 7816), 3/2014-12/2015:**

*“School had us conduct surveys and would later ask us why we responded negatively to the "confidential" survey.”*

**71. [REDACTED] (ID 7713), Industrial Engineering, 6/2012-4/2014:**

*“The school offered the industrial engineering program to me after two semesters of drafting. I switched programs with the idea that i would not have to retake aby courses. The first two semesters had very similar courses with different names. When i tried to contest it went to the*

*corporate office and never returned, i dropped the class hoping to hear an answer before i graduated, i never did. The campus director had to "move things around" to make it look like i took the class, but what ended up happening was i payed for a class that i never took. And since the curriculum is simalar to a previous course, i basically payed twice for the same course. The entire industrial engineering program seemed unfinished and half assed."*

## EXHIBIT 9

**1. [REDACTED] (ID 7679), California-Anaheim, Data Communications, 3/2004-11/2009:**

*“I was directed to take online classes because on campus courses were not available. They were not of good quality and there was no teacher actively involved in the process.”*

**2. [REDACTED] (ID 2608), California-National City, Computer Network Systems, Network Systems Administrations, 2/2011-6/2014:**

*“In the end they cancelled my program with three classes left to take then put me in another program where I needed 6 more to graduate. Not to mention that they didn’t actually teach me the material I needed to know to pass my last few classes of my previous program so I failed them all.”*

**3. [REDACTED] (ID 9614), California-Orange, ASEE, 2/2009-9/2011:**

*“Where unable to provide night classes so they dropped me and forced me to either skip a semester or to pay out of pocket for half the classes since federal aid was only given for full time students. Private credit cards were issued with high interest rates[.]”*

**4. [REDACTED] (ID 5718), California-Oxnard, Game Design, 2/2011-5/2014:**

*“Forced me into starting the bachelors program before I had finished the classes needed to get my associates.”*

**5. [REDACTED] (ID 8300), California-Oxnard, AS Multimedia, BS Digital Entertainment and Game Design, 6/2003-3/2007:**

*“The general education was originally on campus, during my third year they moved it online, no prior announcement. I did not sign up for online classes and was not the least bit interested in taking courses online. In fact I didn’t find out I had an online class until I got my class schedule. When I went to my program chair they told me it’s too bad, it was moved online to cut costs. After a few terms and numerous people failing as well as several complaints they finally moved it back on campus. The online classes were more of a joke than the on campus classes. Most of the teachers seemed to have no knowledge of what they were teaching and if you needed help you could send an email and wait, sometimes it took up to a week for finally get a response.”*

**6. [REDACTED] (ID 3975), California-Rancho Cordova, 10/2009-12/2012:**

*“Understanding the total cost of the programs when changes would arise. The continues retake of a class and the cost of five classes when the program was changed. None of this was explained to me that my Federal Loans capped for earning my associates degree. Had I have know I would have dropped out after failing twice.”*

**7. [REDACTED] (ID 8324), California-San Bernardino, 9/2006-7/2009:**

*“I was told one price at the beginning of the program, then they told me to switch to the associates program in mid-term without disclosing the price differences. They then told me to continue the bachelors program after I completed the associates program. I was never made aware of any changes.”*

**8. [REDACTED] (ID 8529), California-San Diego, 9/2010-6/2012:**

*“ITT Tech told me it was providing a Bachelors Program for my city/area. However, 2 semester left before finishing my Associates, they told us that there would be no Bachelors Program for us to continue in as they were shutting down our program due to lack of interest. If we wanted to continue, that the closest location was over 4 hours away. We were then bombarded with invitations to work on other programs within ITT, starting at the Associates Level, not Bachelors.”*

**9. [REDACTED] (ID 8042), Florida-Lake Mary, Data Communications Systems Technology, 5/2005-5/2009:**

*“I was signed up to take my general education classes in house. Due to a death of one of the teachers of this class I and several others in my class were told we’d have to take a semester’s worth of Gen-EDs online. This ended up meaning that all my General Education classes from that point on were going to be online regardless of that i signed up for. This didn’t carry any less cost than the in house classes and the fact that we didn’t want to take them online didn’t seem to matter to the administration. We were never allowed another Gen-ED class on campus from that moment . Due to the terrible interface and terrible reliability of their online classes at the time and frustration on my part, my grades suffered dramatically, even failing several of these classes.”*

**10. [REDACTED] (ID 8744), Florida-Tallahassee, 9/2010-3/2012:**

*“ITT Tech provided no support. They started a construction management program and cancelled it before any classes were unable to obtain a degree. There was no notice, no prior knowledge. They let our class start thinking we were in Construction Management when behind*

*the scenes they cancelled it and changed it to Project Management without even telling us. We actually just noticed that the course name on our schedules changed. There was no staff available to help answer questions and then they suckered about half on my class into continuing the Project Management program which was later cancelled without anyone receiving a degree.”*

**11. [REDACTED] (ID 9071), Idaho-Boise, Visual Communications, 1/2008-8/2009:**

*“When I enrolled, they knew I was aiming towards pursuing my Bachelors in Visual Communications to land this “awesome job” they kept telling me about. That was their recommendation. Halfway through my Associates, they informed me they, suddenly, no longer offered the Bachelors I had been working so hard towards. At that point, I was stuck with this loan and wasted my time with no other options to turn to.”*

**12. [REDACTED] (ID 8014), Illinois-Orland Park, 3/2011-3/2013:**

*“One semester I was forced to take classes online that was a total mess. [I] I wanted my bachelor’s degree in the end of all this. Now only to be told 2 weeks before getting my associates degree that the criminal justice program was being cancelled. Now I just wasted 2 years of my life and \$80,000 plus in debit for a associates degree that cant even be used for a lowly security job watching the front door of a grocery store, or the school credits cant be transferred to another school. I can go on for the next 10 pages of feeling degusted about this school and how it ripped me off.”*

**13. [REDACTED] (ID 7675), Indiana-Newburgh, 3/2007– 9/2011:**

*“The associate Dean taught one of my criminal Justice classes. He would always talk about the work he did with CSX, a job I don’t qualify for without additional schooling. He brought in a speaker once who was an intelligence analysts, a job I also don’t qualify for. I expressed multiple times to him and my program chair that was a job I was very interested in. No one ever told me my classes weren’t enough to get me the job. Even the commercial showed a crime scene technician which was what I was interested in when I started. They ask you what field you want to go into telling you that just the criminal Justice degree would open so many doors. They never told me that I don’t have enough education for the jobs they show in there commercials. I can’t be a crime scene technician without science classes. None of which were in my 180 credit hours. I even got a crime scene kit for one of my classes, I used it one time in class.”*

**14. [REDACTED] (ID 9321), Massachusetts-Norwood, Information Technology - Computer Network Systems, 8/2009-7/2014:**

*“However, worst of them all was the issue with my dual associates. They had stated that they had a SAP (Systems Applications Programming) field that I could enroll on, but there were not*

*enough students enrolled to open the program. I had worked with some of my friends to sign up for this program so that they would have enough students to open the program. Everything worked great until I got told that there were not enough courses to keep me enrolled on the program and that I would have to transfer to CNS once again. I was left crushed to know that I would not be able to get my SAP degree and that all the money spent on the degree would have been worthless.”*

**15. [REDACTED] (ID 8117), Michigan-Troy, Digital Entertainment and Game Design, 7/2009-9/2013:**

*“Also before signing up for the bachelors program I was told there would be no more online classes, and was later forced to enroll in them to complete my program.”*

**16. [REDACTED] (ID 8216), Michigan-Wyoming, Electrical Engineering and Communications Technology, 6/2007-6/2014:**

*“When I first started ITT it was under the belief that they would be getting the Bachelors Game Design Program. They said it would be coming in a couple months but to sign up for it anyway. I did and began the Associate's degree first in Visual Communications. After about three quarters they came to us and said that if we wanted to complete that degree we would have to move it out west where the classes were at. I was furious and wanted to drop out, but they said that if i did I would have to pay for all three quarters of classes right away. I was unable to do so, so I ended up switching to the Electronics program to avoid having to pay my loans immediately.”*

**17. [REDACTED] (ID 8581), Missouri-Arnold, Network Systems Administration, 9/2014-9/2016:**

*“I told them I did not want online classes but they kept attempting to put me in them. I was not given proper training.”*

**18. [REDACTED] (ID 8191), Missouri-Arnold, Visual Communications, 9/2010-12/2012:**

*“I originally attended ITT Tech to study Digital Entertainment and Game Design. I was told a prerequisite was to complete a two year Visual Communications program. I did that, half way through two instructors at the school warned students that the Digital Entertainment and Game Design program didn't exist anymore. Those two instructors where quickly removed along with the Department Chair of the Design programs. All students were told there is nothing to worry about, that we can still sign up for the Digital Entertainment and Game Design program once we complete the Visual Communications program. 2 years later, my class schedule was different to force us to attend an extra quarter and we get told sorry, Digital Entertainment and Game Design program has been away for the past year. It was actually gone, yet I was told I could still*

*get into the program. They told us this so we would stay and complete the second year. The only reason I attended ITT Tech was taken away and I was lied to so the school wouldn't lose my federal student loan aid from my leaving to study Digital Entertainment and Game Design somewhere else."*

**19. [REDACTED] (ID 8246), Missouri-Arnold, 9/2008-8/2011:**

*"I went to ITT because their advertisements promised an excellent education and a high job placement rate which was not true. The school stopped offering classes that were a part of my degree when I was 3 credits away."*

**20. [REDACTED] (ID 7911), Missouri-Arnold, Software Applications Development, 6/2009-6/2012:**

*"ITT attempted to prevent my entire program/class from graduating on time. Having such a small class graduate from the program would make their numbers look bad. They attempted to force us down to part time students for a semester and then take a single class (the capstone) the next semester. Each one of us wrote a complaint to HQ and met with the Dean and we were provided the class a week after classes began."*

**21. [REDACTED] (ID 8034), Missouri-Arnold, Information Security Systems, 4/2006-6/2010:**

*"Speaking of an English class I was forced to take an online English class which I was refused to be allowed to drop and had to retake it as I had failed due to poor performance in the class due to limited high speed access at my house. Which I had mentioned early in the class that would happen."*

**22. [REDACTED] (ID 8516), New Mexico-Albuquerque, 8/2006– 5/2010:**

*"Shortly after I enrolled in business management, they told us they were ending the program and we would be the last class to go through. The degree then changed to business project management. All of my teachers for business classes had no idea what they were doing and in fact, one said he was thrown into the class because they had no one else to teach. Much of the time we were on the internet not learning anything. My project management classes were a joke and literally learned not one thing about project management because the teachers had no idea so they would read out of a book and hope for the best."*

**23. [REDACTED] (ID 6143), Ohio-Columbus, Computer and Electronic Engineering, 9/2010-6/2012:**

*"They also lied to me on what the program I was attending was about, which meant that my career ideas and plans were completely waylaid because I wasn't receiving the education I needed for the field. I was told that my program focused on computers and the building/repairing*



*of them when in reality there was only one class that focused on that. I found myself studying something I had not signed up for, and stuck with the loans the moment I attended the first class.”*

**24. [REDACTED] (ID 7681), Ohio-Dayton, Computer Networking, Information Security Systems, 6/2006-6/2013:**

*“I also was misled by being told that the Information Security System degree was the same as as Cyber Defense program and could lead to a job in that type of field. This is not the case and the material covered only the very very basics of Cyber defense and not enough to get started in even an entry level position in the industry.”*

**25. [REDACTED] (ID 7810), Ohio-Warrensville, Electronics, 6/2012-3/2015:**

*“[S]ome classes were only available during the evening and in my case during a semester all my classes were set to be evening classes even tho i had a night time job. when i brought this up to the women that did my schedule i was told and i quote “ you’ll need to find a new job”.”*

**26. [REDACTED] (ID 8621), Tennessee-Nashville, Bachelor of Applied Science in Software Development, 6/2008– 6/2012:**

*“We took a class near the end of our Associates program. When we were able to sign up for our Bachelors program, we were forced to take the same class again (and have the same book, twice!). When we complained about this and tried to fight this with corporate, the district manager had a meeting with three of us. We were basically told that we can keep our mouth shut and continue on (and graduate) or he could expel us from the college, with all of our debt.”*

**27. [REDACTED] (ID 8693), Virginia-Norfolk, Criminal Justice, 8/2005-9/2009:**

*“I wanted to become a crime scene investigator for the city or the FBI, when I enrolled I was never told I would not be able to enter into that field. I found that out after completing several classes. I was under the impression I could get an entry level position as possibly an evidence collector or some other position in law enforcement or the FBI. I later found out I would have to become a police officer first and for the FBI I was too old to work as a special agent. Career services was not very helpful in assistance with job placement I did not go on any interviews that I didn’t secure myself. They only sent me a notification about a couple of upcoming job fairs where I competed against the general public rather than referrals from the school. I thought the school had a high job placement rate, the criminal justice program had full classes at all times it was one of the largest programs at my campus.”*

**28. [REDACTED] (ID 2725), Washington-Seattle, Digital Entertainment and Game Design, 12/2004-5/2009:**

*“They claimed to offer classes that would help me land a job in Game Design as a 3D modeler or a Level Design artist. However, i was coerced into a Multimedia degree that had little to do with where i wanted to go, which they claimed was the foundation for Game Design. Some of the classes i took had little to do with Game Design. One of the classes I had to take was Economics, and this was one class I didn't feel necessary for me to be in because it was not something i wanted to pursue. Another class i was forced to take was coding, and I already knew that was not the path i wanted to follow. What bothered me the most is had i taken these classes at a University or other college I would have never passed them - with ITT I got an A in coding and a B in Economics. I felt like I was handed the grades.”*

**29. [REDACTED] (ID 9416), Wisconsin-Green Bay, 12/2008-6/2013:**

*“I took online classes at a previous school and hated it, so I also made sure all my courses would be on campus. I knew then I could interact with an instructor, sure enough, there I was taking online classes in my BA program. In one of the online classes I actually got an F because the instructor didn't like my paper on Ethics (a completely debatable topic) and I was trying to debate it with the instructor, but online it is nearly impossible to do so. I then retook the class on campus and got an A.”*

**30. [REDACTED] (ID 8645, 9677), Wisconsin-Green Bay, 12/2009-6/2013:**

*“They told me that I would have to take an Associates degree in Visual communications because 50% of the course had prerequisite classes in it that I would need for my Bachelors degree in Digital Entertainment. I did not want this Associates degree but because they said it had 50% of the classes I would need I took it. When I went through the Associates degree I found that they had lied to me and that only 3 out of the 21 classes in the Associates course were needed for my Bachelors degree. So I was forced into a degree I didn't need or want so that they could get more money from me.”*

*“They knew that my course of study was being shut down but didn't tell anyone of us who signed up until late we were 3 months in. Then they fired our half way knowledgeable teachers to replace them with lower paid people who knew nothing about what they were teaching. After the lawsuit and finding out that the school is closed employers don't want to accept my degree as legitimate.”*

*“They forced us into an associates degree that we didn't want because it had “prerequisites” for our bachelors degree, even though the two had absolutely nothing to do with one another. They forced me to double major to get into my Bachelors degree and then told me I couldn't use my*

*presidential scholarship that they promised to me for the first 2 quarters of my Bachelor classes when it should have been for all of them.”*

**31. [REDACTED] (ID 6163), Wisconsin-Greenfield, Associates of Applied Science in Visual Communications, 6/2009-7/2011:**

*“My program was changed from Multimedia, which consisted of more graphic design and video classes, to Visual Communications, which I was reassured wouldn’t change the courses I was interested in. Many courses were changed to reflect their newly created program without letting current students finish out the program they had begun.”*

**32. [REDACTED] (ID 8050), Online, 9/2012-6/2014:**

*“They were misleading in the type of classes that were provided. I enrolled thinking I would be enrolled for game design but all programs but I was Autocad, civil engineering, or revit, etc. None were about animation.”*

**33. [REDACTED] (ID 8675), Game Design, 9/2009-6/2011:**

*“It’s a detriment when looking for employment to have ITT on my resume. It’s embarrassing to say that’s where I went to school. I had to spend more money and time for additional course work in a field I could make a career. They lied to us about the Multi Media program shutting down and said it wouldn’t cause an issue with our class but then we had to take new courses in the Visual Communication course and pay for additional classes that we wouldn’t have needed in the previous program. They told me this was in order for me to graduate and if I didn’t, I couldn’t graduate.”*

**34. [REDACTED] (ID 2830), Criminal Justice, 5/2009-10/2011:**

*“Portland Oregon campus took away the Bachelors in Criminal Justice with no notification. The teachers had no experience or education in the Criminal Justice system. They seemed more like fly by night teachers.”*

**35. [REDACTED] (ID 7713), Industrial Engineering, 6/2012-4/2014:**

*“The school offered the industrial engineering program to me after two semesters of drafting. I switched programs with the idea that i would not have to retake any courses. The first two semesters had very similar courses with different names. When i tried to contest it went to the corporate office and never returned, i dropped the class hoping to hear an answer before i graduated, i never did. The campus director had to “move things around” to make it look like i took the class, but what ended up happening was i payed for a class that i never took. And since the curriculum is simalar to a previous course, i basically payed twice for the same course.”*

36. [REDACTED] (ID 2730), 1/2011-1/2012:

*“I enrolled into video game design and after spending 3 semesters there I found out that they had “fazed out” my program and put me in visual communications which is not what I enrolled for. They never even told me until I noticed the changes and brought it up to the administration.”*

37. [REDACTED] (ID 7096), 1/2000-12/2003:

*“[F]irst semester came then we had a break over the holidays. came back and they changed programs on us. we was told we had to pay more to get the up dated program. And we rushed through a lot of the programs. at one point in In we lost a teacher. they replaced the teacher with someone with no background in the program we was studying[.]”*

**EXHIBIT 10**

**1. [REDACTED] (ID 8963), Alabama-Bessemer, Software Engineering, 3/2007-12/2010:**

*“At one time, I though I would like to get my Masters but ITT credits do not transfer unless you want to go to another school similar to them.”*

**2. [REDACTED] (ID 8011, 6091), Alabama-Bessemer, CNS Computer Network Systems, 6/2005-6/2007:**

*“My credits will not transfer to any other school and if they were accepted my level of education would be so low due to ITT I would fail any class I was moved in. For me to go to school I would have to start over again due to ITT’s educations low quality.”*

**3. [REDACTED] (ID 8204), Alabama-Bessemer, Computer Electronics Engineering Technology, 3/2005-3/2007:**

*“Yes they advised me if I was to leave for a better school my credits would not transfer and all will be lost.”*

**4. [REDACTED] (ID 8303), Alabama-Bessemer, 9/2008-2/2010:**

*“I was told by the recruiter that ITT was fully accredited and that the credits would transfer to any other college in the state. I cannot find a school that will accept ITT tech credits due to their damaged reputation and the fact that they are only nationally accredited rather than regionally accredited as they told me when I enrolled.”*

**5. [REDACTED] (ID 8167), Alabama-Bessemer, Criminal Justice, 9/2008-3/2010:**

*“Stated that the credits would transfer anywhere, that this was a good solid education. I went to University of Alabama after I graduated to see about transferring my credits and continuing my education. They looked at my transcript and told me nothing would transfer from ITT, and that my “degree” was a worthless, expensive, piece of trash. The only school I found my credits would transfer to was University of Phoenix. And even then, not all of the credits would transfer.”*

**6. [REDACTED] (ID 9144), Alabama-Bessemer, 9/2007-3/2012:**

*“Upon going to ITT during registration, I was told that they were accredited and I could transfer my credits anywhere if I choose to do so for any reason. While I went to school there, I was also a work-study there and found out that they were in the process of trying to get accredited from what I was told. Right before I left I heard that they were not accredited at all and former students had issues finding any college to accept the credits.”*

**7. [REDACTED] (ID 8301), Alabama-Bessemer, Information Security Systems and Technology, 6/2005-8/2009:**

*“Only schools would take a minimal amount of ITT-TECH credit was other for profit school such as strayer university but not all credits transferred.”*

**8. [REDACTED] (ID 5814), Alabama-Bessemer, Digital Entertainment and Game Design, 1/2003-1/2007:**

*“I was told in the interview process that all of my credits would transfer to other schools. I later found that nothing would transfer to other schools as the accreditation system/service that they used was not recognized by any state university or community college.”*

**9. [REDACTED] (ID 9225), Alabama-Bessemer, Digital Entertainment and Game Design, 8/2006-1/2010:**

*“I was also told during enrollment, after I asked about the accreditation and possibly transferring credits that they were already applying for it and should have regional accreditation within the next year, which seemed to always get pushed back another year whenever I asked about it.”*

**10. [REDACTED] (ID 7924), Alabama-Bessemer, Computer Network Systems, 9/2002-9/2004:**

*“Also, none of the credits were recognized at any other academic institution. When I attempted to re-enroll in a traditional school, I was informed that zero of my credits would transfer. Effectively forcing me to start from scratch. Except with a 400 dollar a month student loan payment.”*

**11. [REDACTED] (ID 4710), Alabama-Bessemer, 3D Game Design, 8/2004-8/2008:**

*“The credits acquired from ITT Technical Institute are non transferable, even though I was told they were.”*

**12. [REDACTED] (ID 8551), Alabama-Madison, 3/2012-12/2013:**

*“Yes. Told me the school was accredited. Told me the credits would transfer. Nope. I have contacted at least 8 community colleges and they will maybe take 3 classes out of the 20 I took.”*

**13. [REDACTED] (ID 2619, 9720), Alabama-Madison, Electrical and Electronics Engineering Technology, 6/2012-12/2014:**

*“As anyone who has tried can tell you, 99% of ITT credits won’t transfer. I briefly considered going to Wallace State, which is close to where I live, and found out I get to start over at the beginning. Worthless.”*

**14. [REDACTED] (ID 9235), Alabama-Madison, Network Security, 9/2009-8/2010:**

*“I was told that my credits would be able to be transferred to any major university, it was my original goal to follow up my education at UAH. To find out no other colleges accepted my credits not even for general education. I have attempted to go to another school several times to find out the semesters i attended at ITT are worthless to me. Being a single father it is hard to face having to completely start over.”*

**15. [REDACTED] (ID 7233), Alabama-Mobile, CEET, 5/2012-5/2014:**

*“I have enrolled in another university, but I am taking some classes over as the ITT tech credits did not transfer. I was not notified of this when I was getting information about the institution.”*

**16. [REDACTED] (ID 8979), Alabama-Mobile, Information Technology - Computer Network Systems, 9/2009-9/2011:**

*“Due to the accreditation of ITT Technical Institute I am not able to further my education without starting completely over. I was led to believe that other, more traditional colleges, would allow my credits to transfer. Since having graduated from ITT, I have learned this could not be further from the truth; no school that I have looked into attending is willing to accept credit transfers from ITT. This fact of having to completely start over is currently dissuading me from returning to a school of higher education to attain a Master’s degree or further. If I were not saddled with paying for a degree whose credits I can’t successfully transfer anywhere worth note and that is veritably worthless, since ITT has recently closed it’s doors, I would be furthering my education now.”*

**17. [REDACTED] (ID 9134), Arizona-Tempe, Criminology and Forensic Technology, 9/2011-5/2013:**

*“I know I need to go back to school but I found out that not even half if maybe half would transfer so that means I’d have to retake half of my classes I already took yet I still have to pay that huge sum amount of money that put me in debt[.]”*

**18. [REDACTED] (ID 7946), Arizona-Phoenix, AAS Drafting and Design, 9/2009-11/2011:**

*“ASU, UofA, NAU, Glendale community college, Mesa community college and university of Phoenix all told me my degree is not accredited and I would have to start from the beginning.”*

**19. [REDACTED] (ID 3684), Arizona-Tempe, 10/2004-5/2007:**

*“They told me that I could transfer credits to a major university after I graduated and completed the course. They definitely don’t tell you your degree will be useless to any other college or university. That’s because they want you to enroll in their bachelors program with another 60,000 in debt.”*

**20. [REDACTED] (ID 7953), Arizona-Tempe, IT/CNS, 5/2009-5/2011:**

*“I was also told that ITT was accredited and that I could continue my education else where, this is also not true. I was actually laughed at by Mesa Community College when I asked about enrolling to continue on to my bachelors degree. I was laughed at by a community college. They stated that my credits would not transfer. When I asked ITT about it they shrugged it off as no big deal, after they told me they would transfer. The Department chair even told me they would transfer then admitted the lie in front of the director and the dean of my campus.”*

**21. [REDACTED] (ID 9060), Arizona-Tempe, 3/2003-3/2010:**

*“I was told I get a job anywhere with my degree and I was told I could even transfer to another school if I wanted. The US Government doesn’t even hire ITT students due to its accreditation. I can’t even transfer to another school with my credits. I tried going to ASU, and NAU but credits can’t transfer. I’ve tried going to some Community colleges and I couldn’t transfer credits. I even tried joining the Navy to become an Officer and they don’t recognize ITT Bachelors Degree.”*



**22. [REDACTED] (ID 6438), Arizona-Tempe, 1/2001-5/2003:**

*“They stated that credits would transfer to other universities, like ASU. This was not true. No credits were accepted by any other school I attempted to transfer to. I had to start my college education completely from scratch since none of my credits transferred.”*

**23. [REDACTED] (ID 8160), Arizona-Tempe, 3/2006-3/2008:**

*“I tried to enroll in other schools, Glendale Community College among others, and was basically told that I would have to start over. This made pursuit of higher education impossible.”*

**24. [REDACTED] (ID 9415), Arizona-Tempe, Information Security, 3/2006-6/2011:**

*“ITT-Tech told me that my degree and credits would transfer to any collage when I started and that there accreditation was good as I expressed to them i wanted to persue my masters degree, yet this was a complete lie. to-date I am unable to presue my masters degree as no university will take my degree I received from ITT or my credits. I am now forced to start all over. I have tried and tried to pursue my master degree to help me but due to the lack of accreditation of ITT-tech all the University around me will not take my credits or my degree from ITT-tech.”*

**25. [REDACTED] (ID 8375), Arizona-Tucson, Computer Drafting and Design, 3/2004-3/2007:**

*“I wanted to go for a bachelors degree in computer drafting and design, at the time ITT did not have one for my field of study so I tried to go to the community college here in Tucson but my credits would not transfer so I was going to have to start all over.”*

**26. [REDACTED] (ID 5478), Arizona-Tucson, 9/3-6/7:**

*“I have tried to go to local universities and transfer my credits and was informed they would not accept my credits.”*

**27. [REDACTED] (ID 8725), Arizona-Tucson, Project Management, 8/2009-5/2013:**

*“I could not enroll into Pima Community College or The University of Arizona. Both school informed me that they do not accept ITT transfers.”*

**28. [REDACTED] (ID 5188), Arizona-Tucson, 6/2003-5/2005:**

*“I had to start from zero again when enrolling in any other college. [E]ven our local community college would not transfer my ITT tech credits.”*

**29. [REDACTED] (ID 5391), Arkansas-Little Rock, Criminal Justice, 3/2007-7/2010:**

*“They claimed that they offered all the classes required by state and federal guidelines for my degree program. But when I attempted to transfer my credits to another schools I found out half of my classes, including the core subjects, were not acceptable for transfer due to them not meeting the required in-class time or subject material covered. I was informed that only 70-75 of the 120 credits I earned in my time at ITT Tech would be transferrable and that was only if ITT Tech would release the credits to be transferred....which they refused to until I contacted the Department of Higher Education.”*

**30. [REDACTED] (ID 3874), Arkansas-Little Rock, Visual Communications/Game Design, 6/2002-3/2008:**

*“The recruiter had no problems telling me that accreditation was taken everywhere. It wasn’t so my credits wouldn’t transfer to a proper school once I figured out that the diploma I would receive from ITT Tech was useless. I tried to apply to University of Washington but none of my credits transferred so I would have to start over and I don’t have the finances for that.”*

**31. [REDACTED] (ID 2716), Arkansas-Little Rock, Information Systems Security, 6/2004-9/2010:**

*“We were told we could leave and go to a certain few schools and when I applied. I was told most of, if not all of my classes/ credits would not transfer.”*

**32. [REDACTED] (ID 8312), Arkansas-Little Rock, Computer and Electronic Engineering, 4/2009-4/2011:**

*“Citing that credits were transferable to other educational institutions when in fact they are not.”*

**33. [REDACTED] (ID 8943, 8941), Arkansas-Little Rock, 3/2005-6/2007:**

*“My credits did not transfer to the University of Arkansas at Little Rock. This cost me time and money to begin my education all over again.”*

**34. [REDACTED] (ID 3721, 3708), Arkansas-Little Rock, Criminal Justice, 9/2006-6/2010:**

*“We were originally told that ITT was fully accredited and that their credits and our degrees would transfer. It wasn’t until much later that I found out this wasn’t true. I tried to leave ITT but couldn’t take any of my credits with me to the local state colleges. Once I completed my*

*degree I tried applying at other schools and was denied because of where my degree came from.”*

**35. [REDACTED] (ID 3658, 7942), California-Anaheim, Digital Entertainment and Game Design, 6/2004-9/2009:**

*“When i attended they claimed credits were transferable. Not the case. They said they had students working in the videogame industry that could get me into the bussiness. They claimed strong connections with bussinesses and did not deliver. Teachers were not accredited to teach. Credits were sold at a point as being transferrable and accredited.”*

*“I was considering transferring to Fullerton university but my credits are not accepted.”*

**36. [REDACTED] (ID 7679), California-Anaheim, Data Communications, 3/2004-11/2009:**

*“They didnt fully explaing that their accreditation wasnt transferable to most colleges for continuibng education after graduation. I wanted to get my masters and found that none of my credits would transfer to open colleges. My company encouraged me to get an MBA and my choices were limited to for profit schools who had lower enrollment requirements. As such I got a degree from a non reputable school.”*

**37. [REDACTED] (ID 7009), California-Anaheim, CEET, 1/2003-1/2005:**

*“Was told our classes are all fully accredited to any and all schools except for a few ivy league campuses. Tried furthering me education at Cypress Community College, and found out not a single credit from my ITT education could transfer over, so its basically as if you never went to ITT and have to start from scratch all over again.”*

**38. [REDACTED] (ID 6884), California-Anaheim, Internet Networking, 6/2003-12/2003:**

*“They informed me that the classes I take at ITT would be transferable to a cal state. Tried to transfer to a community college in which none of the classes I took were transferable.”*

**39. [REDACTED] (ID 7121, 8198), California-Corona, Information Technology - Computer Network Systems, 12/2009-6/2012:**

*“They stated they they were accredited in addition to all credits would be transferable to most schools. Wouldn’t transfer credit to finish degree.”*

*“Degree at this time is worthless and isn’t transferable or accredited. Other school will not take transfer credits from ITT. So it is like starting over my with my degree.”*

**40. [REDACTED] (ID 6057), California-Culver City, Drafting Design, 6/2008-4/2010:**

*“This school is non accredited so i tryd to tranfer to santa monica college but they didn’t accept it.”*

**41. [REDACTED] (ID 9464), California-Culver City, Criminal Justice, 9/2009-12/2011:**

*“Im having a hard time having my credits transfered so i can continue my education without accruing more debit.”*

**42. [REDACTED] (ID 4139, 7977), California-Culver City, 10/2013-6/2015:**

*“Many schools state that ITT Technical Institute credits are not transferable since they have never been fully accredited to begin with.”*

*“Credits are not transferable based on what those schools informed me.I applied for more than 10 schools and they declined to accept all credits and time for a job field I had knowledge in before ITT. Because of ITT Tech, I may never be able to get my time and money back.”*

**43. [REDACTED] (ID 7103), California-Hayward, Information Technology Multimedia, 1/2002-1/2004:**

*“Certain classes that I had taken at ITT Tech did not transfer over to other Universities causing me to take those classes again which caused my Higher Education to cost more.”*

**44. [REDACTED] (ID 7700), California-Hayward, Software Development, 3/2016-8/2016:**

*“I tried to enroll in community college and they told me NOTHING transfers over from I.T.T.”*

**45. [REDACTED] (ID 8599), California-Lathrop, Computer Tech, 8/2001-7/2002:**

*“We were told our credits were going to be transferable but when I try to go back to school on a junior college only a few credits were transferable and I chose to wait to go back to ITT tech but now there close and I’m have to start all over when I go back to school.I need to retake classes cause credits won’t transfer.”*

**46. [REDACTED] (ID 3727, 8010), California-Lathrop, Criminal Justice, 5/2007-9/2012:**

*“When I tried to leave ITT- tech and transfer because I was starring to see the lies. I couldn’t all those years all those credit didn’t exist if I transferred.”*

*“The recruiter that assisted me in enrolling stated the Forensic class offered on the Criminal Justice program would be classes necessary for me to pursue a field as a coroner.”*

*“When I wanted to enroll to CSU Stanislaus I was informed my credits were not transferable. ITT-Tech failed to inform me.”*

**47. [REDACTED] (ID 7646), California-Lathrop, 1/2007-1/2009:**

*“In order to be promoted, i need a 4 year degree. Sadly, i cant transfer my credits to a more legit institution to finish 2 more years of school. ITT wants me to get into another mess of a loan situation and over charge me another \$40k to complete their bachelor program.”*

**48. [REDACTED] (ID 8970), California-Lathrop, Internet Security, 6/2006-6/2011:**

*“No one explained to me that the credits from this school would not transfer to a real school so i felt trapped.”*

**49. [REDACTED] (ID 8393), California-Lathrop, Criminal Justice, 9/2004-10/2005:**

*“I was told that all my credits could be transferred to any college of my choice if I decided to leave. Which was a lie nothing was able to transfer and the pre test before school I did not pass they lied on that. I tried to finish my degree at another school and that’s when I was informed none of my credit can be transferred. I would have to take the classes all over. Which means more money.”*

**50. [REDACTED] (ID 9289), California-National City, Information Systems And Cybersecurity, 2/2009-3/2014:**

*“It was explained that yes they were a fully accredited college and if I wanted to continue to my Masters that my credits would transfer. After begining the program I found out that the majority of colleges in the US did not accept credits nor acknowledge my degree. Furthermore at most employers ITTs reputation severely devalues my degree. I tried to pullout during my program to a State university but my credits would not transfer nor would ITT help me in transferring credit.”*

**51. [REDACTED] (ID 8973), California-National City, 12/2009-9/2013:**

*“Tried to transfer to a traditional state college but no credits transferred and I was already to far into my GI Bill to be able to do so without losing the rest of my benefits and having to pay back for benefits used so far.”*

**52. [REDACTED] (ID 9336), California-National City, CEET, 7/2007-9/2009:**

*“They told me that ITT was fully accredited and that I would’ve been able to transfer my credits when I signed up. They also sent a gentleman into my Electronics class that lied to every person in that class about accreditation. I had to start completely over at my community college because none of my credits transferred. This also caused me more time and money to transfer to a 4 year university.”*

**53. [REDACTED] (ID 5366), California-National City, Networking Systems Administration, 9/2012-6/2014:**

*“I found out after the fact that the school is not accredited and I am not able to transfer any of my credits to finish my schooling.”*

**54. [REDACTED] (ID 8755), California-National City, 6/2009-3/2013:**

*“I was unable to transfer to a different school because they didn’t accept ITT Technical Institute credits. I was unable to further my education in this field because of that reason.”*

**55. [REDACTED] (ID 7734), California-National City, Project Management and Administration, 12/2009-10/2013:**

*“We were told that they were nationally accredited. Once I realized that this school wasn’t what I had expected, I tried to leave but none of my credits would transfer, Not ONE! So since I was using the GI Bill I was pretty much at a loss so I felt trapped and felt like I was going to just have to finish my degree here otherwise my GI bill would have been wasted with out anything to show for it. Called three of the local colleges near me and not one of them would accept my credits from ITT. I felt trapped since I was using the GI Bill.”*

**56. [REDACTED] (ID 8440), California-Orange, Data Communications Systems Technology, 6/2007-6/2011:**

*“I tried to transfer to another colleges like UCLA but as I was trying to obtain more information I was told that my BS did not count and could not be transfer to that school or any other University of California.”*

**57. [REDACTED] (ID 6592), California-Orange, Criminal Justice, 6/2008-3/2012:**

*“During the program I had to finish because my credits would not transfer to another college so my options to leave the school and seek education at another institute was very limited.”*

**58. [REDACTED] (ID 9266), California-Orange, Electronics Technology, 1/2004-1/2008:**

*"I could not transfer any of my ITT credits to a local community college. I have to re take my general education and start from the beginning."*

**59. [REDACTED] (ID 9614), California-Orange, ASEE, 2/2009-9/2011:**

*"Was told that my credits could transfer to any school. I tried to attend a local university after graduation only to find out nothing could be transfered not even general education."*

**60. [REDACTED] (ID 4731), California-Orange, 10/2010-12/2012:**

*"Since i could not afford to enroll in their bachelors program to go into debt \$100K, I tried to apply at a cal state university but my credits would not transfer and I would have to start from scratch. Due to this I am unable to further my education."*

**61. [REDACTED] (ID 8107), California-Orange, Project Management Administration, 1/2012-1/2015:**

*"Was lied to about accreditation and where credits could transfer[.] The credits I earned at ITT Tech wouldn't transfer to anywhere but a for profit school. I tried to transfer the credits but hit a dead end and had to give up on school altogether."*

**62. [REDACTED] (ID 7033), California-Oxnard, ISS , Information Systems Security, 12/2012-6/2015:**

*"I have a young daughter and family to feed and it is hard when about half my monthly income has to soon go to all of my student loans. Private being the worst. Went to try for a Masters and cant get in any school without basically redoing 3 yrs of education i already took."*

**63. [REDACTED] (ID 5418), California-Rancho Cordova, Computer Networking Systems, 9/2005-6/2007:**

*"The whole reason I went to this school was so I can get my Associates degree and then move on to a State school to finish my bachelors degree. I was told that many students graduated to move onto the nearest State school. After graduation, all of my credits were not transferable. I was told by the State school that they have never transferred any units from ITT Technical Institute. After graduating from ITT Technical Institute I was told by Sacramento State University and other local community colleges that my credits would never transfer. Before I signed paper work to attend ITT Technical Institute, I was told that it was very common for people to earn an Associates degree with ITT Technical Institute and move on to a State school to finish their education."*

**64. [REDACTED] (ID 2845, 5811), California-Rancho Cordova, Computer Network Systems 9/2004-3/2007:**

*"I would have to start all over again as not one of my credits transfer. I'm taking courses in programming to further my career but retaking all of the classes necessary to earn a real degree is not possible with my work schedule."*

*"I'm taking courses at the local Community College just to further my work skills and attempt to get a job as a developer (java). None of the credits I spent so much time and money to earn will even transfer to a Community College... not one credit."*

**65. [REDACTED] (ID 8410), California-Rancho Cordova, 8/2001-6/2005:**

*"I couldn't enroll in another school because my credits wouldn't transfer."*

**66. [REDACTED] (ID 7047), California-Rancho Cordova, Electronics Engineering Technology, 9/1996-5/1998:**

*"None of my credits transferred at the community college level, so I was faced with a difficult choice. Start over from scratch or continue with ITT. I chose the latter because I felt like I didn't have a choice."*

**67. [REDACTED] (ID 8291), California-Rancho Cordova, Information Systems Security, 12/2004-6/2010:**

*"I was hoping to get into a grad program in California focused on Public Policy, but none of the schools I have inquired with accept credits from ITT-Tech. To progress in any career field, I will have to earn at least another Associate and Bachelor degree."*

**68. [REDACTED] (ID 4095, 8181), California-Rancho Cordova, Computer and Electronic Engineering Technology, 12/2009-3/2011:**

*"Didn't tell me that credit does not transfer. Credit are pretty much useless. Never mentioned this at the beginning of enrollment."*

*"Was in the impression of transferable credit and wasn't told till end of Associate program. They fast track the course and not given enough time to learn. Couldn't get a job in my field of study when I put ITT on resume. Had to remove it and/or not mention about attending ITT. Wasn't told credit WOULD NOT be transferable to another college cause ITT credit is not recognize."*



**69. [REDACTED] (ID 9573), California-Rancho Cordova, Computer Electronics/Electronic Engineering, 1/1996-12/1998:**

*"I called a local college and asked about enrolling to get my Microsoft Certification and was told ITT was not able to transfer my credits. When I called ITT they said they were not. Upon enrollment I was told I could transfer my credits anywhere. Now, if I want to go back and finish I have to start all over."*

**70. [REDACTED] (ID 4497), California-Rancho Cordova, Network Systems Administrator, 6/2011-3/2013:**

*"Furthermore, I had another faculty member try to "persuade" me into staying at ITT by telling me that none of my credits would transfer to any other school. She explained this point by telling me that it was up to the other school to accept the credits and that schools hardly ever accepted credits from any other school, because they could not verify that the curriculum was similar enough to allow me to skip taking their course. I find this to be misleading information, and down right rude to tell a student that they are essentially stuck at ITT."*

**71. [REDACTED] (ID 7961), California-Rancho Cordova, Information Technology and Multimedia, 8/2004-8/2006:**

*"I have had to retake multiple classes that I had already taken at ITT Tech because my credits would not transfer. I am now enrolled in a community college and if I want an associate's degree I will have to retake ALL of my general ed classes on top of IT."*

**72. [REDACTED] (ID 2551), California-Rancho Cordova, Information Technology, 6/2013-4/2015:**

*"I attended ITT Technical Institute with the idea and conformation that when I completed my credits they would transfer. I was lied to my face and felt like a number in line. You have to remember I was there for 2 years, I asked multiple times over the year if they would I even confronted the Dean of ITT Technical Institute on Rancho Cordova and was blissfully lied to. ITT Technical Institute is a failed accredited administration my local college wont take them or my local university's ITT Technical Institute credits are nationally accredited which means there not able to be transferred which are pointless because I've wasted two years for a pointless degree."*

**73. [REDACTED] (ID 9476), California-San Bernardino, Computer Electronics Engineering Technology, 6/2010-6/2012:**

*"I was told by school personnel that I could transfer my credits to a 4-year college like Cal Poly Pomona if I got my Bachelor's degree. In retrospect, I am relieved that I did not opt in to pursue a bachelor's degree because I know now that that was false information to try to get students to*

*continue after getting an associate's degree and grow their debt to an additional \$40,000 plus interest. However, the thought of the opportunity to get my bachelor's there and transfer to Cal Poly Pomona was one of the reasons why I was happy with my decision to attend this institution. I have been wanting to go to Cal Poly Pomona for engineering and was told I could transfer to that college but found out later that credits do not transfer and I would have to start all over again."*

**74. [REDACTED] (ID 9474), California-San Bernardino, Computer Electronics, 1/2002-1/2006:**

*"Can't transfer to a regular Community college."*

**75. [REDACTED] (ID 9035), California-San Bernardino, Computer and Electronics Engineering Technology, 3/2009-6/2011:**

*"They made me believe that there credits were transferable but they were not when I tried attending San Bernardino Valley College they told me that none of my credits were transferable I would have to start over from scratch. I later found out the the credits were only transferable to other profit schools and other owned ITT tech schools. My mother and I owe 44,000 dollars due to Federal Loans which makes it hard to go to a community college again."*

**76. [REDACTED] (ID 9186), California-San Bernardino, Criminal Justice, 10/2005-5/2010:**

*"After I completed the program at ITT, I tried to apply for a teaching credential. That's when I found out that my degree wasn't regionally accredited; so I then looked into transferring to another school that was reginaolly accredited. They would not take any of my credits. I basically would have to start all over with my education."*

**77. [REDACTED] (ID 7718), California-San Bernardino, School of Information Technology, 2/2007-2/2012:**

*"Was told I could transfer my credits to any college if I moved, where there was no ITT school present. I'm trying to enroll in Western Governors University, and my credits will not transfer to that college. Forcing me to start ALL over AGAIN."*

**78. [REDACTED] (ID 9368), California-San Bernardino, Computer Aided Drafting and Design (CDD), 6/2007-3/2009:**

*"Michael Johnson the ITT-Tech rep or sales rep/recruiter explained that the school was nationally accredited and that most if not all universities would be honored and grateful to accept all students whom possessed ITT-Tech units. I asked if they were WASC accredited and he explained they were better than that because WASC was based off a west coast system*

*accreditation where as ITT-Tech's accreditation was based off a National Widely considered accreditation. And began showing us plaques of the accreditation at the San Bernardino campus. I began going to a community college since 2010, and they told me none of my units would transfer. So I started it all over and have been going to community college since then. It is a tough battle ahead and I felt like if I never went to ITT-Tech I wouldn't have been in the predicament that I am now."*

**79. [REDACTED] (ID 9483), California-San Diego, Criminal Justice, 12/2007-9/2010:**

*"Again citing the Job placement claims verbally guaranteeing post graduation employment and since they don't yet offer a Master's program the ease of transferring my credits to a 4-year institution. None of which is true. I contacted other schools only to find that when I tried to transfer credits to another program the schools would not accept them. Only to also be told that my degree wouldn't allow a transfer into a four year program."*

**80. [REDACTED] (ID 7524), California-San Diego, Game Design, 4/2005-11/2008:**

*"The recruiter also said their credits were non transferable to other schools but soon all that would change and we would be grandfathered in to the transferable credits. ITT's credit are non transferable even though they lied saying they would be eventually."*

**81. [REDACTED] (ID 9052), California-San Diego, Computer Networking (AA) Information Security Systems(BS), 3/2003-3/2007:**

*"Having come from a community college I distinctly remember verifying with my counselor/financial aide representative that if I wanted to eventually go to a University or go for a Masters degree in the future that it would be possible after my ITT education. I wasn't aware that my credits weren't transferable until well after I'd graduated. ITT Tech gave me a false impression that my credits were transferable in the future. By then I was over education by way of the traditional classroom."*

**82. [REDACTED] (ID 8595), California-San Diego, Computer Drafting and Design, 9/2001-7/2003:**

*"School claimed that credits were transferable when they were not. If I attended another school I would have to start all over again. Credits were not transferable. So when I wanted to further my education I had to start over again. Eventually had to drop out because I couldn't afford to pay off loan, intern and take on new studies while trying to pay bills[.]"*

**83. [REDACTED] (ID 9197), California-San Diego, Data Programming, 8/2011-2/2012:**

*“Started at new schools but credits didn’t transfer.”*

**84. [REDACTED] (ID 8529), California-San Diego, 9/2010-6/2012:**

*“ITT Tech’s Credits weren’t transferable 100% to other technical schools. Which was later brought up to us after we were almost done with our Associates. Never before signing up or during our enrollment with ITT Tech was this mentioned. If we were to try and transfer, depending on the school, we’d have to redo a large portion of our schooling to get another school’s Associates Degree and then follow it with a Bachelors Degree. This would have caused a huge financial issue.”*

**85. [REDACTED] (ID 7774), California-San Dimas, Project Management and Administration, 9/2008-8/2012:**

*“I was told i was able to transfer out at anytime.Many years i went to school at ITT were for nothing because even a community college didn’t validate my credits.”*

**86. [REDACTED] (ID 7329), California-San Dimas, Computer Networking Systems, 1/2006-1/2008:**

*“However ITT did not make it clear that the degree was not transferable to pursue another higher level degree.”*

**87. [REDACTED] (ID 8310, 8919), California-San Dimas, Computer/Electronic Engineering Technology, 9/2005-3/2010:**

*“I was told I would be able to transfer to any university with the units I would be receiving, obviously that was a lie and it’s a shame because that’s why I started going there in the first place. I was also told I would be provided with actual networking certifications, I was told this by my recruiter who was later fired only because multiple complaints had been filed regarding lies.”*

**88. [REDACTED] (ID 8819), California-San Dimas, 9/2003-1/2007:**

*“When I tried to take classes at another college I was not able to because my credits did not transfer so I never was able to attend another school because I did not want to take classes over again. I tried to see if my credits would transfer and mostly I only received credit from the Junior college I attended and very little from ITT.”*

**89. [REDACTED] (ID 7755), California-San Dimas, Drafting and Design, 6/2008-9/2011:**

*“My goal was to become an Electrical Engineer/ project manager in the construction field. I thought I was on the right path, until I graduated and found out my credit weren’t even transferable. If I knew that was the case, I would have NEVER gone to ITT. I would have gone to a community college... earn a legit degree and pay WAY less.”*

**90. [REDACTED] (ID 5526), California-San Dimas, Computer Drafting and Design, 6/2008-6/2010:**

*“I was told during enrollment that I could transfer to another college in my area, but half way through my two year program I found out this was not the case when I called Cal Poly Pomona and asked what classes would transfer and they told me none. I did have one job using my degree and I was terminated 6 months later due to not knowing anything needed to perform in the position and now that I work with other Engineers I know now that everything ITT taught me was useless for working in fields that they claimed to train us in. While I was still student at ITT, I spoke to an enrollment associate at Cal Poly and the Art Institue of Design about transferring after graduation and both of them stated that if i wanted to attend school there that i would have to start over and none of my credits would transfer from ITT.”*

**91. [REDACTED] (ID 8004), California-Sylmar, 9/2006-3/2008:**

*“Yes, they did not explain to me the degree was accredited thourgh a private institution and the units were non-transferable to junior colleges/ universities. I tried transferring my credits to a Junior college to take classes to transfer to a 4 year school and get a Bachelor’s degree but I was told by the counselor at the Junior College ITT Tech’s units did not transfer and I had to start from zero.”*

**92. [REDACTED] (ID 4010), California-Sylmar, Digital Entertainment and Game Design, 9/2006-9/2010:**

*“She claim that the credits where transferable and that I could go anywhere I wanted and my education wold continue somewhere else. I couldn’t enroll anywhere, I had to start from zero and spend more money that what I already had spent at ITT. Going somewhere else would only pile up more debt. I was and still are very frustrated to spend \$150K on a piece of paper that is worth nothing.”*

93. [REDACTED] (ID 8806), California-Sylmar, Network Systems Administrator, 12/2014-5/2016:

*“So I’ve been told that only 3 classes that I took the whole year and a half are the only ones that will be able to get transferred there isn’t a lot of school from where I live at that will take Network Systems Administrator credits from ITT tech so I got kind of screwed there.”*

94. [REDACTED] (ID 4539), California-Sylmar, A.S. Information Technology Computer Network systems & B.S. Information Technology and Cyber Security, 6/2010-3/2015:

*“I constantly look to further my education, and they promised that other students were able to transfer and continue with their M.S. but no school is willing to take me.”*

95. [REDACTED] (ID 7706), California-Sylmar, Electronics and Communications Engineering Technology, 1/2003-12/2007:

*“They said my credits were transferrable to different universities. I was lied too about transferring my credits to major name universities. I would have to start all over to get a good education from an accredited school.”*

96. [REDACTED] (ID 4252, 4316), California-Torrance, Criminal Justice, 11/2004-9/2008:

*“Said accreditation was good, we could transfer if needed and not lose out. Boy was that wrong. Was told if I transferred anywhere else by other schools it was a repeat all over again.”*

*“No credits would transfer ....have to redo EVERYTHING.”*

97. [REDACTED] (ID 9481, 9485), California-Torrance, Computer Electronic Engineering Technology, 12/2010-12/2012:

*“El Camino College will not accept transfer. Or any other accredited Southern California University after talking with counselors.”*

*“After consultation with multiple accredited Southern California Colleges and Universities, I have been informed that my credits are “non transferable” and I can not continue to go onto a Bachelors program or further with the Education provided by ITT-Tech.”*

98. [REDACTED] (ID 9256), California-Torrance, Project Management, 9/2011-9/2016:

*“[M]ost of schools are only taking less than half of the credits that i have already obtained , putting my life on hold for four years and having to start all over is just not right.”*

99. [REDACTED] (ID 2627), California-Torrance, 1/2007-1/2013:

*“Accredited, but never told me that their credits don’t transfer. I found out that information once I started googling about the school. I saw all my class mates pass with flying colors, including the ones that would never show. I had to start from scratch at a community college.”*

100. [REDACTED] (ID 9261), California-Torrance, Software Development, 4/2014-12/2015:

*“My credits were not completely transferable to community colleges. Lacc wont take my credits for general ed and have to start over again if i want to continue.”*

101. [REDACTED] (ID 8789), California-West Covina, Computer Information Systems, 5/2006-5/2008:

*“I tried to enroll in Devry and was told my credits wouldn’t transfer even though ITT said the credits would transfer.”*

102. [REDACTED] (ID 8869), California-West Covina, Information Systems Security, 1/2004-6/2007:

*“Credits could not be transferred to another technical school.”*

103. [REDACTED] (ID 5859), California-West Covina, Automated Manufacturing Technology, 9/1994-6/1997:

*“I tried to enroll in school to obtain a teaching credential. NONE of the classes I took were transferable.”*

104. [REDACTED] (ID 9043), California-West Covina, 9/2005-6/2009:

*“I tried to attend Antelope Valley college in Lancaster and was told ITT was not an accredited college.”*

105. [REDACTED] (ID 6997, 9311), California-West Covina, Computer Networking Systems, 1/2003-11/2005:

*“I was told that if i decided to transfer to another school after my associate degree that my credits would be transferable then after i was told it was not.”*

*“Other schools would not take my credits to transfer.”*

**106. [REDACTED] (ID 5518), California-West Covina, Criminal Justice, 6/2006-9/2007:**

*"I attempted to go to a community college shortly after I withdrew from ITT, only to find out the credits were not transferable and I had wasted my time and (future) money on this school."*

**107. [REDACTED] (ID 9472), California-West Covina, 1/1997-7/1999:**

*"I could not transfer to citrus college because of ITT I would have to start all over again."*

**108. [REDACTED] (ID 7973), Colorado-Aurora, Computer Networking Systems, 12/2005-12/2007:**

*"They also said my credits could transfer to other colleges. Very few credits would transfer anywhere if they were accepted at all. I was a few classes short of earning a BS at ITT, but have to basically start over to any college and earn a 4 year degree."*

**109. [REDACTED] (ID 8964), Colorado-Aurora, Network Systems Administration, 12/2012-12/2014:**

*"I can't continue on with a bachelor program as I was planning because my credits won't transfer."*

**110. [REDACTED] (ID 4391), Colorado-Denver, Electronics & Communications Engineering Technology, 6/2007-3/2011:**

*"Any school that I have gotten in contact with over potentially furthering my education has been met with me having to take additional classes, or that my degree is not recognized as a degree that meets the qualification to enroll in the field of study. In order for me to obtain a masters degree, I would need to start a program all over, and obtain a new bachelor degree before I could continue."*

**111. [REDACTED] (ID 9059), Florida, Electronical Engineering, 8/1999-6/2001:**

*"Our counselors, told us that all of our credits would transfer to another school if we need to, that was untrue, i was told the job placement was at higher percentage than what it was."*

**112. [REDACTED] (ID 3785, 8335), Florida-Bradenton, 3/2011-12/2013:**

*"I want to attend state college of Florida but my credits will not transfer, none of them."*



**113. [REDACTED] (ID 7035), Florida-Doral, Information Systems Security, 11/2006-5/2010:**

*“A representative at ITT claimed that my credits were transferrable to other colleges like FIU, NOVA Southeastern University, Miami Dade College. I was denied credit transfers to Florida International University as well as Nova Southeastern University. Both said that I would have to begin a program from the start.”*

**114. [REDACTED] (ID 8565), Florida-Doral, Computer Network Systems, 8/2004-12/2006:**

*“I was unable to transfer my ITT credits to my community college because they are not recognized by most of the universities and colleges. I had to start from scratch my education, I lost several years and of course had to spend more money[.]”*

**115. [REDACTED] (ID 8264), Florida-Doral, Computer Network Systems, 9/2005-12/2007:**

*“Completely omitted the fact that my credits were not transferable to other schools that were not ITT Tech. I couldn’t continue my education as a result.”*

**116. [REDACTED] (ID 4515), Florida-Doral, 11/2005-6/2007:**

*“When I was with the counselor I remember seeing a paper that show credits were valid. I try more than one time to transfer credits..and since the school was not accredited I never could.”*

*“Yes a at the time if enrolling the recruiter claim that ITT was a credited institution and didn’t need to obtain a license... they offered to help with a job placement which they sent me to places it didn’t anything with the field I was studying .they even assured credits were transferable.”*

*“When I was in my fifth semester I went to see the counselor because I wanted to change school due to the reason too many students were dropping out of class and teachers would made us copy notes and not practice I felt I wasn’t learning anything. So I went to the counselor to request a transfer. ...she told me she was quitting she couldn’t take it anymore she was being pressure to lied to students. I was appalled that meant she lied to me too...we were interrupted by the dean and I was forced to be out of the office. I waited for her but they told me to come another time...I left and later went to look for her again and they informed me she left for good. I spoke to another recruiter and find out I couldn’t transfer my credits.”*

**117. [REDACTED] (ID 3762), Florida-Doral, Criminal Justice, 12/2005-7/2014:**

*“I tried transferring into Strayer and I couldn’t because they wouldn’t accept most of the credits.”*

**118. [REDACTED] (ID 4169, 3784, 5895, 2592, 9137), Florida-Fort Lauderdale, Multimedia, 7/2004-4/2007:**

*“They sold me on the fact that I could transfer to any school I wanted. The reality is that no schools refuse to accept ITT Tech credits and you can only transfer to another ITT Tech location. Decent schools don’t recognize ITT Tech courses because they know awful the classes really are.”*

**119. [REDACTED] (ID 9278), Florida-Fort Lauderdale, Information Systems Security, 5/2006-12/2010:**

*“Was advised that ITT Tech’s credits would transfer. I explored the option of changing schools mid way through the course. However, the Universities near me would not accept ITT’s credits because they were regionally accredited not nationally accredited.”*

**120. [REDACTED] (ID 9338), Florida-Fort Lauderdale, 12/2012-12/2014:**

*“I already got a degree and none of my credits would transfer to our universities since they’re not accredited.”*

**121. [REDACTED] (ID 9396), Florida-Fort Lauderdale, Electronics Engineering Technology, 11/1999-9/2003:**

*“I personally tried to transfer my credits five times to other universities/colleges, including community colleges, with no success. I was not even given partial credit for any of my time spent at ITT. ITT’s position on the credit transfer was that it depended on the institution but they never formally stated that there were no options for transferring credits. Not even online colleges accepted credits from ITT. This was probably their biggest lie to students.”*

**122. [REDACTED] (ID 8369), Florida-Fort Lauderdale, Network System Administration, 9/2011-12/2014:**

*“My credits won’t transfer to community college. If i could at least get a bachelors at community college, I would be able to earn a decent living. But my associates won’t transfer. I am 27 years old and I will have to restart my education to earn a fair wage.”*

**123. [REDACTED] (ID 7969), Florida-Fort Lauderdale, 3/2104-9/2016:**

*“I went to Broward College and they said they do not accept any transcripts from ITT Technical Institute. I would have to start from the beginning. This means pre-reqs and core reqs. This is a nightmare, I have a family and I have sacrificed a lot to go back to school and now I have nothing to show for it but a debt.”*

124. [REDACTED] (ID 8560), Florida-Fort Lauderdale, 12/2007-9/2011:

*“I tried going to another school to study something else and most of general credits were not able to be transferred and I would have to start from the beginning.”*

125. [REDACTED] (ID 9279), Florida-Fort Lauderdale, 6/2005-12/2011:

*“They told me that they were nationally accredited. They told me I can transfer my credits to any other university but that wasn’t the case because no other schools wanted to accept their credit.”*

126. [REDACTED] (ID 9386), Florida-Fort Lauderdale, Criminal Justice, 12/2005-6/2010:

*“I am not able to transfer my credits and if i want to go back to school I will have to start from zero. That is five years wasted of my life and a lot of money.”*

127. [REDACTED] (ID 9018), Florida-Fort Lauderdale, CADD, 11/2009-6/2011:

*“They advised that upon graduation you will be able to transfer to another school to continue your education. I wanted to attend FIU and they advised that they would not accept ITT credits and i would have to start over.”*

128. [REDACTED] (ID 8987), Florida-Fort Myers, Electrical Engineering, 1/2013-5/2014:

*“I couldn’t transfer my credits to FSW because the credits were not transferable. As a result, I didn’t continue my education.”*

129. [REDACTED] (ID 7018), Florida-Hialeah, Computer Networking Systems, 11/2006-12/2008:

*“ITT Tech credits do not transfer to any other school. Essentially I would have to start over from scratch as if I didn’t spend the time and money at ITT.”*

130. [REDACTED] (ID 7305), Florida-Hialeah, Information Systems Security, 9/2009-3/2012:

*“I was not provided a clear explanation that ITT Tech credits were non-transferable until I had already begun classes. I was also told later during my study that I could use the bachelors credits for a masters program at FIU in my field but this was not true.”*

**131. [REDACTED] (ID 7751), Florida-Hialeah, Criminal Justice, 12/2010-4/2014:**

*“[F]ound out that my all of my credits wont be transferring to continue with my education trying to get my bachelors degree in criminal justice in a different college[.]”*

**132. [REDACTED] (ID 8127), Florida-Jacksonville, Criminal Justice, 3/2008-12/2011:**

*“I’ve always known I wanted to get my Master’s degree. When I asked my ITT recruiter about it, she told me that a Bachelor’s degree from ITT is a Bachelor’s degree anywhere. When I graduated and started inquiring about Master’s programs at state schools around me, I was told they would not accept my Bachelor’s degree from ITT Technical Institute. My only options were other for-profit schools, such as University of Phoenix. After five years of research, I finally found a reputable school that would accept me and my ITT Tech degree. I just started, and I have a long way to go until I get my Master’s.”*

**133. [REDACTED] (ID 7937), Florida-Jacksonville, Computer Networking Systems, 7/2002-5/2005:**

*“ITT Tech had stated that credits could be transferred to real schools when most schools will not take them. ITT is not accredited by the Higher Learning Commission therefore colleges can not transfer credits freely between schools.”*

**134. [REDACTED] (ID 9307), Florida-Jacksonville, Information Technology, 6/2004-9/2005:**

*“ITT never informed me that their class credits were non-transferable. Also classes were very loose and not up to par on what was required to pass certifications in my required field. I also tried to transfer to another school and ITT credits were not transferable.”*

**135. [REDACTED] (ID 8411), Florida-Jacksonville, Electrical Engineering and Communications, 3/2011-12/2014:**

*“At one point, i wanted to transfer to a community college to get in the Bio-Med program, since I had already obtained my Associates at ITT Tech, but I was told that most of the classes that I took were not going to be accepted and I would have to take those classes over again.”*

**136. [REDACTED] (ID 9421), Florida-Jacksonville, Information Systems & Cybersecurity, 8/2013-9/2015:**

*“Credits are non transferable to major university’s. There were no certification test offered throughout the entire program at ITT only classes. Graduate School, Masters degree programs at a university level will not take ITT Tech credits.”*

**137. [REDACTED] (ID 7002), Florida-Jacksonville, Computers/Electronics Engineering Technology, 8/2005-11/2005:**

*"I was looking into other colleges to possibly attend and that is when I found out that none of my credits were able to be transferred over."*

**138. [REDACTED] (ID 2625), Florida-Lake Mary, Information Technology - Computer Network Systems, 1/2009-12/2011:**

*"I wanted to transfer to the University of Central Florida and get a bachelors in computer science, however, i was told ITT Tech's credits are not accredited so they don't count and would have to start over as a freshman[.]"*

**139. [REDACTED] (ID 4413, 4414), Florida-Lake Mary, Computer Drafting and Design, 12/2010-12/2014:**

*"I wanted to transfer to UCF (University of Central Florida) at one point but could not because ITT Technical Institute's credits are useless and cannot be transferred in state universities throughout the country. I was never told of this limitation by anyone employed by ITT Technical Institute."*

**140. [REDACTED] (ID 7099), Florida-Lake Mary, Computer and Electronics Engineering Technology, 1/2002-1/2007:**

*"I specifically asked them about their accreditation and they did tell me their courses would transfer when in fact, they did not."*

**141. [REDACTED] (ID 6014, 7885, 4148), Florida-Lake Mary, Network Systems Administration, 9/2013-5/2015:**

*"I attempted to enroll at Valencia but my credits wouldn't transfer and the amount of debt that was already owed was so high. I am trying to re-establish my credit but unfortunately the high payments due to my school loans are hindering my ability to do so."*

*"I decided to pursue my bachelor's degree at Valencia college. Upon enrolling in Valencia I learned that my credits did not transfer and I would have to start all over again with another associates degree."*

**142. [REDACTED] (ID 6985), Florida-Orlando, Multimedia, 12/2002-12/2004:**

*"None of my credits would transfer to any local community college or 4 year university. In essence, I can only use those credits at ITT Tech, but that's not even true. I was just told that the*

*accreditation changed since I graduated, and those classes would not get any credit at all now, even at another ITT Tech.”*

**143. [REDACTED] (ID 8248), Florida-St. Petersburg, 9/2009-12/2010:**

*“I had to start over when I started attending St. Petersburg college in the Spring of 2016. I thought that at least some of my classes would transfer and I could get my bachelors degree. They did not accept any of my classes or my degree.”*

**144. [REDACTED] (ID 7654), Florida-Tallahassee, 9/2010-3/2012:**

*“ITT credit are non transferable, I would have to start from ground up, but can not because I’d never get approved for more loans.”*

**145. [REDACTED] (ID 7881), Florida-Tallahassee, Nursing, 6/2014-3/2016:**

*“And yes, they informed me they were “accredited” and they made me feel comfortable with my decision attending the school however I later found the accreditation wasn’t national or accepted by all schools for transfer of credits and certain employment agencies don’t accept ITT accreditation. I felt cheated after learning of all the false promises made but continued because I wanted an education and spent so much money already. Even if I wanted to continue with another nursing program none of the credits I took at ITT would transfer unless they were specific schools and high profit colleges. Thus, I felt my time at ITT was wasted and I lost so much money I my now repay.”*

**146. [REDACTED] (ID 8453), Florida-Tampa, 8/2004-12/2007:**

*“After a year of attending ITT-tech I tried to transfer to the local community college and my credits cant transfer.”*

**147. [REDACTED] (ID 5358), Florida-Tampa, 9/2004-5/2006:**

*“I had to start from scratch, with no credits transferring, when I decided to start at a non-profit school in Tampa.”*

**148. [REDACTED] (ID 7965), Florida-Tampa, Network Administration / Network Security Specialist, 6/2001-12/2005:**

*“The only schools that would take my credits were other for-profit schools that were just as irresponsible in their recruiting efforts, and with similar business practices to those of ITT.”*

**149. [REDACTED] (ID 4890), Florida-Tampa, Network Systems Administration, 7/2008-12/2009:**

*“None of the classes I took at ITT would transfer to the college I am currently attending: CNM in Albuquerque, New Mexico.”*

**150. [REDACTED] (ID 8466), Florida-Tampa, Digital Entertainment and Game Design, 9/2004-12/2010:**

*“Yes, on their accreditation I believe they mislead me as well by informing me before, during, and after enrollment; how they were fully accredited which could allow students to transfer to any other accredited U.S. college or university. However, after being a student there for a while it appeared that we had been lied to as UCF (University of Central Florida) wouldn't accept course credits due to ITT Tech not being fully accredited. I was left no where to go if I wanted to finish my degree. After I found out that ITT Techs credits were non-transferable, I lost hope in continuing my degree any further.”*

**151. [REDACTED] (ID 6105), Florida-Tampa, Computer Network Systems, 1/2007-11/2010:**

*“They were misleading in that the credits are transferable to other institutions which is not the case. I wanted to enroll in a big university such as USF or UCF at the time after I decided I didn't want to attend ITT Tech anymore because of the very high cost! I lost a few years because I have to re-enroll at a community college due to non-transferable credits.”*

**152. [REDACTED] (ID 9583), Florida-Tampa, 6/2007-5/2011:**

*“ITT Tech was accredited through an organization that specializes in accrediting private schools. Unknowingly this not being accredited at all since credits typically wont transfer to most other schools such as a community college, leaving students with few (or no) options. This forces students to stick with ITT since they cant transfer out, and perpetuates the costly private student loan cycle. Unknowingly this not being accredited at all since credits typically won't transfer to most other schools such as a community college.”*

**153. [REDACTED] (ID 6415, 6410), Florida-Tampa, 11/2006-11/2009:**

*“Mr. Kiley (program chair) said that there would be no problem with transferring my credits from ITT to any other accredited college to further my education. When I applied at St. Petersburg College i was told that none of my ITT credits would transfer. When I went back to ITT-tech to complain, I was told that Mr Kiley was no longer there. I asked the person at ITT why the credits would not transfer when Mr. Kiley said they would all transfer when I enrolled, the only response that I got was that maybe Mr. Kiley did not know.”*

**154. [REDACTED] (ID 8802), Florida-Tampa, Computer Networking Systems, 4/2010-11/2011:**

*“I am not able to transfer to a university to complete a bachelors.”*

**155. [REDACTED] (ID 8889), Florida-Tampa, 6/2003-6/2007:**

*“None of my courses transferred over to any college. Was told that ITT was not excepted were ever i went. I had to start over at new college because the credits are not transferrable.”*

**156. [REDACTED] (ID 8219), Florida-Tampa, Nursing, 3/2012-6/2015:**

*“When I first enrolled they said they were accredited and I would be able to transfer my credits to obtain my Bachelors Degree in Nursing. A few months into the program I found out I could not transfer my credit to a public university but only to another private college that they had an agreement with. No accredited school will accept the credits.”*

**157. [REDACTED] (ID 8817), Florida-Tampa, Computer Aided Science CADD, 9/1998-9/2000:**

*“The majority of schools would NOT accept ITT credits when ITT would guarantee that. Therefore was never able to further my education and become a LICENSED Engineer as I dreamed and planned on. Those are long gone dreams. Because of that I am where I am today with life. I am afraid I will no longer be approved for assistance and afraid to even ask for assistance due to the high repayment plan and interest rate.”*

**158. [REDACTED] (ID 4453), Florida-Tampa, Digital Entertainment & Game Design, 1/2005-3/2009:**

*“I recently began going back to my local community college, but due to ITT their credits cannot transfer. This has forced to pay for classes that I have already taken.”*

**159. [REDACTED] (ID 7752), Florida-Tampa, Electronics Engineering Technology, 2/1998-6/2000:**

*“I was told that most majors colleges would accept ITT’s accreditation if I paid a small fee to transfer the credits. When I was hired by a company that pays tuition assistance I applied to ITT to get my Bachelors degree only to find out ITT was not on the company’s approved list of schools. To get my bachelors degree i would have had to start from the beginning.”*



**160. [REDACTED] (ID 8691), Georgia-Atlanta, Information Systems Security, 9/2008-12/2012:**

*“When I first enrolled, the recruiter told me that they was Regionally accredited and that my credits were transferable. I started off enrolling for an Associates degree. When I graduated in 2010 with the associates, I tried to enroll in Georgia State University for a Bachelors degree, and was told that they wasn’t accredited. I also tried Georgia Perimeter College and Gainesville College and was told the same thing. So I was stuck with this non-transferable degree, and the recruiter said that my bachelors would transfer, so I went back for the bachelors and was faced with the same thing. I was trapped and stuck with this useless degree. They was nationally accredited, and not Regionally accredited like they said they was. many schools does not accept these credits.”*

**161. [REDACTED] (ID 9320), Georgia-Duluth, Criminal Justice, 12/2012-6/2015:**

*“I haven’t tried to apply for other schools because I was made to understand at the time of my graduation by the staff members that many schools do not accept transferred credits from ITT Tech. They were trying to tell me to return there for another program instead.”*

**162. [REDACTED] (ID 9461), Georgia-Duluth, Information Systems Security, 9/2007-6/2011:**

*“I found that the credits that we have dont transfer to any other college than ITT. The classes taken in my field of study has not equated to a job that I can get in my field. I was not able take a certification that would allow me to get hied in my field of study. I looked at a Masters program however the credits would not transfer”*

**163. [REDACTED] (ID 6488, 7935, 4369), Georgia-Kennesaw, Computer Networking, 8/2009-3/2010:**

*“I was also told i “COULD” transfer credits if i wanted to a State University. Also a lie, when I looked into going to Georgia Perimeter College I was told that NONE of my credit would transfer. I tried to transfer to a local Community College and was told I could not transfer credits.”*

*“Was told that some of my credits would transfer but when talking to the school i wanted to transfer too they told me that none of my credit would transfer with me. I would have to start all over again.”*

**164. [REDACTED] (ID 5074), Georgia-Kennesaw, Graphics Design, 9/2005-12/2007:**

*“None of the credits I’ve earned at ITT Tech will transfer to other schools where I could complete my Bachelors degree, so I’ve been stuck with a two year degree which is less desirable for employers.”*

**165. [REDACTED] (ID 4321), Idaho-Boise, Electrical Engineering, 7/2013-5/2014:**

*“I use the VA so my credits wont transfer to my new school and my benefits remaining will not allow me to pursue a Bachelors Degree.”*

**166. [REDACTED] (ID 8193), Idaho-Boise, 9/2013-9/2016:**

*“I was unable to transfer any credits to Boise State University in order to finish my degree I was left with no option but to continue at ITT. Even the local community college was unable to accept my credits.”*

**167. [REDACTED] (ID 8695), Idaho-Boise, Computer and Electronics Engineering Technology, 3/2002-3/2004:**

*“ITT Tech told me and my parents that their credits would transfer with out issue to any institution. I have repeatedly attempted to transfer my credits so that I might be able to continue my education or get an extended degree. Only to be rejected by other institutions. I have tried many many different schools in my area in an attempt to transfer credits so that I could continue or improve my education. I have not been able to find one institution in years that would take even one credit from my ITT Tech education. This has made it impossible to continue or improve my education.”*

**168. [REDACTED] (ID 4080, 5977), Idaho-Boise, Drafting and Design Technology transferred to Online Business Accounting Technology, 3/2006-5/2009:**

*“Informed that their credits could be transferred over to another college if you wanted to pursue your education to a higher level. I found out later that ITT is a not an accredited school, nor are any of their credits/classes recognized by another university which makes them absolutely useless. Which in turns makes their degrees worthless since no one will acknowledge them.”*

**169. [REDACTED] (ID 7738), Idaho-Boise, Computer and Electronics Engineering Technology, 11/2005-12/2007:**

*“To go on to a bachelors degree I attempted to transfer to Boise State University, but they would not honor any credits or my associates.”*

**170. [REDACTED] (ID 9045), Illinois-Arlington Heights, Internet Security Systems, 9/2008-6/2012:**

*“When I heard that the school was unable to transfer my credits over to another school I knew right then and there it was hard to accept the fact that I would be stuck in that school forever. I was only told of this halfway through my program. I was anticipating to go do my master’s program but ITT did not offer that and any other school wouldn’t accept my credits so it would be starting all over again.”*

**171. [REDACTED] (ID 8134), Illinois-Arlington Heights, 3/2008-3/2012:**

*“None of my credits are transferable to real schools.”*

**172. [REDACTED] (ID 7766), Illinois-Arlington Heights, 3/2013-5/2015:**

*“I tried transferring my credit to a community college but they rejected them and had to take Gen Eds all over again.”*

**173. [REDACTED] (ID 2849), Illinois-Arlington Heights, Computer Networking Systems, 1/2008-1/2010:**

*“My credits wont transfer so i would have to start all over with every class. General education class credits dont even transfer.”*

**174. [REDACTED] (ID 9494), Illinois-Arlington Heights, Computer Network Systems, 8/2009-9/2012:**

*“I looked into other schools to continue my education and earn a bachelors degree, however I learned very quickly that most of my credits from ITT Technical Institute would not transfer and my degree was useless.”*

**175. [REDACTED] (ID 5680), Illinois-Arlington Heights, Computer Networking/Information Security, 8/2001-10/2005:**

*“I tried to do this, but was told my credits wouldn’t transfer and felt the only way I could get a bachelor’s was to stay at my current school.”*

**176. [REDACTED] (ID 8184), Illinois-Arlington Heights, Information Technology, 1/2008-2/2012:**

*“After finding out how bad the teachers are at ITT and that i felt i wasn’t being provided the high valued education ITT promised me, i wanted to transfer to a community college or a big university. Due to my credits not transferring, i was stuck with ITT.”*

**177. [REDACTED] (ID 5490), Illinois-Arlington Heights, Computer Network Systems, 9/2011-3/2012:**

*“I was first told that my credits could transfer. Ever since trying to get my credit transcripts I was then told that they wouldn’t. I was even working with my local community college but no one returns phone calls and the campus has since moved.”*

**178. [REDACTED] (ID 9034), Illinois-Burr Ridge, Multimedia, 6/2003-6/2005:**

*“I was told I would be able to take my credits should I choose after getting a 2 year degree and continue my education at another school when I originally signed up to attend ITT. Turns out that wasn’t the case after I had already enrolled with ITT. I did not complete my 2 year time at ITT, I would of liked to transfer to another school and complete the program that I had signed up for. That was not going to be the case since ITT credits would not transfer. I could not afford to restart school and take a bunch more student loans out.”*

**179. [REDACTED] (ID 9046), Illinois-Burr Ridge, 9/2003-9/2007:**

*“I was not informed during the enrollment process that if I decided to transfer to another school that the credits were not transferrable. I recall during my second semester ITT was under review for accreditation an I was considering to transfer to a traditional college, is when I found out. After my first trimester I was considering transferring but was unable to because the credits were not transferrable in which I was not aware of when enrolling at ITT. I felt stuck.”*

**180. [REDACTED] (ID 7893), Illinois-Matteson, Electronics Engineering Technology, 3/1999-6/2001:**

*“The credits earned from ITT were not transferable to other institutions even though I was assured during the enrollment process that the credits would transfer. I completed a 2nd Associates Degree at another school because my ITT credits would not transfer. ITT stated with confidence during enrollment that my credits would transfer to any institution I chose to attend.”*

**181. [REDACTED] (ID 8244), Illinois-Mount Prospect, Information Technology, 11/2001-12/2002:**

*“ITT Technical Institute also falsely claimed to be fully accredited. They lied and said I could always use my credits and transfer to any college or university. I found out after graduation that none of my credits were able transfer to other schools such as my local community college. My degree and credits are useless. I tried transferring my credits to a community college only to be told my credits could not be transferred as ITT Tech was not properly accredited.”*

**182. [REDACTED] (ID 8397), Illinois-Oak Brook, Computer Electronics and Electrical Engineering, 5/2005-6/2007:**

*"I was told I could further my education at another school or institution, and that my credits would transfer if I decided to persue a different avenue other than ITT. ITT credits and courses are non transferable in any way."*

**183. [REDACTED] (ID 8696), Illinois-Oak Brook, 6/2004-6/2006:**

*"I was unable to use my ITT associates degree to transfer to any other university/college to obtain my bachelors degree. The education counselor flat-out lied about that when I was in the enrollment process. They made it sound like it would be very easy to transfer the credits."*

**184. [REDACTED] (ID 8130, 4183), Illinois-Oak Brook, Criminal Justice, 3/2008-7/2012:**

*"I could not finish my classes in another school because the credit s were not transferable."*

**185. [REDACTED] (ID 7840), Illinois-Oak Brook, 3/2010-12/2013:**

*"Credits will not transfer. I was forced to finish entire program causing debt amount to rise."*

**186. [REDACTED] (ID 8959), Illinois-Oak Brook, Computer and Electronics Engineering Technology, 6/2004-6/2006:**

*"Most of credits were not transferable and applying at another college would mean starting over from square one."*

**187. [REDACTED] (ID 8582), Illinois-Orland Park, Computer Drafting and Design, 6/2008-6/2009:**

*"I did enroll in another school, but the credits did not transfer."*

**188. [REDACTED] (ID 4853, 9340), Illinois-Orland Park, Computer Electronics Engineering Technologies, 8/2008-1/2011:**

*"They told me that the credits were transferable to another school which was a a Big Lie. No school would take ITT tech credits because they are not accredited. I've aske numerous schools if they would take ITT tech credits and the answer would always be NO."*

**189. [REDACTED] (ID 8014), Illinois-Orland Park , 3/2011-3/2013:**

*"After calling 3 other schools I was told I would have to retake all those classes over again and now paying double for classes I already took."*

**190. [REDACTED] (ID 9577), Indiana-Carmel, Business Accounting Techn, 9/2007-10/2010:**

*“I was told by local community colleges and other online programs that my credits do not transfer because of the lack of accreditation.”*

**191. [REDACTED] (ID 4318), Indiana-Carmel, 1/2002-1/2006:**

*“I’ve tried. IU, Purdue, and others do not accept credits. I will have to start all over again to have the option to get an MBA! 4 years simply wasted and tons of debt.”*

**192. [REDACTED] (ID 8570), Indiana-Carmel, 8/2007-8/2009:**

*“Falsely claimed that credits were transferrable and recognized at any education institute if i choose to transfer[.]”*

**193. [REDACTED] (ID 8598), Indiana-Carmel, 2/2008-9/2012:**

*“I was told that they were nationally accredited and that credits would and could transfer if i ever wanted to and that wasn’t the truth.”*

**194. [REDACTED] (ID 8763), Indiana-Carmel, 6/2010-1/2014:**

*“I was told if i ever went back to school to pursue another degree that my credits would transfer well once i did go for my nursing degree, none of my credits trasnferred i had to start from scratch, and i was also made aware when i signed up at a different college that ITT Tech lost their accreditation and that their degrees were trash. I had to start from scratch in order to get into another college for a degree.”*

**195. [REDACTED] (ID 9150), Indiana-Carmel, Criminal Justice, 12/2007-11/2013:**

*“I found out that even after I completed my degrees through ITT there were still other courses and certification I would have to take because they were not properly accredited and even if I switched to another school most credits would not transfer. I did try to enroll in another school but most of my credits wouldn’t transfer over.”*

**196. [REDACTED] (ID 8024), Indiana-Carmel, Information Systems Administration, 6/2010-6/2013:**

*“No one at ITT bothered to explain to me these course credits would not generally transfer to other schools. I didn’t find out until after I graduated that ITT is not regionally accredited as the reason. Had I known this, I would not have enrolled in the first place.”*

**197. [REDACTED] (ID 7538), Indiana-Carmel, Bachelor of Science, Business Management, 12/2013-12/2015:**

*“After I received my associates from ITT Tech in September 2009. I tried to transferring my credits to Humbolt State University and to College of the Redwoods. After being told by the recruiter that the credits usually transfer...I found out that I was lied to and that ITT Tech is only nationally accredited. At that point I was locked in to ITT because I didn't want to start all the way over at a new school. Both HSU and College of the Redwoods were sent my official transcripts and they both said they couldn't recognize of my classes.”*

**198. [REDACTED] (ID 6024), Indiana-Carmel, Criminal Justice, 10/2009-12/2012:**

*“When I first talk to them they never said anything to me about there credits not transferring to another school so if I was to go back to get a bachelor's degree I have to start all over again because of them hiding stuff.”*

**199. [REDACTED] (ID 8953), Indiana-Carmel, 12/2013-9/2016:**

*“I spent 3 years at ITT. [W]as 6 classes from graduation and none of my credits transfer. I used all my VA benefit and have nothing to show for it except for 6 classes short of a bachelors degree.”*

**200. [REDACTED] (ID 8485), Indiana-Fort Wayne, Criminal Justice, 9/2005-9/2009:**

*“I was not told about credits not transfer to others schools. I did not find this out until a year and a half attending the school. By that time it was too late to transfer, unless I started all over again. I wanted to transfer to Ivy Tech Community College after being at ITT for 1 1/2 years. This is how I found out that my credits did not transfer and I was stuck at ITT.”*

**201. [REDACTED] (ID 8150), Indiana-Fort Wayne, Criminal Justice-Incomplete, Visual Communications-Complete, 12/2009-6/2012:**

*“I was looking into Columbia College at one point and they told me that my credits didn't mean anything. I would have to start over.”*

**202. [REDACTED] (ID 7027), Indiana-Fort Wayne, 1/2011-1/2013:**

*“When I enrolled I was told that the program was fully accredited. I came to find out that this was false and my credits would basically not transfer anywhere. I was stuck. When I took this up with the school they said that by the time I graduated that they would be accredited. I'm not sure how they could assure that. I looked contacted multiple schools who informed me that my credits would not transfer to them.”*

**203. [REDACTED] (ID 8830), Indiana-Fort Wayne, Digital Entertainment and Game Design, 9/2004-6/2008:**

*“They told me that my credits would transfer to other schools. Even if I wanted to try and further my education the schools I want to go to will not accept ITT Tech credits, so I would have to start from scratch.”*

**204. [REDACTED] (ID 8217), Indiana-Fort Wayne, Computer and Electronics Engineering Technology, 3/2009-9/2011:**

*“Hoping to at least get a Bachelor in the field to make my time there worthwhile, I checked into transferring the credits to Ivy Tech/IPFW/Purdue and found that the credits would not transfer to any nearby school.”*

**205. [REDACTED] (ID 9151), Indiana-Indianapolis, Criminal Justice/Cyber Security, Business Administration, 11/2006-12/2012:**

*“I was told that ITT Tech was an accredited school, which, most colleges/employment do not accept credits or degrees from ITT Tech. Half or all of my credits would not transfer, many schools do not accept credits from ITT Tech. I would not even be able to enroll at another school for the fact of how much debt I am in now all over going to school at ITT Tech.”*

**206. [REDACTED] (ID 8677), Indiana-Indianapolis, 2004-8/2009:**

*“I was told in the beginning it was accredited and I later found out it wasn't. They even told me they would help get my credits transferred to which I found out there was no way to.”*

**207. [REDACTED] (ID 6418), Indiana-Indianapolis, 6/2007-6/2011:**

*“After looking into enrolling and transferring to another school, I determined that no other Community or State colleges in my area accepted or dealt with with the group that accredited ITT.”*

**208. [REDACTED] (ID 8476), Indiana-Indianapolis, Business Administration, 9/2006-12/2008:**

*“Recruiter told me all my credits would transfer if I decided to drop out and move to a different school That was my main concern. They had proper accreditation according to recruiter it's just not the same as most universities, therefore, when or if i wanted to go to grad school there will be a limited amount that would take my transcript and most likely be a for-profit school. At one point in my education I tried to transfer to a local university and they told me that my credits were worthless and that their accreditation is different. This is the first time I discovered there were several different accreditation and ITT was not on the same as all Universities.”*



**209. [REDACTED] (ID 9154, 9679), Indiana-Indianapolis, 9/2009-10/2013:**

*“No university in the state of Washington recognizes ITT Tech Degrees. Im not able to transfer to continue my masters.”*

*“University of Washington, Washington State University, Central Washington University, Eastern Washington University, and Evergreen University do not acknowledge and/or accept ITT Tech cridentials[.]”*

**210. [REDACTED] (ID 7269), Indiana-Indianapolis, 12/2009-9/2012:**

*“At the time that I graduated from ITT Tech none of my credits would transfer to another school. If i wanted to transfer to another school I would have had to start back over again.”*

**211. [REDACTED] (ID 7712), Indiana-Indianapolis, ASN-Associate of Science in Nursing, 9/2009-6/2013:**

*“I was told by ITT that some of my credits may not transfer, but once i graduated that was all irrelevant, because i would be licensed and it would not matter where i got my asn. This has not been the case at all. Even if i could afford to take out more loans, or the dep.t of education would agree to give me more student loans, which they wont, i have yet to find a school that will accept my asn. The ones i’ve spoken to all require me to start completely from scratch, in order to get my BSN. That’s 4 more years of school, clinicals, etc[.]”*

**212. [REDACTED] (ID 2531), Indiana-Indianapolis, 8/2005-6/2010:**

*“Can’t get a master because credits don’t transfer. They told me they wpuld.”*

**213. [REDACTED] (ID 8968), Indiana-Indianapolis, CAD, 8/1996-5/1998:**

*“All my credits from ITT were not transferable to another school. I even tried going back to ITT in 2009 and they told me I would have to retake most of the courses because they were no longer valid.”*

**214. [REDACTED] (ID 8975), Indiana-Indianapolis, Construction Management, 3/2010-12/2012:**

*“I have looked into numerous programs of study, hoping that maybe, I’ll be able to get a masters degree at a much better universities. After contacting Temple University, whom I was told is one of the only universities that accept a few of the ITT Tech credits, I was told I’d have to complete the bachelors degree program AGAIN, before I would even be able to go for my masters! I was*

*told I would have to apply to the school as an undergrad transfer! I was appalled. The other schools I looked into wouldn't even accept their accreditation. I feel so hopeless."*

**215. [REDACTED] (ID 9592), Indiana-Indianapolis, Master of Business Administration Degree, 3/2002-6/2007:**

*"The recruiter had told me that credits from ITT were transferable to other colleges and universities. However, after I graduated from ITT with my BS degree, I found out that this was not so. I was only allowed to transfer my Florida International University credits to ITT Technical Institute but not vice-versa. I really wanted to attend Florida International University and enroll in their MBA program but they would not accept my ITT Technical Institute degrees as proof that I had completed my AS and BS degrees. I felt cheated because I had to remain at ITT Technical Institute in order to continue on to my graduate studies. I was not going to be able to complete my Masters degree at my preferred Masters program, instead I had to complete the MBA at ITT Technical Institute."*

**216. [REDACTED] (ID 9714), Indiana-Indianapolis, Computer Forensics, 3/2011-12/2013:**

*"I tried to enroll in a community college and my credits from ITT Tech would not transfer."*

**217. [REDACTED] (ID 8531), Indiana-Indianapolis, Architectural Engineering Technology, 6/1991-6/1992:**

*"None of my credits would transfer to any accredited school, junior college or 4 year institution."*

**218. [REDACTED] (ID 8766), Indiana-Indianapolis, 3/2010-9/2011:**

*"I then went to my local agencies for job placement (wanting to start at the bottom in hopes to work my way up) to find out my credits can not be used because the school lacked the proper accreditation. I was also told by my "advisor" I could transfer my credits to a local university if I ever chose to go that route. They all but laughed at me when I applied and would have had to start from scratch. Absolutely no credits would transfer to any college. None. I tried applying and they say ITT TECH, and it was like a joke. I was all but laughed at."*

**219. [REDACTED] (ID 8390), Indiana-Indianapolis, Web Development, Technical Project Management, 9/2000-6/2006:**

*"The did not state that credits were only transferrable to other ITT Tech campuses. The issue of credits affecting eligibility for licensing exams was never mentioned. Credits from ITT Tech are not transferrable, so I am unable to further my education even in a different field of work."*

**220. [REDACTED] (ID 8214), Indiana-Indianapolis, Information Systems Security, 9/2007-3/2012:**

*“Prior to my enrollment at ITT Technical Institute, the recruiter informed me that they were an accredited college and that my credits would be able to transfer easily to other colleges which was not the case. I have been attempting to enroll in Master’s Degree programs so that I can get an MS but each college I try will not allow my credits to transfer into their institution.”*

**221. [REDACTED] (ID 7746, 6402, 3811), Indiana-Indianapolis, Criminal Justice, 3/2009-11/2012:**

*“They told me if I wanted to transfer after a couple years that all my credits would go with me to the new school needless to say I found out different by some other people that attended.”*

**222. [REDACTED] (ID 5697), Indiana-Indianapolis, Associates Computer Networking Systems, Bachelors, Software Security Systems, Masters Business Administration, 3/2003-12/2009:**

*“[C]redits do not transfer to regionally accredited colleges--as a result, I have an education that is not recognized in my area. In order to pursue a career in teaching I need to attend a school that has regionally recognized credits, with a Masters in a computer science related field. However the majority of my credits will not transfer to other colleges, and I will need to start the education process over again to further a career path in Education.”*

**223. [REDACTED] (ID 8036), Indiana-Merrillville, Nursing RN, 12/2010-6/2013:**

*“I was completely blindsided by there lack of professionalism, but by the time I figured it out, it was too late to get out due to all the money I had invested in already and the lack of ability in transferring credits.”*

**224. [REDACTED] (ID 8298), Indiana-Merrillville, 4/2013-6/2016:**

*“Credits earned does not transfer to any school. You would have to start fresh to receive a BSN or MSN.”*

**225. [REDACTED] (ID 8861), Indiana-Merrillville, 3/2014-5/2015:**

*“Credits wouldn’t transfer to the university I attempted that attend.”*

**226. [REDACTED] (ID 8058), Indiana-Newburgh, 3/2014-6/2016:**

*“I want to go on to pursue my NP and I can not transfer to the universities around my area.”*

227. [REDACTED] (ID 8016), Indiana-Newburgh, 6/2013-3/2015:

*“None of my classes would transfer to reputable universities.”*

228. [REDACTED] (ID 8723), Indiana-Newburgh, Nursing, 3/2014-6/2016:

*“It is becoming extremely difficult to find another school where my credits will transfer to continue my education for my BSN which most, if not all, hospitals in this area now require.”*

229. [REDACTED] (ID 7448), Indiana-Newburgh, 9/2011-3/2014:

*“Have to apply to online schools due to credits not transferring for my bsn and MSN. More expensive.”*

230. [REDACTED] (ID 8823), Indiana-Newburgh, 9/2011-10/2012:

*“Attempted to enroll at the University of Southern Indiana after realizing that ITT was a scam, only to find out that their credits did not transfer, a fact conveniently omitted from any talks with ITT staff. Would have had to start from scratch.”*

231. [REDACTED] (ID 4027, 7819), Indiana-Newburgh, Criminal Justice, 9/2006-6/2010:

*“Yes they said that credits would transfer, and that they were working towards being accredited. If I went back to school I’d have to start all over.”*

*“Nothing transfered so u was stuck and had no choice but to finish to at least have a lousy no good piece of paper.”*

232. [REDACTED] (ID 8395), Indiana-Newburgh, 6/2013-9/2015:

*“My credits will not transfer to the university I want to attend so I was told I would have to attend a community college for a semester then transfer. Wasting more of my time.”*

233. [REDACTED] (ID 8661), Indiana-Newburgh, Computer Drafting and Design, 9/2010-9/2012:

*“I figured going back to school would be the only help I could do for myself but none of my credits would transfer and I found no sense in racking up even more student loan debt with what I already had.”*

**234. [REDACTED] (ID 6703), Indiana-Newburgh, Computer Electronic Engineering Technology and Project Management, 1/2007-1/2013:**

*“If I want to change schools and go back into a new electrical program I would have to start over from the very beginning just none of my credits transfer the electrical union in my area does not recognize ITT as a comprable school to enter a apprenticeship progam.”*

**235. [REDACTED] (ID 7675), Indiana-Newburgh, 3/2007-9/2011:**

*“I found out afterwards that my credits wouldn’t transfer. When people started dropping like floors I thought about going to ivy tech until they told me they wouldn’t accept my credits I would have to stay all over with them.”*

**236. [REDACTED] (ID 8914), Indiana-Newburgh, Multi Media/Game Design, 6/2006-1/2008:**

*“They told me that I could complete my courses in 2 years when in fact it was a 4 year program, they also told me that all of my credits would be transferable to ANY school of my choosing. Turns out none were transferable at all. I was told by several schools that not a single one of my credits were transferable from ITT.”*

**237. [REDACTED] (ID 9310), Indiana-Newburgh, 9/2014-12/2015:**

*“None of my credits transfer and the only school that accepts them also closed.”*

**238. [REDACTED] (ID 8059), Indiana-Newburgh, 1/2013-1/2014:**

*“None of the credits I received from ITT would transfer to any other school. I took dosage calculations, anatomy and physiology 1 and 2, nursing concepts, and medical microbiology. However when I started attending a new school, I had to retake all[.]”*

**239. (ID 8701), Indiana-Newburgh, Nursing, 9/2015-7/2016:**

*“ITT Tech credits are non transferable to schools here. Schools are offering test outs but we have to pay for those. So i will have to pay more money to do this.”*

**240. [REDACTED] (ID 8718), Indiana-South Bend, Visual Communications, 8/2009-9/2011:**

*“I enrolled in a different college in 2014, but I had to start from scratch since my credits didn’t transfer.”*

**241. [REDACTED] (ID 4253), Indiana-South Bend, Nursing RN, 9/2013-3/2015:**

*“My credits will not transfer and I was more than half way through the program.”*

**242. [REDACTED] (ID 8483), Indiana-South Bend, Nursing, 3/2014-4/2015:**

*“ITT credits do not transfer to other schools. They made me retake three classes I’d already previously completed elsewhere and pay to test out of one class. Now I’ve wasted a year in nursing classes that I can’t apply at any other school.”*

**243. [REDACTED] (ID 9153), Kentucky-Lexington, 1/2009-9/2011:**

*“I wanted to finish my bachelor’s degree at another school but the school would not accept my transcripts after ITT tech assured me they would transfer.”*

**244. [REDACTED] (ID 7962), Kentucky-Lexington, Visual Communications, 6/2008-2/2010:**

*“I wanted to go to bctc or kctcs in lexington. I was told on the spot my credits weren’t transferable.”*

**245. [REDACTED] (ID 8018), Kentuck-Lexington, 6/2016-8/2016:**

*“Only another for-profit school will take my credits. There is no traditional University that will accept what I have done at ITT Technical Institute. They have wasted my time and now I have to start over.”*

**246. [REDACTED] (ID 9239), Kentucky-Lexington, Criminal Justice, 8/2011-6/2013:**

*“I continued att ITT to finish my degree because no school would transfer any credits from ITT.”*

**247. [REDACTED] (ID 9251), Kentucky-Louisville, Paralegal Studies, 10/2010-5/2012:**

*“The credits wouldn’t transfer to another school. If I ever wanted to pursue a Bachelor’s Degree in my field, I would literally have to start all over. It’s like the 2 years never existed.”*

**248. [REDACTED] (ID 7998), Kentucky-Louisville, IT - Networking, 9/2009-3/2010:**

*“The school also lied to me about how well accredited it was, and how my credits could transfer after a 2 year or 4 year degree, to another school, specifically in my case I wanted to accumulate enough credits so I could be accepted into the Air Force with my GED. After attending for 2 semesters, I come to find that the military doesn’t even recognize this schools credits.”*

**249. [REDACTED] (ID 6148), Kentucky-Louisville, Information Systems Security, 10/2009-6/2013:**

*“Credits that I have earned within ITT are not transferable to other college institutions so that I can further my education and receive a degree from a more credible institution.”*

**250. [REDACTED] (ID 9001), Louisiana-Baton Rouge, Informations Systems Securities, 6/2008-6/2012:**

*“The credits would not transfer so I could not have switched to a better school even if I wanted too.”*

**251. [REDACTED] (ID 8336), Louisiana-Saint Rose, Information Systems Security, 9/2007-12/2011:**

*“I am unable to transfer any credits to continue my education.”*

**252. [REDACTED] (ID 8841), Louisiana-Saint Rose, Computer Networking, 1/2000-2/2002:**

*“I was told that my credits would transfer to other colleges but that turned out to be false. My credits wouldn’t transfer to local state colleges, this has prevented me from furthering my education.”*

**253. [REDACTED] (ID 2815), Louisiana-Saint Rose, IT & Computer Network Systems, 11/2004-11/2006:**

*“Halfway through this program i wanted to leave and go to a community college. when i was told the credits would not transfer, i did not leave because i did not want all the money i already took out in loans to be a complete waste.”*

**254. [REDACTED] (ID 7687, 7686), Louisiana-Saint Rose, 6/2008-10/2011:**

*“I’ve tried to transfer to other schools to start over or get a Master’s Degree. None of them accept ITT Tech credits. I asked several staff members while I was still enrolled at ITT Tech. Not*

*ONE person could give me a single example of a school that accepts ITT Tech transfer credits, even though I was told otherwise during the enrollment process.”*

**255. [REDACTED] (ID 9176), Louisiana-Saint Rose, Information Technology - Computer Network Systems, 3/2006-6/2008:**

*“Before I finished by degree and realized that ITT was a fraud, I explored various avenues of transferring my credits to another school in order to continue or try another field of study. All of the schools I contacted stated that they did not recognize not 1 of ITT’s courses.”*

**256. [REDACTED] (ID 3951, 7808), Louisiana-Saint Rose, Digital Entertainment and Game Design, 8/2004-10/2008:**

*“I was thinking about going to school closer to home at a state university, but I was told none of my credits would transfer over. I would have to take all remedial courses over again which would of course cost me more money.”*

**257. [REDACTED] (ID 5173), Maryland-Owings Mills, 2009-7/2011:**

*“Wanted to transfer to a University but couldn’t.”*

**258. [REDACTED] (ID 9541), Maryland-Owings Mills, CNS (Computer Networking Systems), 6/2011-9/2013:**

*“I tried enrolling to other schools and community colleges. But unfortunately, ITT Technical Institute accreditation system is not recognized by employers nor other colleges and their institution. Therefore, I would have to take the Associates Degree courses over from scratch but still owe the outstanding debt.”*

**259. [REDACTED] (ID 9683), Maryland-Owings Mills, IT - Computer Network Systems, 8/2009-1/2012:**

*“I enrolled at the local community college where I live and basically had to take all the classes over again because none of the credits from ITT Tech transferred.”*

**260. [REDACTED] (ID 9288), Maryland-Owings Mills, Information Systems, 1/2010-1/2011:**

*“ITT-Techs credits will not transfer to any school worth mentioning and that is a tough pill to swallow.No school in the area would accept my credits, thus making the credits I do have virtually worthless. Now that the school is closed I can no longer finish my degree.”*



**261. [REDACTED] (ID 9029), Maryland-Owings Mills, Computer Network Systems, 6/2010-3/2012:**

*“They lied about accreditation, I thought that I could transfer my credits once I’m done with my associates. Most schools didn’t take them. My associates degree is useless, and could not pursue a bachelor’s degree elsewhere.”*

**262. [REDACTED] (ID 8799), Massachusetts-Norwood, 6/2002-6/2004:**

*“Transferability of credits was a major issue for me. I had to retake english, math, science classes because even the core foundation classes would not transfer to a community or state level college.”*

**263. [REDACTED] (ID 8340), Massachusetts-Norwood, 4/2007-3/2009:**

*“I tried transfer credits a lot of schools said that it did not meet there credentials.”*

**264. [REDACTED] (ID 7934), Massachusetts-Norwood, Computer and Electronics Technology, 3/2010-6/2012:**

*“I had future ambitions right after ITT Technical Institute to continue my education to either obtain my Bachelor’s or Master’s degree. This was very short lived as I struggled to find a school that was willing to accept any of my credits. I went from New England Tech to University of Southern Maine to Penn State, and only Penn State would accept < 8 credits which pertained just to general education. It is now completely impossible to further my education unless I invest in MORE money just to redo my Associate’s degree somewhere else that I can continue on.”*

**265. [REDACTED] (ID 6728), Massachusetts-Norwood, IT/CNS - Computer Networking Systems, 6/2009-4/2011:**

*“They pushed me to enter the Bachelor’s program (no doubt to buff their numbers for enrollment). I was told I could finish it elsewhere. This was of course a lie, the courses are almost designed to not transfer.”*

**266. [REDACTED] (ID 7645), Massachusetts-Norwood, Computer Networking Systems, 10/2008-9/2010:**

*“I was not able to transfer any of my school credits to more reputable schools or even community college” I was told I wasn’t able to transfer credits because ITT Tech is a “National” division school. So because of that I can only transfer credits to other National schools, which also happened to be unethical for-profit colleges.”*

**267. [REDACTED] (ID 8790), Massachusetts-Wilmington, CEET, 3/2008-3/2010:**

*“You could only transfer to another ITT-tech school in the state. They made it that way because most school dont take there credits. Schools dont look at ITT-tech as a real school.”*

**268. [REDACTED] (ID 7828), Massachusetts-Wilmington, 9/2007-5/2012:**

*“I could transfer my credits. I wanted to transfer to a more affordable school but no other school would take the credits, also ITT would provide me with my transcript, so even if I wanted to tranfer,I couldn't.”*

**269. [REDACTED] (ID 8874), Massachusetts-Wilmington, Electronics Technology, 6/2010-6/2012:**

*“No accredited school would take any transfer credits towards my ITT degree. Leaving me to start fresh and all over again.”*

**270. [REDACTED] (ID 9189), Massachusetts-Wilmington, Computer Network Systems, 9/2007-6/2010:**

*“They told me that the Credits earned where transferable and that I'd be working in high tech Labs. I came to find out after attending school for almost two years the credits where not transferable.”*

**271. [REDACTED] (ID 9269), Massachusetts-Wilmington, Computer Network System, 8/2007-7/2010:**

*“When I was about half way thru into ITT, I finally realize that this school was a joke. I've looked into transferring my credit but no other school would accepted it. So I bit the bullet and stay till the end.”*

**272. [REDACTED] (ID 5828), Michigan-Canton, IT-Computer Networking Systems, 8/2002-8/2004:**

*“Very few of my credits would transfer to a major state funded university. I am being forced to test out of many core classes or to pay for them again.”*

**273. [REDACTED] (ID 7684), Michigan-Canton, Network Security/Administration, 1/2010-6/2012:**

*“ITT stated that all credits were likely to transfer to other schools(University of Michigan, Wayne State, Schoolcraft College), when in reality they were not. After graduating I thought that I could use my earned ITT credits to attempt a bachelors program at a more reputable school. I*

was wrong. Every credit earned at ITT was completely irrelevant to any other education facility.”

**274. [REDACTED] (ID 5137), Michigan-Canton, School of Information Technology Multimedia, 9/2004-9/2006:**

“None of the classes I took were transferable to bachelor programs in nearby colleges and universities. The only one that ITT Tech represented to me was a business college, not a field I was interested in.”

**275. [REDACTED] (ID 5405), Michigan-Canton, Criminal Justice, 11/2010-12/2012:**

“Was told the credits transferred, they don’t or majority don’t if going to say Michigan state for example.”

**276. [REDACTED] (ID 7906), Michigan-Canton, Drafting and Design, 3/2005-8/2007:**

“It wasn’t until I was part way through the program that I found out my credits would not transfer. My intention was always to move on to obtain a 4 year degree. It wasn’t until a fellow student attempted to transfer credits did we find out that it wasn’t an option for classes through ITT.”

**277. [REDACTED] (ID 9240), Michigan-Canton, Computer Networking Systems, 7/2004-8/2007:**

“I’ve attempted to enroll into the University of Michigan Dearborn for their engineering program but was told that I needed to attend Oakland Community College to take courses that would transfer, because my credits from ITT Tech would be excepted.”

**278. [REDACTED] (ID 8741), Michigan-Canton, Criminal Justice, 3/2008-3/2013:**

“I tried l transfer to baker college and most my credits wouldn’t transfer so I had no choice but to continue with ITT to finish my degree.”

**279. [REDACTED] (ID 7661), Michigan-Dearborn, Network System Adminstration, Network Security, 3/2012-3/2016:**

“None of my credits would transfer except the accounting class that they made me take that has nothing to do with the course i took.”

280. [REDACTED] (ID 8800), Michigan-Grand Rapids, 9/2003-10/2005:

*"I couldn't enroll in another school because my credits wouldnt transfer."*

281. [REDACTED] (ID 3939), Michigan-Swartz Creek, Criminal Justice, 5/2008-9/2012:

*"They told me my credits would transfer after graduation but found out I couldn't."*

282. [REDACTED] (ID 4259, 2765), Michigan-Swartz Creek, Computers, Drafting and Design, 3/2009-3/2011:

*"I was told my credits could transfer to a traditional university if I wanted to go elsewhere to get my bachelor's. They do not as ITT is not accredited. Which I did not know."*

283. [REDACTED] (ID 8072), Michigan-Swartz Creek, Electronics Engineering, 1/2010-5/2013:

*"My credits don't transfer. I can not further my education without starting over. I was told they would."*

284. [REDACTED] (ID 8883), Michigan-Swartz Creek, Information Systems Cyber Security, 12/2009-12/2013:

*"After completing my program at ITT, I wanted to go for a Masters degree at a local University. However, when I applied, they told me that none of my credits would transfer, and that I would have to start from scratch."*

285. [REDACTED] (ID 8142), Michigan-Swartz Creek, 9/2010-6/2012:

*"ITT Tech is no longer accredited, and even prior to this the credit will not transfer anywhere."*

286. [REDACTED] (ID 5938), Michigan-Swartz Creek, Information Security Systems, 1/2008-12/2014:

*"My major credits wont transfer to community college."*

287. [REDACTED] (ID 4180, 8816), Michigan-Swartz Creek, Mobile Communications Technology, 4/2011-12/2012:

*"I looked for numerous schools to transfer to but nobody would accept credits from ITT. Also the loans maxed me out to I couldn't afford to start over."*

**288. [REDACTED] (ID 7351, 7777, 7739), Michigan-Troy, Network Systems Administration, 8/2015-6/2016:**

*"I tried enrolling to all my other local colleges but no schools would accept my credits so I had to restart my program and take on more debt."*

**289. [REDACTED] (ID 9039, 9038), Michigan-Troy, Electronics Engineering, 9/2011-6/2015:**

*"Credits earned at ITT Technical Institute will only transfer to another ITT Technical Institute."*

**290. [REDACTED] (ID 8877), Michigan-Troy, 3/2011-9/2013:**

*"I attempted to get my masters degree from antoher school until I realized that no one would take my credits."*

**291. [REDACTED] (ID 9388), Michigan-Troy, Multimedia Development, 9/2001-9/2003:**

*"During my time with the recruiter, he swore up and down that ITT Tech was an accredited school and that I could transfer my credits anywhere to continue my education. He bragged about how they had students that went on to the University of Michigan and Michigan State. He and the other recruiters all told this to myself and my classmates. Unfortunately he was dead wrong. Right before our final semester, when my classmates and I started applying to other schools to continue our education, we all found out the cruel truth, that our credits would only transfer to a select number of other online "for profit" schools. We couldn't even transfer our credits to community college. My classmates and I were all very angry but at that point, we couldn't do much but press forward and at least get our Associates Degree. As I have mentioned before, my classmates and I were under the false direction that we would be able to transfer to the college/university of our choice. When it was clear that wasn't going to happen, the recruiters and administrators pushed very hard for us to return to ITT for their Bachelor degree programs. None of us did."*

**292. [REDACTED] (ID 7726), Michigan-Troy, Information Systems Security, 3/2006-12/2010:**

*"Email I received from Lawrence Technological University...*

*Hello [REDACTED],*

*We recently received an application from you. We noticed you received a Bachelor's from ITT Tech. It does not hold regional accreditation so we would not accept the degree, therefore we will withdraw your application. We wish you the best in your future academic career.*

Lawrence Technological University

Email: [sjoy@ltu.edu](mailto:sjoy@ltu.edu)

Phone: 248-204-3164

**292. [REDACTED] (ID 8836), Michigan-Troy, CAD, 3/1993-9/1995:**

*“Told that all my credit would transfer to ANY COLLEGE. I was actually laughed at by another school advisor. When I told them where I attended and I wanted to finish up my degree.”*

**293. [REDACTED] (ID 9694), Michigan-Troy, Digital Entertainment and Game Design, 11/2006-9/2011:**

*“When inquiring about transferring to another school I realized how none of my credit would transfer to the another school which would just leave me with a big bill. So I decided to still the program. I could go no where else without taking out more loans and starting over.”*

**294. [REDACTED] (ID 8225), Michigan-Troy, 3/2010-3/2012:**

*“My thing is why wasn’t I ever informed that not a single one of my credits would transfer to any college? Had I known this, I would have never enrolled and take courses at ITT Tech!!”*

**295. [REDACTED] (ID 9351), Michigan-Troy, 1/2008-1/2010:**

*“Majority of my credit s would not transfer so i had to start all over and wasted time and a loan on an institute that mislead me.”*

**296. [REDACTED] (ID 8117), Michigan-Troy, Digital Entertainment and Game Design, 7/2009-9/2013:**

*“I can’t enroll in another school because my credits wont transfer.”*

**297. [REDACTED] (ID 7714), Michigan-Troy, Criminal Justice, 6/2010-6/2013:**

*“The credits don’t transfer. They only transfer to other for profit schools. Nothing good like state or community school.”*

**298. [REDACTED] (ID 7012), Michigan-Troy, Information Technology - Computer Network Systems, 8/2005-2/2008:**

*“I have been looking for schools that are respected on a resume, but they all laugh when I ask about credit transfers. These school include Ferris State and Central Michigan University.”*

**298. [REDACTED] (ID 7012), Michigan-Troy, Information Technology - Computer Network Systems, 8/2005-2/2008:**

*“I have been looking for schools that are respected on a resume, but they all laugh when I ask about credit transfers. These school include Ferris State and Central Michigan University.”*

**299. [REDACTED] (ID 9276, 9275), Michigan-Troy, Information Technology - Web Development, 9/2001-9/2003:**

*“My credits from ITT Technical Institute did not transfer to other universities. I was forced to retake many classes that were already taken causing me to further go into debt.”*

**300. [REDACTED] (ID 8680), Michigan-Troy, 9/2008-2/2011:**

*“ITT claimed they were accredited & their credits were transferable, which I later found out was not true. I tried to eventually transfer to another school (Univ. of Phoenix) & I lost credits.” I tried going to University of Phoenix & all my credits couldn’t even transfer to another “pretend” college.”*

**301. [REDACTED] (ID 8423), Michigan-Troy, School of Information Technology, 5/2001-2/2002:**

*“I remember asking the student “advisor” about continuing education. I asked if my credits would transfer if I wanted to continue my education at a college or university later on. She told me I could, but that was lie. I know this because I returned to a community college some years later and I had to start fresh because none of my credits from ITT transferred...NONE of them.”*

**302. [REDACTED] (ID 9619), Michigan-Troy, Information Systems Security, 11/2006-3/2010:**

*“I continued my education to get a bachelors at that school because my credits would not transfer. They said that would be the best option since my credits would not transfer.”*

**303. [REDACTED] (ID 4788), Michigan-Troy, Web Development, 1/2004-1/2007:**

*“When I finally stopped going to ITT Tech and decided to go to Oakland Community College in Royal Oak, MI, I found out that only ONE credit would transfer and that would be the English credit. Nothing else transferred and that also helped discourage me to pursue more education as I had wasted time and effort at ITT Tech for classes that would never get me anywhere. I essentially had to start over.”*

**304. [REDACTED] (ID 8129), Michigan-Wyoming, 9/2008-6/2012:**

*“I tried to enroll in many different colleges from Community to Universities all said the same things that I would have to start all over again from the bottom because no credits would transfer and pay my way through pocket because I had no funds and FASFA.”*

**305. [REDACTED] (ID 7771), Michigan-Wyoming, Business Administration, 9/2006-6/2011:**

*“The counselors would constantly tell you that credits were transferable. This was a absolute lie. No other schools would take credits from ITT, and if it they did, they only took a few. I thought about going to another school to get my Masters, but I worry that I will have to retake more classes due to the credits not transferring. It seems like more of a headache so I am just choosing to not to go back to school.”*

**306. [REDACTED] (ID 8524), Michigan-Wyoming, Criminal Justice, 6/2009-10/2011:**

*“There were 2 schools I called and inquired about credit transfers and was told they would not be accepted and I would need to retake classes I had already taken and then some to gain the proper credits to obtain my degree.”*

**307. [REDACTED] (ID 8935), Michigan-Wyoming, Project Management Administration, 9/2006-9/2013:**

*“Terry said that national accreditation is what ITT Tech has for accreditation and that is the best to have because it can be used nationally. I was told credits would transfer to any college. I can not transfer to another school because ITT stole all my financial aide and other colleges to not accept their credits. The one’s that do are just as bad as they are. ITT-Technical Institute is nationally accredited and the credits to not transfer to other colleges or universities. Sometime ITT Technical Institute will not accept their own credits.”*

**308. [REDACTED] (ID 8915), Michigan-Wyoming, 12/2005-12/2009:**

*“I was told it was accredited however I found out that they were not. I would have to take all my classes over again in order to obtain my degree. I was told most of them would transfer as long as I obtained my degree.”*

**309. [REDACTED] (ID 8549), Michigan-Wyoming, Electrical Engineering, 9/1997-9/1999:**

*“Every school I tried to go to in order to further my education would not transfer my credits from ITT Tech.”*



**310. [REDACTED] (ID 8064), Michigan-Wyoming, Computer Electronics Engineering Technology, 7/2007-7/2009:**

*"I wanted to finish out my bachelors at a different school and found that none of my credits transferred this was not disclosed when I signed up."*

**311. [REDACTED] (ID 5449), Michigan-Wyoming, Network Systems Administration, 9/2011-6/2013:**

*"The credits earned at ITT are useless for transferring to any other college or university."*

**312. [REDACTED] (ID 8781), Michigan-Wyoming, 12/2011-6/2014:**

*"None of my credits would transfer when I tried to enroll in Davenport to finish my Software development BS. I would have to start all over."*

**313. [REDACTED] (ID 9152), Michigan-Wyoming, Drafting and Design, 9/2008-5/2009:**

*"I was looking to go to another college and none of my credits I worked so hard for would transfer. Therefore I would have to start all over."*

**314. [REDACTED] (ID 7836), Michigan-Wyoming, 12/2009-9/2013:**

*"Non-transferable credits after getting a Bachelor's. Seems pretty sad if I wanted to get another degree from another school I have to start over, even though ITT made me take general eds in order to complete my degree."*

**315. [REDACTED] (ID 9613), Michigan-Wyoming, 6/2007-9/2011:**

*"They said that we could transfer credits but we couldnt. I wanted to enroll into davenport university but not all of my classes would transfer so i would have to take classes i have already taken."*

**316. [REDACTED] (ID 8435), Michigan-Wyoming, Criminal Justice, 9/2008-5/2012:**

*"Well I was told that I could transfer to a non profit school and my credits would transfer only to find that false. I tried to transfer to a traditional institution only to find out I had to start from the beginning."*

**317. [REDACTED] (ID 8239), Michigan-Wyoming, Criminal Justice, 12/2008-6/2012:**

*"I tried enrolling in another college but my credits wouldn't transfer so I would've had to start all over again."*

**318. [REDACTED] (ID 5371), Michigan-Wyoming, Computer Networking, 12/2009-6/2010:**

*"When I decided to transfer from ITT to Montcalm Community College in 2011, I discovered that none of the credits earned from ITT would transfer because of how they're accredited."*

**319. [REDACTED] (ID 7736), Michigan-Wyoming, Drafting and Design, 9/2009-6/2012:**

*"My credits don't transfer so if i wanted to go for a bachelors degree i would basically be starting over unless i attended ITT Tech for my bachelors degree and that's not happening."*

**320. [REDACTED] (ID 8121), Michigan-Wyoming, Criminal Justice, 4/2008-5/2011:**

*"They absolutely mislead me in terms of having the proper accreditation. I didn't find out until well into my schooling that most if not all of my credits and/or degree are non-transferable to any other college, basically rendering my \$50,000 education and degree useless."*

**321. [REDACTED] (ID 6963), Michigan-Wyoming, Criminal justice, 6/2010-12/2012:**

*"Not an accredited school, credits completed would not be accepted to local community college."*

**322. [REDACTED] (ID 5060), Michigan-Wyoming, Computers and Electronics Engineering, 6/2001-5/2003:**

*"As stated above, I tried to enroll in several schools from 4 year programs to community college courses, but none of my education would transfer."*

**323. [REDACTED] (ID 5791), Minnesota-Eden Prairie, Information Technology, 8/2007-12/2008:**

*"I tried to enroll in a local public community college, and found out that none of the credits would transfer from ITT. This would have meant starting over completely and given the amount of loans I already have, I can't afford to start over from scratch."*

**324. [REDACTED] (ID 8418), Minnesota-Eden Prairie, Game Design, 9/2007-9/2010:**

*“None of my ITT Tech credits from my time at the school would transfer too any other schools, few company’s will accept my degree from ITT tech so i have no way to enter my field of study, i can’t afford too go back too school for a proper degree from a real school. I could not enroll at The university of Minnesota, because they would not except my credits from ITT tech ie; math english.”*

**325. [REDACTED] (ID 9401), Minnesota-Eden Prairie, Computer Aided Drafting & Design, 6/2010-7/2012:**

*“Since the credits i received from ITT Tech do not transfer I would have to start from square one which would mean MORE STUDENT LOAN DEBT.”*

**326. [REDACTED] (ID 9280), Minnesota-Eden Prairie, 12/2012-8/2016:**

*“I had spoke with the chair spokesman at the University of Minnesota. He indicated to me that none of the ITT Tech credits would transfer and I’d have to redo all my education over again.”*

**327. [REDACTED] (ID 9285, 9284), Minnesota-Eden Prairie, Digital Entertainment Gaming and Design, 9/2004-6/2008:**

*“I’ve looked into State degree/programs and I’ve learned that none of the classes completed/credits will transfer. I basically have huge student loan debt from a degree that has done nothing for me.”*

**328. [REDACTED] (ID 8775), Missouri-Arnold, 9/2007-12/2010:**

*“I was told that my credits would transfer to a 4 year university. This was definitely not true. I wanted to try to transfer once I realized the low quality of education. Due to credits not transferring, I could not.”*

**329. [REDACTED] (ID 8246), Missouri-Arnold, 9/2008-8/2011:**

*“ITT Tech always told me their credits are non transferable. So I was locked into going there until I could graduate and try to make something of it.”*

**330. [REDACTED] (ID 7911), Missouri-Arnold, Software Applications Development, 6/2009-6/2012:**

*“ITT Repeatedly assured me that their credits transferred to other universities and that these concerns were an ignorant myth. They assured me they were fully accredited. They are only nationally accredited, not regionally. When I transfered briefly to the University at Buffalo, they*

*did not take my credits. No one takes an ITT degree seriously. I would have to start from scratch and get another Bachelors if I ever wanted to get a Masters. I should not be burdened with the debt from a useless degree.”*

**331. [REDACTED] (ID 2599), Missouri-Arnold, Accounting Technology, 9/2008-5/2010:**

*“The credit from IIT will not transfer to any reputable university or community college.”*

**332. [REDACTED] (ID 7776, 8034), Missouri-Arnold, Information Systems Security, 3/2006-5/2010:**

*“Also said the credits would be transferable. I literally had a rep at a traditional college laugh in my face when I asked about credit transfer.”*

**333. [REDACTED] (ID 9015), Missouri-Arnold, Computer Electronic Engineering Technology, 6/2007-6/2010:**

*“I tried to enroll into another college but they told me none of my credits would transfer over and that I would have to start over if I wanted to go there.”*

**334. [REDACTED] (ID 2544, 2545, 2542), Missouri-Earth City, Visual Communications, 6/2008-11/2011:**

*“I tried to go to FullSail to complete my Bachelor’s Degree and they wouldn’t accept any credits from ITT.”*

**335. [REDACTED] (ID 8161), Missouri-Earth City, Information Technology - Computer Network Systems, 9/2008-3/2010:**

*“I looked into further my education at a standard university and was informed that all classes I took at ITT Tech wouldn’t transfer as they did not meet the standards.”*

**336. [REDACTED] (ID 6701), Missouri-Earth City, Electronics Engineering, 6/1993-5/1995:**

*“I have been in contact with other schools in the past about continuing my education. After discussions I found out that most of the credits I earned at ITT will not transfer to a program at a Community College or University.”*

**337. [REDACTED] (ID 8972), Missouri-Earth City, Electronics Communication Engineering Technology, 9/2007-5/2011:**

*“They claimed they were an accredited school but since they were privately owned my credits wouldn’t transfer so i would have to finish my degree at ITT in order to get my degree.”*

**338. [REDACTED] (ID 7984), Missouri-Earth City, Electrical Engineering and Communications Technology, 9/2011-3/2015:**

*“I wish i would of went to another school, but my credits wouldn’t transfer to any other school. So i need a bachelors degree so I was obligated to go to that school to get it. I didn’t want to start over because by the time i found this out I had to much time invested.”*

**339. [REDACTED] (ID 2683), Missouri-Kansas City, Electronics and Communications Engineering Technology, 12/2008-12/2012:**

*“After my associates I wanted to pursue my bachelor degree in a different school a more believable and accredited school, but it was impossible since my credits wouldn’t transfer I would have to start again from zero and get another associate degree cause the credits wouldn’t transfer. I was stuck with ITT Tech since my credits didn’t count anywhere else, I had to enroll for the bachelors with them because I had no other choices.”*

**340. [REDACTED] (ID 7932), Missouri-Kansas City, Information Systems Security, 6/2006-3/2010:**

*“I started to look into programs with a community college and found out that a majority of credits from ITT do NOT transfer; I left the campus embarrassed and empty handed.”*

**341. [REDACTED] (ID 7792), Missouri-Kansas City, 9/2006-8/2008:**

*“Yes, they advised me my credits would transfer to any major university to only find out none of my credits would transfer after graduation. I would basically be stuck there for another 2 years, and 40 thousand dollars later to be offered a bachelors degree, or start all over.”*

**342. [REDACTED] (ID 8332), Missouri-Kansas City, Associates in Network Management, 8/2007-6/2009:**

*“Stated full accreditation, promised that all credits would transfer to any school. (The only school I found that would take 100% credits was University of Phoenix Online). Tried to transfer my credits to Longview Community College. Less then half of the credits transferred and the ones that did were the general education (English and Math).”*

**343. [REDACTED] (ID 7793), Missouri-Kansas City, 9/2006-1/2008:**

*“I attempted to transfer to my local community college, JCCC. The admissions lady told me not to bother marking down ITT Tech as they would accept nothing from them.”*

**344. [REDACTED] (ID 9093), Missouri-Kansas City, Information Systems Security, 9/2005-12/2010:**

*“After my experience at ITT I tried to transfer to another school’s program and a majority of the credits would not transfer.”*

**345. [REDACTED] (ID 5058), Missouri-Kansas City, 12/2008-12/2010:**

*“It was never mentioned that the school was nationally accredited, but not regionally. When they decided to cancel the Bachelor’s program that I was to enroll in, I was left scrambling to find a new school. Because ITT is not regionally accredited, I had to start from scratch in my pursuit of a degree. I wouldn’t say I COULDN’T enroll, but none of my credits from ITT would transfer, leaving me to have to start from scratch. Even basics such as math and English were not accepted.”*

**346. [REDACTED] (ID 9721), Missouri-Kansas City, Drafting and Design, 9/2006-8/2009:**

*“I was shown false pie charts and other bar graphs, I was told that my credits would be transferable to other colleges. I tried to enroll into other local colleges (even community colleges) and was told that the only credit that would transfer is a single English class/credit and that NONE of my other classes/credits earned (LOTS of math, drafting, design, AutoCAD, inventor classes) weren’t acceptable.” I was told during the enrollment process that all my credits were transferable as well as DURING the time I was attending classes at ITT Tech. I have since found out (and tried to enroll to other local colleges including community colleges) that only one English credit would transfer.”*

**347. [REDACTED] (ID 7812), Nebraska-Omaha, Criminal Forensics technician, 3/2011-6/2015:**

*“I tried to enroll into another college and my credits from my completed degree will not transfer.”*

**348. [REDACTED] (ID 9163), Nebraska-Omaha, 9/2000-1/2003:**

*“They promised credits would transfer to receive a higher degree but I was unable to find a college that does.”*

**349. [REDACTED] (ID 9188), Nebraska-Omaha, 1/2004-1/2006:**

*“No matter how many times I tried to get my credits to transfer, NO school recognized my transcripts from ITT.”*

**350. [REDACTED] (ID 6675), Nevada-Henderson, 9/9-11/2010:**

*“When I enrolled at College of Southern Nevada, none of my classes were able to transfer. I had to start all over from scratch and work my way up. I even had to take classes that were similar at ITT.”*

**351. [REDACTED] (ID 8071), Nevada-Henderson, 1/2010-1/2012:**

*“They promise high quality education but did not deliver on it. After half a year I tried to transfer to a community college but I was informed that ITT tech credits were non-transferable.”*

**352. [REDACTED] (ID 9209), Nevada-Henderson, Construction Management, 3/2007-6/2011:**

*“Before signing anything, I was told that I would be able further my education and pursue a masters degree by transferring credits to other schools, but I found that to be completely false when I attempted to apply for nursing programs at College of Southern Nevada and Nevada State College; neither of them accepted credits or my degrees from ITT. I was also told that a high percentage of the students found work in the chosen field, but from my own observations and speaking with fellow classmates, I have also found this not to be true since they are either out of work or working outside of their chosen field.”*

**353. [REDACTED] (ID 9663), Nevada-Henderson, Criminal Justice, 11/2006-3/2010:**

*“Ms. Charlene Sablan, recruiter told me that “the school’s program was accelerated courses designed to fit my work schedule as well as provide to me top of the line education with new computer technologies. The degree was nationally accredited so I can further my education anywhere else in the US with no problems transferring my credits from my previous college.” No word as to how my credits would not be transferrable to other colleges nor be acceptable when finding a job in the criminal justice fields. Both UNLV and University of Hawaii refused to accept my degree nor class credits to apply to their Master’s degree program. I was told that I had to start from the beginning and take all the Bachelor’s degree classes again to qualify for the Master’s program.”*

**354. [REDACTED] (ID 9593), Nevada-Henderson, Criminal Justice, 1/2007-9/2009:**

*“They told me that the degree was accepted anywhere, I could transfer to UNLV, CSN, wherever I wish. Once my program was completed, I called UNLV and they laughed at me and told ITT was a of time and I was ripped off.”*

**355. [REDACTED] (ID 9674), Nevada-Henderson, Information Technology Multimedia, 9/2005-9/2007:**

*“I was misinformed when I started the program and was promised that I would be able to transfer all of my units to other schools if I were to discontinue my studies at ITT Tech. In attempting to do so however, I found that only a handful of classes were even eligible because the school wasn’t nationally accredited. This made it extremely difficult to pursue a new career as I would have to retake all of the classes that wouldn’t transfer as well as find a way to fund them all.”*

**356. [REDACTED] (ID 8075), Nevada-Henderson, Computer Networking, 9/1999-6/2001:**

*“Said we could transfer credits, but ITT credits dont transfer any where.”*

**357. [REDACTED] (ID 9164), Nevada-Henderson, 3/2002-3/2004:**

*“Said they were accredited and if I wanted to transfer to UNLV I could do so, this was a lie!”*

**358. [REDACTED] (ID 9160), Nevada-Henderson, 9/2007-6/2012:**

*“Even though I was promise my credit would transfer, none of my credits were accepted at any community college or universities.”*

**359. [REDACTED] (ID 2760), Nevada-Las Vegas, Electronic Engineering, 6/2009-3/2011:**

*“I was told I could transfer my credits to CSN or UNLV to get my BS if I wanted to. After my friend told me bout what was going on with the lawsuit my eyes opened. I went to CSN in Las Vegas NV after 1.5 Years of study and 31k dollars of loans to find out not even 1 class was accredited making me start all over. Not even a Gen ed class was accredited. I couldn’t enroll in another school to pick up where I left off with ITT-TECHNICAL Institute. I needed only 1 more semester to graduate with an Associate Degree and literally had to start from scratch[.]”*

**360. [REDACTED] (ID 8516), New Mexico-Albuquerque, 8/2006-5/2010:**

*“Tried a couple of schools and my credits would not transfer so I would have started over.”*

**361. [REDACTED] (ID 8670), New Mexico-Albuquerque, 3/2005-6/2007:**

*“When I signed up for the school I wanted the bachelors in game design, as I was finishing the associates portion of the program they canceled it at my school leaving myself and others to look to continue what we wanted to study. I had enquired about continuing my education with the*



*hopes of credits transferring and that is not the case. No four year institution will accept ITT-Tech credits, so I will have to start all over again."*

**362. [REDACTED] (ID 8376), New Mexico-Albuquerque, Computer Networking, 12/2007-12/2009:**

*"I originally wanted to complete a bachelors program with a community college after I completed my associates with ITT tech. I was told that this would be possible by ITT tech staff. When I tried to move into a new program with both CNM and university of new mexico I was told that my credits were not recognized and that I would need to complete a separate associates program with them to move on to a bachelors program. This ultimately halted my education."*

**363. [REDACTED] (ID 8649), New Mexico-Albuquerque, Information System Security, 3/2003-3/2007:**

*"I was told that my credits would easily transfer to another college. I tried to go back to school in 2013, but was told that none of my credits from ITT would transfer, I would have to start all over if I wanted to continue my education."*

**364. [REDACTED] (ID 5917), New Mexico-Albuquerque, Business Administration, 3/2004-9/2010:**

*"ITT Tech said their credits would transfer to other universities such as University of New Mexico, or Central New Mexico Community College."*

*"I wanted to transfer to UNM for my Bachelors and MBA but my credits would not transfer so I would have had to start over, or continue to rack up debt."*

**365. [REDACTED] (ID 8938), New Mexico-Albuquerque, Computer and Electronics Engineering Technology, 6/2007-6/2009:**

*"I was told that ITT Tech was accredited with the same National Accreditation that is received from most other universities. I found that this isn't true both through employers and other schools. I recently moved to Oregon and was told by my employer that the only way to move up from my current position was to get a bachelors degree in Electronics Engineering. I researched three different local colleges including; University of Oregon, Oregon State University and Portland Community College. All three schools said that not a single credit from ITT Tech would transfer and that I would be starting from the beginning again. I have started taking classes but am still on pre reqs for the associates degree and haven't even started taking classes in electronics yet. This is a current issue right now. There are no universities or colleges that will take transfer credits from ITT Tech."*

**366. [REDACTED] (ID 7950), New Mexico-Albuquerque, 12/2008-6/2012:**

*“They lied about accreditation. When I graduated with my Associates degree I tried to stop going to school because at that point I began to suspect foul play from the school but I was convinced that if I wanted any credits to transfer to any graduate program I must complete the Bachelor’s degree there at ITT tech. I asked many times my recruiter and my dean if I would be able to transfer my degree for a graduate plan and I was assured that the credits for the Bachelor’s were accredited and I could be accepted in other graduate universities. So I completed the Bachelor’s and no one accepted my credits I’ve tried several universities and they always tell me I have no credits and that the school itself is not accredited. I have to start from the beginning again if I want to get an education.”*

*“I tired to enroll in other schools to obtain my graduate degree and I was told none of my credits would transfer because the school wasn’t accredited. I even had one counselor at a community college tell me I lost 4 years of my life and still have to pay[.]”*

**367. [REDACTED] (ID 9654), New Mexico-Albuquerque, Criminal Justice, 12/2007-9/2011:**

*“I was advised that my credits could be transferred if I wanted to continue my education and go for my Masters. I was advised that my degree could be used anywhere because ITT Technical Institute degrees were in demand by employers. I’ve tried going back to school but none of my credits transfer to other colleges and with it showing that I have my bachelors (even though I can’t use it to get a job) I can no longer qualify for grants or loans.”*

**368. [REDACTED] (ID 8396), New Mexico-Albuquerque, 11/2007-1/2011:**

*“I have a BS in Science and would like to start the process of getting my Masters degree, however, in doing so I would have to start back with an Associates degree because none of the credits from ITT transfer to any accredited college.”*

**369. [REDACTED] (ID 8113), New Mexico-Albuquerque, 6/2012-3/2013:**

*“Credits from ITT would not transfer to my community college where the cost would be significantly lower.”*

**370. [REDACTED] (ID 9061), New Mexico-Albuquerque, Information and Internet Security, 4/2003-4/2006:**

*“Purdue will not accept my credits.”*

**371. [REDACTED] (ID 6007), New Mexico-Albuquerque, 6/2003-9/2007:**

*“I was told that credits for common classes (english, math, economics, etc.) that are required for any degree program would be transferable to other colleges. This was not the case at all. It wasn’t till late in my college program that I learned ITT was privately accredited. Not regionally like a real college. I was also told that certain classes were the equivalent of certificate programs. For Example. The Cisco Networking class was only one quarter and lightly brushed on the topics for certification. Later, I actually attended a real Cisco Networking Academy, the Certificate program for the entry level certification was 1 year of class time. Its not that I couldn’t enroll. I was able to enroll but as a new student with no existing college credit. No credits from ITT would transfer.”*

**372. [REDACTED] (ID 9139), New York-Albany, 9/2010-12/2011:**

*“I can’t transfer any of my credits over to other schools like promised. I was told may not all but most will transfer. Schools I’ve talked to will not accept them.”*

**373. [REDACTED] (ID 6053), New York-Albany, 9/2011-9/2013:**

*“None of my credits earned at this school will transfer, even ones that ITT-Tech specifically mentioned would take them, Sage College of Albany.”*

**374. [REDACTED] (ID 7639), New York-Albany, 1/2009-6/2012:**

*“My credits don’t transfer to any other school but one other school where it’s very expensive to go to as well this is a private for-profit school just think I could you tell which is a scam.”*

**375. [REDACTED] (ID 8356), New York-Albany, Web Design and Development, 9/2009-9/2011:**

*“When trying to find transfer schools I was immediately turned down for transfer credits and told that if I wanted to attend I would be starting from scratch. I graduated 2nd in my class and none of the wasted 2 years was worth anything.”*

**376. [REDACTED] (ID 9501), New York-Albany, SAP, 1/2008-7/2008:**

*“I was informed ITT was a fully accredited school and that my credits would transfer to other schools, it was later determined only some credits were transferable, not all that had been stated.”*

**377. [REDACTED] (ID 7930), New York-Albany, Computer and Electronics Technology, 9/2009-6/2011:**

*“My degree was not transferable to any school, and my employer used it as a reason to deny me promotions and raises for quality of work performed. I have checked with multiple Schools locally and across state lines, no credits transfer. The degrees looked at were related and Associate and Bachelor level degrees.”*

**378. [REDACTED] (ID 8496), New York-Getzville, Computer Aided Drafting and Design, 6/2002-6/2004:**

*“I wanted to pursue a Bachelor’s degree, no credits would transfer from ITT Tech and that would cause me to have to start from scratch, with the loans I already had and trying to work to pay them off, that wasn’t a feasible option.”*

**379. [REDACTED] (ID 9341), New York-Getzville, Drafting and Design, 3/2007-3/2009:**

*“I was told at time of registration prior to agreeing to attend that if students have a good attendance rate and a high GPA their credits will transfer anywhere. I have a perfect attendance record in 2yrs of going to ITT, I never missed a class. I graduated with a 3.95GPA, with several recommendations from instructors, yet I found out soon after graduating that my credits would not even transfer to my local community college.”*

**380. [REDACTED] (ID 8379), New York-Getzville, Information Technology- Computer Networking Systems, 9/2008-9/2010:**

*“I was unable to use any of my 96 credits earned from ITT as know schools accept them.”*

**381. [REDACTED] (ID 8546), New York-Getzville, 9/2006-7/2008:**

*“I tried enrolling in multiple schools for a 4 year degree but none of my credits would transfer.”*

**382. [REDACTED] (ID 6878, 7826), New York-Getzville, Computer Networking Systems, 12/2002-12/2004:**

*“I tried to transfer my ITT credits to a local university in New York. I was advised that none of the credits were worth anything and they did not transfer. I am now trying to refinance my loans and no company will refinance it because the school is not accredited at all. The University at Buffalo, and Buffalo State would not take any of my credits towards a bachelor’s program because they were non accredited and worthless.”*

**383. [REDACTED] (ID 9462), New York-Getzville, Computer Networking Systems, 9/2011-9/2013:**

*“Most if not all my credits will not transfer to a school with a similar field of study.”*

**384. [REDACTED] (ID 9316), New York-Getzville, 9/2000-6/2002:**

*“I graduated the top of my class in the electronics field. Degree was in electronic,s technologies. Wanted to go on to a bachelors degree as at the time my campus didn’t have a bachelors program. Was promised that my credits would transfer. No state collage took any of those credits even though they were all “a”s. I already had a career in the aviation field but wanted the degree to move ahead into the avionics field and get out of the poverty income range. That never happened, non did I find any job in the electronics field as the economy was depressed and there were few company’s hiring for jobs in that field. No school in the area will accept ITT credits as they don’t have the NY recognized accreditation, so all the credit hours are worthless. You could take the challenge tests but if you pass them, you would not get the credit hours anyway.”*

**385. [REDACTED] (ID 9360), New York-Getzville, Computer Networking Systems, 3/2010-3/2012:**

*“I wanted to further my education with one of the colleges in the Buffalo area but unfortunately none of the credits from ITT Technical Institute will actually transfer, thus requiring me to essentially start at square one as if I had never attended college.”*

**386. [REDACTED] (ID 8916), New York-Getzville, EET, Electronic Engineering Technology, 9/2000-5/2003:**

*“At ITT Tech I was told that my credits would be able to transfer to any University. I wanted to further my education by pursuing a Masters degree. I was told that my credits from ITT Tech were only nationally accredited, where most universities in the country are regionally accredited. They could not accept my credits from ITT Tech. My credits would not transfer to a local University because ITT tech is a nationally credited college and most universities are regionally credited.”*

**387. [REDACTED] (ID 7476), New York-Liverpool, Computer Networking Systems, 8/2006-8/2008:**

*“I was told by schools NONE of my credits would transfer. I have been told repeatedly my ITT degree is garbage! Employers have laughed at me and said why would you go there? Suny Oswego College will not even transfer my credits and will not hire me for a better job without a*

*4 yr degree. With over \$62,000 in student loan debt how could I ever possibly pay for a 4 year degree from scratch?"*

**388. [REDACTED] (ID 8128), North Carolina-Charlotte North, Information Systems Security, 9/2008-9/2012:**

*"Also was told my credits would transfer so I could go on to get a masters degree. No one wants these credits except other paper mills (U of Pheonix,Kaplan,ect) also worthless."*

**389. [REDACTED] (ID 9431), North Carolina-Charlotte South, 8/2008-8/2012:**

*"Was going to try to get my Masters but was told that none of the credits would transfer."*

**390. [REDACTED] (ID 6352), North Carolina-Charlotte North, 5/2011-8/2013:**

*"Other colleges or university didn't even accept credits from ITT Tech. I was trying to enroll for my master degree and the school would except my Bachelors degree from ITT Tech."*

**391. [REDACTED] (ID 8065), North Carolina-Charlotte North, Information System Security, 6/2010-9/2013:**

*"My recruiter stated that ITT credits would be transferable. I would have to start all over at a community college."*

**392. [REDACTED] (ID 7731), North Carolina-Charlotte South, Computer and Electronics Engineering Technology, 12/2009-12/2011:**

*"I was lied to and told that I could transfer to any school once I completed my ITT courses. I was lied to and never told that they were not accredited. I was never informed that the classes that I took would not be useful for getting licensed in certification exams."*

*"I tried to transfer my credits to Piedmont College, Gaston College and other and they would not accept them."*

**393. [REDACTED] (ID 7907), North Carolina-High Point, Computer and Electronics Engineering Technologies, 12/2009-9/2010:**

*"During the recruitment process they explained that their national accreditation was far superior to being regionally accredited yet later on I found out none of the credits I received for the classes I had taken will transfer anywhere. I called several schools all refused to transfer my credits the only thing they could offer was for me to start all over which would put me further in debt. That I cannot afford."*

**394. [REDACTED] (ID 8280), North Carolina-High Point, 6/2012-3/2014:**

*“Many of the credits do not transfer to other schools, leaving me to have to re-take classes at additional cost.”*

**395. [REDACTED] (ID 3766), North Carolina-High Point, Computer Networking, 9/2009-3/2011:**

*“I looked into transferring to my local community college because it’s closer for me and no Saturday classes. Turns out I’d need to start completely over and if I begged I might could get a few to transfer. After all in that of stack of paperwork I was rushed through it supposedly says credits don’t transfer but yet I never read or was told that big detail!”*

**396. [REDACTED] (ID 9419), Ohio-Akron, Computer and Electronics Engineering Technology, 9/2010-12/2012:**

*“I did look into going to a more credited school to earn a bachelors in the same field, but It was pointless because I couldn’t transfer the credits. I couldn’t afford to start all over again racking up even more debt.”*

**397. [REDACTED] (ID 3730), Ohio-Akron, Graphic Design, 6/2011-6/2013:**

*“I tried to see if my credits would transfer to Cuyahoga Community College, to see if it was possible to put them toward a different degree that could help me land a better job. The credits wont transfer. I wish I would of know this beforehand.”*

**398. [REDACTED] (ID 9607), Ohio, Breckinridge School of Nursing and Health Sciences, 6/2013-9/2015:**

*“Misleading student to believe that class credits could be transferred to other schools and Universities. Their are no schools in my area that will allow me to transfer my credits to the programs . I would have to basically start over in a program to move on with my education and I can not afford it.”*

**399. [REDACTED] (ID 9121), Ohio-Columbus, Computer Networking Systems, 5/2009-7/2010:**

*“The reason i dropped out was because i discovered the school was not accredited and the credits did not transfer. I was lied to by the recruiter. I was planning on going to columbus state comunity college for my degree and i went to ITT to check it out. He talked me out of going to columbus state by telling me ITT had job placement and my credits would transfer to columbus state if i wanted to switch at a later date. The job placement ended up being a joke. Tried to transfer to columbus state after i dropped out and they informed me the credits didnt transfer*

*and i would i have to restart my college education. At that point i gave up to not accumulate anymore debt. I quit while i was ahead.”*

**400. [REDACTED] (ID 9055), Ohio-Columbus, IT Solutions, 6/2008-6/2009:**

*“ITT techs credits won’t transfer to another school because they are useless, words from Columbus state community College.”*

**401. [REDACTED] (ID 6143), Ohio-Columbus, Computer and Electronic Engineering, 9/2010-6/2012:**

*“ITT is said to have accreditation, but its credits do not transfer almost anywhere and its degree is looked down upon as subpar. If I wanted to continue my education elsewhere, or if I had stopped and tried to transfer, I was told I would have to start all over unless test out of a class to prove knowledge (Which is an option open to anybody). I cannot transfer to another school without starting completely over in my field unless I test out of all related classes (Which, being ‘accredited’, I should not have to do and is available to anyone).”*

**402. [REDACTED] (ID 7927), Ohio-Dayton, 6/2003-6/2005:**

*“I had to start completely over in college because of credits not transferring. Now I am out of financial aid and will only be able to complete classes as fast as molasses by paying out of pocket.”*

**403. [REDACTED] (ID 7798), Ohio-Dayton, EECT, 6/2013-5/2016:**

*“I have not found one other school online or locally that recognized my credits as equal to theirs or at all. Pretty was told I would have to start over.”*

**404. [REDACTED] (ID 4894), Ohio-Dayton, Network Engineering, 1/2004-1/2006:**

*“ITT told me that they were fully accredited in the state and the country and that I could transfer my credits to another school if I wanted to pursue a Bachelors degree, since ITT didn’t offer a Bachelors at my local campus. A few years later when I decided to pursue my Bachelors, I discovered that ITT did not in fact have the proper accreditation to transfer credits to other schools. The only school I could find that would accept transfer credit from ITT was DeVry university.”*



**405. [REDACTED] (ID 9546), Ohio-Dayton, Computer and Electronics Engineering Technology, 12/2010-12/2012:**

*“I was never told out right about the accreditation of itt, but I only found out near the end of my education that no core credits are transferable not told once by ITT themselves.”*

**406. [REDACTED] (ID 7470), Ohio-Dayton, Computer Engineering/Electronics Technology, 8/2004-5/2006:**

*“I can’t be sure about statistics, as I don’t know how to access those. But the integrity of this school is a joke. I was specifically told during recruitment that my credits would transfer when I graduated. That was one of my main concerns. I wanted to continue my education. Everyone now knows that no college will accept ITT’s credits. Every time I contacted another school, I was basically laughed at.”*

**407. [REDACTED] (ID 8364), Ohio-Dayton, Network Systems Administration, Project Management and Administration, 9/2011-9/2015:**

*“They tell every student that credits transfer to the local colleges. I found that out first hand when I attempted to look into getting my master’s degree after I graduated last year. There isn’t a local school in the Dayton Ohio area that takes ITT credits. I was told by Wright State and UD that I would have to get my Bachelor’s degree through them first in order to get a Master’s degree. Which that puts me already at \$60,000 in the hole for my two degrees from ITT.”*

**408. [REDACTED] (ID 9242), Ohio-Dayton, Computer Networking Systems Technology, 12/1999-12/2001:**

*“I looked at getting a degree from another, more reputable school but Wright State University and Ohio State wouldn’t take my credits. I didn’t want to go to another tech school and be stuck in the same situation.”*

**409. [REDACTED] (ID 7681), Ohio-Dayton, Computer Networking, Information Security Systems, 6/2006-6/2013:**

*“I was told I’d be able to transfer to Wright State or the University of Dayton to complete my four year degree after attending ITT tech for my associates and that was my plan until I was told that neither college accepted credits from ITT Tech and really my only option was to attend ITT tech to finish my Bachelors or another for-profit school that was just as expensive.”*

**410. [REDACTED] (ID 8831), Ohio-Hilliard, Computer Network Systems (Associates); Information Security Systems (Bachelors), 8/2007-7/2012:**

*“As mentioned in a previous step, about a year before graduation I realized my mistake but was pretty much forced to finish out my time at ITT as when I began a search for other schools, I quickly found out the credits would not transfer and I’d have to start all over.”*

**411. [REDACTED] (ID 9162), Ohio-Hilliard, Nursing, 6/2012-3/2015:**

*“ITTs credit dont transfer other than a few gen eds however they dont transfer for full credit thus meaning you still have to repeat course[.]”*

**412. [REDACTED] (ID 9317), Ohio-Hilliard, Masters in Business Administration, 3/2013-6/2016:**

*“The word accredited means nothing, when looking for other schools I found out that they are nationally accredited and regionally accredited which was a big part of not finding any other schools to go to. I tried to changed schools and since ITT Tech is nationally accredited and not regionally accredited there were a lot of schools that said no, and others did not transfer any credits to their school.”*

**413. [REDACTED] (ID 8028), Ohio-Hilliard, 8/2007-2/2009:**

*“I wanted to transfer to another school in the local area but i was unable to because it would have been like starting over and I could not take on any more loans. Because by this time my credit was starting to go down hill and i was in a financial disaster.”*

**414. [REDACTED] (ID 8722), Ohio-Hilliard, 9/2010-2/2013:**

*“No community college or university will accept ITT credits. I already have 46k in loans and I would have to start completely over to try and get the education I need to pass boards for a nursing license.”*

**415. [REDACTED] (ID 7023), Ohio-Hilliard, Drafting and Design, 9/2011-12/2013:**

*“When I was enrolling I was told that most or all of my credits would transfer to a school I had in mind as well as several others in the area specifically Columbus state university. That was completely wrong, not one credit transferred and in order to pursue my education I need to start over at the bottom... Unless I was to go back to ITT.”*

**416. [REDACTED] (ID 5316), Ohio-Maumee, 1/2007-12/2007:**

*“After enrollment I found out that it would not be possible to transfer any credits I may have had to a traditional institution. This was in direct conflict to what I had been told during my initial meetings with the ITT Tech student counselors.”*

**417. [REDACTED] (ID 2727), Ohio-Maumee, Business Technology, 1/2009-9/2010:**

*“They promised the Maumee location had accreditation to transfer to any other school. I left so I could transfer to the University of Toledo. Then U. of Toledo wouldn’t even look at ITT-technical institutes official transcripts.”*

**418. [REDACTED] (ID 7396, 7966), Ohio-Norwood, Computer Networking Systems, 7/2006-5/2007:**

*“I was informed by my recruiter Jan Wilson - that IT certifications were not necessary and that my degree from ITT Tech was far more important to employers. I was also told that some of my credits could transfer to schools with similar programs but this is false.”*

*“ITT Tech’s credits do not transfer. The curriculum taught at the school is different from other college campuses. I was told by Cincinnati State that they do not accept credits earned while attending ITT Tech..”*

**419. [REDACTED] (ID 5935), Ohio-Norwood, 12/2009-1/2012:**

*“Credits from ITT will not transfer to any local college. My loan amount has been maxed out. The only option was another two years at ITT for a bachelors degree not in my field of study.”*

**420. [REDACTED] (ID 8939), Ohio-Norwood, 9/2006-9/2009:**

*“I did enroll in another school and I plan on finishing my Mechanical Engineering degree from Cincinnati State. The problem? Everything I did at ITT Tech was useless. Nothing transfers from there.”*

**421. [REDACTED] (ID 8491), Ohio-Norwood, Computer Networking Systems, 6/2006-6/2008:**

*“I tried to transfer over to a university campus after i completed my degree and found i would have to start over. [M]y credits did NOT Transfer.”*

**422. [REDACTED] (ID 9374), Ohio-Norwood, Network Systems Administration, 3/2012-12/2013:**

*“Could not continue to a 4 year degree through University of Cincinnati because none of the credits transfer.”*

**423. [REDACTED] (ID 2857), Ohio-Norwood, 12/2008-12/2010:**

*“I wanted to go to Cincinnati st but since i found out that the credits don’t transfer im not interested in creating more student loan debt.”*

**424. [REDACTED] (ID 2614), Ohio-Norwood, Computer Networking Systems Technology, 10/1999-12/2001:**

*“I found out after I graduated that most colleges won’t take the credits and to further your education you would have to go back to ITT Tech which I refuse to do ever again.”*

**425. [REDACTED] (ID 7650), Ohio-Norwood, 11/2005-12/2007:**

*“I was told my credits would transfer to another school only to find no school will accept their school credit.”*

**426. [REDACTED] (ID 7928), Ohio-Norwood , 12/2009-12/2011:**

*“They do not tell you that their credits do not transfer. Once you are aware of this it is too late, or you are forced to start over again.”*

**427. [REDACTED] (ID 4141), Ohio-Strongsville, Computer Networking Systems, 9/2009-7/2011:**

*“I was not told that my credits would not transfer should I decided to go to a different school or continue to a secondary program i.e. Masters/ Doctorates.”*

**428. [REDACTED] (ID 8212), Ohio-Strongsville, 9/2008-9/2010:**

*“They told me that my credits would be transferable at our local colleges. This was one of the biggest reasons why I decided to attend. I decided to go back to a real school and earn a real degree. Only to find out that none of the credits would transfer. I now have to start from the beginning and retake and pay for classes that I have already completed at ITT.”*

**429. [REDACTED] (ID 9475), Ohio-Strongsville, Information Systems Security, 9/2006-6/2012:**

*“On multiple occasions, I have tried to transfer my credits to another school and they were not accepted due to lecture to lab ratio. I would have to restart my education from basic courses.”*

*This has limited my ability to further my education and obtain my bachelor degree which will allow me the ability to obtain a higher level position within reputable businesses where growth is possible. This also limits the amount of income that can be achieved without extended years of service. Because of this, I am always behind the curve of what my skills are actually worth. I have had to spend countless dollars and hours working on new certifications and renewals to maintain my current level of income, which directly affects my home life with my family.”*

**430. [REDACTED] (ID 8872), Ohio-Strongsville, 6/2001-12/2004:**

*“President of school told us that credits would transfer to local colleges,( Akron U and Kent State specifically). We would be able to go out and pass several certification test, (Cisco, Microsoft, Linux to name a few). Akron U and Kent both refuse to take my credits from ITT.”*

**431. [REDACTED] (ID 8223), Ohio-Strongsville, Software Development Technology, 9/2010-5/2011:**

*“I went back to the college that I had came from and none of the credits would transfer. None of them! It was like paying again for the same class.”*

**432. [REDACTED] (ID 9083), Ohio-Warrensville, Computer and Electronics Engineering Technology, 12/2006-12/2008:**

*“At the time I was told i would be able to transfer my credits to another school if i wanted to further my career. But if i want to further my career i would have to start completely over. The school i attempted to enroll in was Cleveland State and they did not accept ITT credits.”*

**433. [REDACTED] (ID 9488), Ohio-Warrensville Heights, Nursing, 6/2013-6/2015:**

*“I have attempted to enroll in numerous colleges. They will not accept ITT credits for various reasons. One reason being, the school is not or was not accredited by a qualifying accreditor. It is frustrating to be paying loans for a school whos credits I can not transfer. Waste of money and time.”*

**434. [REDACTED] (ID 6507, 2852,4799), Ohio-Youngstown, Computer Network Systems, 1/1999-12/2002:**

*“We were told our credits would transfer to other schools I have not been able to find a school that any of the credits would transfer to.”*

**435. [REDACTED] (ID 8424), Ohio-Youngstown, Computer Networking Systems, 10/2006-12/2008:**

*“One of their misleading recruitment tactics was telling me that I would be able to transfer my credits should I wish to continue my education further. For example, I was told I would be able to transfer credits to Youngstown State University. The credits from ITT did not transfer to Youngstown State University OR any University or community college. This fact can not be denied. ITT Technical Institute during recruitment told me that credits would transfer to local colleges such as Youngstown State University. In reality not ONE CREDIT would transfer. Approx, \$50,000.00 and not ONE CREDIT was transferable. This is not ok!”*

**436. [REDACTED] (ID 8378), Ohio-Youngstown, Computer and Electronic Engineering Technology, 3/2002-5/2004:**

*“They misled me on the proper accreditation for my credits to transfer to another university to complete my Bachelors degree. Therefore, when I went to pursue my bachelor’s degree I had to start completely over.”*

**437. [REDACTED] (ID 2574), Ohio-Youngstown, Criminal Justice, 12/2009-3/2014:**

*“I tried numerous times to transfer to other schools and I would have to start all over again. The only ones to accept me would be other for profit schools.”*

**438. [REDACTED] (ID 8545), Ohio-Youngstown, Criminal Justice, 9/2009-12/2011:**

*“My credits through ITT would not able to be transferred to any other school. I couldn’t go for bachelor’s anywhere else.”*

**439. [REDACTED] (ID 6771), Oklahoma-Oklahoma City, Information Technology, 1/2010-1/2013:**

*“They told me my credits would be transferable, but that was a lie as I was not able to. Not that I would be able to pay for another school as this loan costs so much to keep up with. My credits from ITT Tech are not transferable to any other school in this location or anywhere that I’m aware of.”*

**440. [REDACTED] (ID 8613), Oklahoma-Oklahoma City, Project Management, 1/2010-9/2015:**

*“In the mid of my career I decided to finish in another collage after I went to few job interviews and they don’t know anything about ITT. Not even community collages can credited one class. University of Houston told me not even one credit. same as Houston community and San Jac.*

*When I ask ITT that which college or University They know that I can transfer my credits and classes that I had taken and to finish with my goal ITT said “not any to my knowledge.””*

**441. [REDACTED] (ID 8726), Oklahoma-Tulsa, Drafting and Design Technology, 12/2011-9/2013:**

*“I’m unable to transfer any credits I received from ITT Tech. They did not make this known when I enrolled. If I go to an accredited college, I have to start over.”*

**442. [REDACTED] (ID 6514), Oklahoma-Tulsa /2010-12/2014:**

*“Prior to going to ITT I really didn’t know anything about accreditation. I was told during my initial (high pressure sales) visit that all colleges had to be accredited. That some colleges were just regionally accredited but ITT was nationally accredited (like that was a good thing...) That for credits to transfer a school had to be at least nationally accredited. So after my associates was over I tried to transfer as I felt like I was getting a sub par education. That’s when I learned what accreditation was and I couldn’t even transfer to a community college. I tried to enroll in TU due to their Cuber Corps program after my associates and basically got laughed at. I tried OSU as well. I would have had to start completely over to do either.”*

**443. [REDACTED] (ID 5836), Oklahoma-Tulsa, Electronics and Communications Engineering, 1/2009-1/2013:**

*“I have looked into trying to go back to school to get a degree from an ABET Accredited college but I have found out that if I do this then I will have to start all over with the only two courses transferring being Comp I and Comp II. Even if I wanted to I would not be able to go back to college to pursue my masters degree.”*

**444. [REDACTED] (ID 7732), Oklahoma-Tulsa, IT Department, Software Development, 6/2015-3/2016:**

*“I was told by ITT that I would be able to get into another school for my bachelor’s degree and then when check in with that school and they would tell me that I wouldn’t be able to attend because my credits at ITT wouldn’t transfer over.”*

**445. [REDACTED] (ID 8891), Oregon-Portland, Criminal Justice, 6/2009-9/2011:**

*“Portland Police and Highway patrol do not accept students from ITT Tech. I called Portland State University and they were the who told me my credits wouldn’t transfer.”*

**446. [REDACTED] (ID 8689), Oregon-Portland, Construction Management, 6/2008-12/2012:**

*“They lied to me also about their credits transferring to local Universities. I was told they were nationally accredited so that wouldn’t be an issue. I tired to go to the University of Portland, but was told I would have to start over. The ITT told me the credits would transfer, but Portland showed me how they were not accredited and couldn’t except the credits.”*

**447. [REDACTED] (ID 8769), Oregon-Portland, 3/2009-7/2011:**

*“Frustratingly I found out too late that ITT’s credits were not good for transferring anywhere else, my Associates Degree counts for nothing were I to attend another school for a follow up degree. I would need to take pre-reqs again.”*

**448. [REDACTED] (ID 9300), Pennsylvania-Bensalem, Computer Network Systems, 1/2006-1/2008:**

*“Now, what credits i did earn mean nothing considering the ACICS was stripped of its accreditation on September 22nd. Why did i pay 90 grand for a school thats not even accredited?” The school I was told that i could transfer to (Drexel University) rejected my credits and every other school that accepted my credits only accepted a handful of classes which didnt even have the field of study that i received my degree in.”*

**449. [REDACTED] (ID 4371), Pennsylvania-Bensalem, 9/2005-9/2007:**

*“ITT claimed that the credits I earned would transfer to other schools. They did not. Tried to transfer credits from ITT to a community college, but they would not.”*

**450. [REDACTED] (ID 7098), Pennsylvania-Dunmore, Computer and Electrical Engineering Technologies, 1/2009-1/2011:**

*“I attempted to have my credits transfered to a college near my current address which was not an ITT and was told that none of them would transfer. I then called around to numerous schools and was told the same thing. The only thing that i was able to do was to either go to ITT for my bachelors which would cost another 40,000, or start over and get my AA at a college. I am now enrolled in a local community college starting over from the beginning in order to go for my associates again. I am taking all of my classes over again and have even noticed how poor my education at ITT was compared to my current school. Going to ITT wasted 2 years of my life as i now have to start over at a real school in order to work up towards my bachelors.”*



**451. [REDACTED] (ID 8477), Pennsylvania-Dunmore, Computer Networking Systems, 6/2007-6/2009:**

*“They said that they were accredited and I would be able to transfer to any other college or university. I tried applying to PennState University and they were the ones who told me ITT credits would not transfer to them.”*

**452. (ID 6609), Pennsylvania-Dunmore, 3/2007-3/2010:**

*“I attempted to transfer my degree to the local Penn State as the recruiter told me I could and it was not accepted. The recruiter stated that other students have successfully done so.”*

**453. [REDACTED] (ID 5354), Pennsylvania-Harrisburg, Electronics engineering technology, 6/2013-12/2014:**

*“ITT claimed that credits would transfer to other schools. However, no other schools in the area would recognize credits from them.”*

**454. [REDACTED] (ID 4800), Pennsylvania-King of Prussia, 9/2005-8/2007:**

*“I learned the hard way when I tried to speak about transferring my credits to a local community college and a larger college institute in Philadelphia, PA. They actually laughed and then followed that up by saying I’m sorry but we are unable to accept these credits.”*

**455. [REDACTED] (ID 9584), Pennsylvania-King of Prussia, 3/2006-5/2009:**

*“Nearing my graduation I was told that my credits wouldn’t transfer to another school to continue on to my Bachelors.”*

**456. [REDACTED] (ID 8224), Pennsylvania-King of Prussia, Information Technology - Computer Network Systems, 9/2007-6/2008:**

*“Just prior to enrolling in ITT Tech, I had discussed my education plans with a recruiter. My plan was to get an associates degree with ITT Tech and then get employed with a company that would assist with me going back to school for two years so that I could earn a bachelors degree. At the time, the recruiter told me that it was very common and many other students have the same plans. The recruiter did not explain or advise me that the credits I would receive from ITT Tech were not transferable to the majority of other colleges. I was unable to transfer the credits I had earned at ITT Tech to a local community college. As I wasn’t able to transfer any credits, I wasn’t able to afford a full 4 year degree at the local community college.”*

**457. [REDACTED] (ID 8930), Pennsylvania-King of Prussia, Computer Networking Systems, 9/2004-2/2007:**

*"I cannot enroll to Chicago State University because none of my credits would transfer and I would have to start off as freshman."*

**458. [REDACTED] (ID 5171), Pennsylvania-King of Prussia, 10/2007-2/2009:**

*"I was told that my credits were able to transfer to different university's when in fact that was a lie. No one would recognize the credits I have earned from ITT. I tried to even go back to community college but my credits wouldn't even transfer back there. Let alone better accredited universities. Even though academically, I was among the top 3 students within my program with a near perfect attendance rate."*

**459. [REDACTED] (ID 8202), Pennsylvania-Levittown, Networking, 6/2006-2/2007:**

*"They told me I would be able to transfer my credits if I chose to transfer to another school and said most early classes would be able to transfer. None of my completed classes were accepted anywhere else." I've had to retake math classes at a CC in CA even though I took the same class at ITT."*

**460. [REDACTED] (ID 8826), Pennsylvania-Levittown, Computer and Electronic Engineering, 9/2008-12/2010:**

*"Bucks County community College wouldn't take my credits."*

**461. [REDACTED] (ID 6691), Pennsylvania-Monroeville, Computer Network Systems, 6/2006-12/2008:**

*"I was told that my ITT credits would transfer fully to other schools in order to continue my education and complete my bachelors degree. After graduation, I found out that this was not the case when I was attempting to find a school that would accept my credits. I ended up going back to ITT to complete my Bachelors. I feel this is what they wanted me to do and that is why they lied about the credits transferring. They wanted me to think they would and when they didn't I had no choice but to complete my degree with ITT."*

**462. [REDACTED] (ID 9195), Pennsylvania-Tarentum, Criminal Justice, 8/2009-12/2010:**

*"There are not any schools local to me that will transfer itt-tech credits and let me finish my program. I am already in debt and can not afford to take out any more loans. They took my*

*entire income tax check which is a lot of money I get for having my children and it doesn't get to go towards anything that they need its all for useless loans."*

**463. [REDACTED] (ID 5425, 5426), South Carolina-Greenville, IT-Multimedia, 12/2007-12/2009:**

*"After I left ITT Tech, I wanted to attend another school and try to go for a bachelors degree (primarily because I realized I was ripped off by ITT Tech). I toured Full Sail University in Winter Park, FL and Savannah College of Art and Design in Savannah, GA. I was told by BOTH schools that my credits from ITT Tech would not count towards a bachelors degree in these schools, so I would have to start all over from scratch to get a bachelors degree. This was very disappointing and ITT Tech misled me into thinking my credits would transfer. I did not attend either of these schools because of this and a few other reasons. "*

**464. [REDACTED] (ID 4879), South Carolina-Greenville, Computer Networking Systems, 1/2001-1/2003:**

*"I would essentially have to restart my education as no other academic institution will accept ITT credits. I was never told this would be the case."*

**465. [REDACTED] (ID 5845, 8259), Tennessee-Cordova, Construction Management, 9/2007-6/2011:**

*"We were told that ITT was a credited school when in fact they are not. I didn't find out until my 3 quarter that my credits would not transfer. I wanted to transfer to a community college because of the quality of education that I was receiving. Upon checking into that, I found out that I had to start completely over and loose the last year of school that I had completed."*

**466. [REDACTED] (ID 5100), Tennessee-Cordova, 3/2008-9/2011:**

*"I tried to transfer to a community college and was told that no school would accept those credits. I basically wasted my time there when I could have went a totally different route and actually have a job in my field."*

**467. [REDACTED] (ID 8757, 6013), Tennessee-Johnson City, Paralegal Studies, 3/2010-6/2012:**

*"We as paralegal students had a teacher more thsn qualified at the beginning...whrn he found out we were all getting scammed, they fired him and replaced him with a teacher, who knew nothing about Tennessee law, so there went my promised education. I also tried to go to another school and my credits didn't transfer, which I was promised ITT Tech credits would, another lie to get me to enroll."*

*"We were told our credits will transfer to King College and no they don't..."*

**468. [REDACTED] (ID 9051), Tennessee-Johnson City, NSA (Network Systems Administration), 12/2013-7/2014:**

*"I did enroll into another school, but none of my credits would transfer."*

**469. [REDACTED] (ID 8857), Tennessee-Johnson City, Para Legal, 5/2010-10/2011:**

*"No schools here would accept my credits. They said they were none transferable. They also called ITT-Tech a joke."*

**470. [REDACTED] (ID 6136), Tennessee-Knoxville, Information Systems And Cybersecurity, 12/2009-8/2013:**

*"I was only able to find one school that would accept my credits from ITT to continue pursuing my education and after speaking with them most of my credits from the IT programs wouldn't transfer."*

**471. [REDACTED] (ID 9132), Tennessee-Knoxville, Electrical Engineering, 12/2014-1/2015:**

*"I was told by the local community college that my credits would not transfer and I would have to start all over again."*

**472. [REDACTED] (ID 9324), Tennessee-Knoxville, Electronic Engineering, 9/2011-12/2014:**

*"Many of the 'credits' that I earned at ITT would not transfer and in looking to furthering my education I found that many classes that I had already taken would have to be taken over again."*

**473. [REDACTED] (ID 8955), Tennessee-Knoxville, Electronic Engineering Technology, 1/2000-1/2002:**

*"I only found out after graduating that none of my credits would transfer to other schools."*

**474. [REDACTED] (ID 7294), Tennessee-Knoxville, Computer and Electronics Engineering Technology, 1/2005-5/2007:**

*"They lied about everything, the 'accreditation' is a joke and after a year or so in the program I inquired about transferring to a more affordable reputable school only to find out that NOT ONE single credit was transferrable, I was so upset that I considered just getting out right there but the advisor at ITT convinced me to stay in and kept saying things like it would work out in the long run and you'll forget all about this once you are in a new career and making the big bucks blah blah blah. So I stayed in and finished the associates degree program because what*

*other choice did I really have? I was stuck there because the credits wouldn't go anywhere else and they already had most of my money that I couldn't get back anyways. After getting the degree I found out how pathetic and worthless an ITT diploma was, no one, not even entry level positions at any established company would touch an ITT graduate, the school and by extension all the graduates were nothing but jokes in the industry. I was promised that if I stuck with it and went to school and got a degree that it would make my life better, in reality ITT has given me a worthless piece of paper, ruined my credit, my life and my future. Tried to transfer into a community college when I was informed that not a single credit would be transferrable, this is how I was convinced/trapped into staying and finishing out the most expensive and life ruining two year program on the face of the plan."*

**475. [REDACTED] (ID 8903), Tennessee-Knoxville, Project Management, 6/2008-6/2012:**

*"When I decided to try and go back to school, I learned that my credits wouldn't transfer. Due to the debt I already had from going to ITT Tech, I wouldn't be able to afford to retake the classes that I already took."*

**476. [REDACTED] (ID 5408), Tennessee-Knoxville, Applied Sciences, Electronics Engineering, 9/1994-9/1996:**

*"I looked several times into furthering my education to complete a Bachelor's degree, but none of my credits would transfer, and I would have to completely start from scratch."*

**477. [REDACTED] (ID 8852), Tennessee-Knoxville, Project Management, 5/2008-6/2012:**

*I once tried to transfer to a local college in the are where I live and NONE of my credits would transfer. NONE, not even the genED classes. Therefor forcing me to stay at ITT until completion or have to pay that money again to take the same classes at another college."*

**478. [REDACTED] (ID 8277), Tennessee-Memphis, Software Development, 8/2011-11/2013:**

*"We all tried to transfer to another coliege and couldn't because our credits did not transfer which when enrolling they told us they would."*

**479. [REDACTED] (ID 8620), Tennessee-Nashville, Software Application Development, 9/2008-3/2013:**

*"A one point I considered going to another school (Phoenix University) to pick up my bachelors degree after completing my associates but many of the credits would not transfer. This is*

*compounded further when talking about future plans for masters or doctorate level programs because I may have to redo many credit hours where my ITT credits will not transfer.”*

**480. [REDACTED] (ID 9040), Tennessee-Nashville, Multimedia, 5/2004-6/2006:**

*“Never once did they mention that my degree or credits weren’t transferable to other schools. I found this out when I visited another college when I was interested in furthering my education. The college I was visiting told me none of my credits would transfer because they couldn’t tell what the curriculum was from the names of the classes on my transcript and therefore couldn’t transfer my credits. I visited Volunteer State Community College to see about furthering my education but my credits wouldn’t transfer. I would have had to take all my courses over again and start from scratch.”*

**481. [REDACTED] (ID 8621), Tennessee-Nashville, Bachelor of Applied Science in Software Development, 6/2008-6/2012:**

*“When applying for the college, I asked about how well I could transfer my classes, since I was bringing credits from Los Angeles Valley College. They told me that since they were accredited, that my classes would transfer with no problem. When it came time to apply for the Bachelors program, some friends and I had tried to look around at other colleges. We quickly found out that they had sold us a lie and that most of our credits would not transfer. This compounds future problems when looking at Masters or Doctoral programs since I may have to retake many classes.”*

**482. [REDACTED] (ID 9110), Tennessee-Nashville, Software Development, 9/2013-12/2015:**

*“I cannot go to another school because my credits will not transfer, so if I wanted to continue to go to school for my bachelors, I would have to start completely over. Especially now that ITT is closed.”*

**483. [REDACTED] (ID 8106), Tennessee-Nashville, Computer Networking Systems, 12/2006-9/2010:**

*“I was frustrated with my time there and tried switching schools like Nashville State and TSU who did not accept the credits from ITT tech because ITT was a not an accredited school but that was not what the recruiter told me.”*

**484. [REDACTED] (ID 3994), Tennessee-Nashville, Computer Networking, 12/2000-12/2002:**

*“My credits wouldnt transfer so I had to retake classes.”*

**485. [REDACTED] (ID 8624), Tennessee-Nashville, Software Application and Design (SAD) and Software Application Programming (SAP), 10/2008-6/2012:**

*“ITT said that credits would transfer from this school to other programs, and that just isn’t so. Courses were even duplicated, there was a Software Engineering course that was given within the Associates program and then again in the Bachelors program. The book was reprinted and had a different cover but word for word the course material was exactly the same. I had to pay for the same course twice, this was brought up to faculty but ultimately dismissed.”*

**486. [REDACTED] (ID 8057), Tennessee-Nashville, 6/2004-1/2010:**

*“I tried to transfer to other schools, even community colleges and they told me none of my 70+ credits would transfer. No real explanation as to why. I would have had to start school completely over in order to enroll.”*

**487. [REDACTED] (ID 8348), Tennessee-Nashville, Information Technology - Multimedia, 9/2003-9/2005:**

*“I’ve since attended MTSU and was told that the majority of my credits from ITT weren’t recognized and would not transfer. After pleading with some of the dept heads at MTSU I was able to have 2 credits transfer over for general education classes. But I’d still technically have to attend for another 4 years to get my bachelor’s which technically should be two years since I already have an associate’s.”*

**488. [REDACTED] (ID 9657), Tennessee-Nashville, CEET, 1/2006-1/2008:**

*“Was never told my credits would not transfer,so I have 65k debt and all I got was a worthless piece of paper ,and 2 years of my life I’ll never get back.”*

**489. [REDACTED] (ID 8688), Tennessee-Nashville, Information Technology Computer Network Systems, 1/2001-6/2004:**

*“I tried to enroll in another school using my credits. They would not transfer them because they said ITT is not accredited.”*

**490. [REDACTED] (ID 8844), Tennessee-Nashville, Digital Entertainment and Game Design, 5/2005-9/2011:**

*“Before I graduated, I attempted to transfer out, but the school I was going to switch to (Middle Tennessee State University) wouldn’t accept the transfer credits for pretty much everything.”*

**491. [REDACTED] (ID 8008), Tennessee-Nashville, Software Development Technologies, 6/2011-6/2013:**

*“I was unable to continue my education at ITT Tech as the program that I was involved in was being shut down to start a new program for mobile development. With this program, I would’ve had to take many classes over to cover the difference between my program and the new one, accruing more debt. I was also unable to continue my education at another institute as most of the credits I had earned would’ve been useless and I would’ve had to start an entire program over accruing more debt.”*

**492. (ID 8687), Tennessee-Nashville, Information Technology Computer Network Systems, 1/2001-6/2004:**

*“I tried to enroll in another school using my credits. They would not transfer them because they said ITT is not accredited.”*

**493. [REDACTED] (ID 9383), Texas-Arlington, Information Technology- Information Systems and CyberSecurity, 12/2009-3/2014:**

*“I tried to enroll at Tarrant County College in Fort Worth, TX for my Bachelor’s in Information Technology but I was informed none of my credits would transfer and I would have to start my Associate’s over in order to complete their program. This is why I returned to ITT-Tech to complete my Bachelor’s degree.”*

**494. [REDACTED] (ID 9634), Texas-Arlington, Computer Networking Systems, 3/2002-12/2003:**

*“I was going to go back to school first at ITT in Little Rock but was told I would have to retake my program all over and then I was going to attend a community college (National Park Community College) but was told my credits from ITT were not transferable.”*

**495. [REDACTED] (ID 8295), Texas-Arlington, Information Systems Security, 12/2006-3/2012:**

*“Tried transferring to DeVry and Phoenix. Was told credits were not recognized due to lack of accreditation.”*

**496. [REDACTED] (ID 7919), Texas-Arlington, Electrical Engineering and Communications, 3/2013-8/2015:**

*“I thought about finishing my Bachelors at a different school like a community collage, but not a single hour i spent at ITT is considered transferable.”*



**497. [REDACTED] (ID 4882), Texas-Arlington, Information Technology - Multimedia, 6/2002-9/2004:**

*“Credits wouldn’t transfer when I went to work on my bachelor’s degree at University of Phoenix. Very disappointing to know that my education isn’t valued enough to get credit for the 2 years work I did at ITT Technical Institute.”*

**498. [REDACTED] (ID 8007), Texas-Arlington, AAS EET, 1/1994-1/1996:**

*“Falsely claimed they were accredited. I could not transfer credits to any other school.”*

**499. [REDACTED] (ID 8698), Texas-Arlington, Computer and Electronics Engineering Technology, 9/2006-8/2008:**

*“When I first enrolled I asked if any of the credits could transfer and I was told that “some” might and some might not, just like they would or would not when transferring from school to school. The school did promise that my skills would help me out in the long run but now that ALL the schools have closed down I am sure that the accreditation that it did have will go down the drain. and the “associates” that I also have will be just a piece of paper with writing on it. When I earned my associates degree I went to a community college to take some credits in efforts of working on my bachelors degree and to my surprise i was told that none of the credits from ITT would be able to be transferred.”*

**500. [REDACTED] (ID 7981), Texas-Arlington, Electrical Engineering, 3/2010-3/2014:**

*“I was told that my credits will transfer when I tried to enroll at an university they will not take my credits I would have to start over.”*

**501. [REDACTED] (ID 9569), Texas-Austin, IT, 8/2008-12/2009:**

*“I tried to go back to UH, but my credits would not transfer and I would have had to start all over again. I had to go a community college and waste 2 years or more, because I had to pay out of pocket for school.”*

**502. [REDACTED] (ID 8185), Texas-Austin, Applied Science in Electronics, 9/1997-9/1999:**

*“They made it sound like you could transfer credits to credited schools. Credits would not transfer to ACC.”*

**503. [REDACTED] (ID 7065), Texas-Austin, Electronics and Communications Engineering Technology, 3/2007-3/2011:**

*“Wanted to transfer to Austin Community College to further education, but credits would not transfer.”*

**504. [REDACTED] (ID 5059), Texas-Austin, Computer Network Systems, 8/2002-11/2005:**

*“Credits do not transfer in state. Not stated during enrollment process. Worse is the credits are not even close to 1:1 if you try to apply for a school not ITT.”*

**505. [REDACTED] (ID 8575), Texas-Austin, Computer and Electronic Engineering Technology, 2/2004-3/2006:**

*“Falsely claiming to have proper accreditation to transfer to other schools[.]”*

*“I not only obtained an associates level degree but then was foolish enough to go back and do the bachelor program... only to find that my credits won't transfer to get my masters degree.”*

**506. [REDACTED] (ID 4770), Texas-Austin, CEET, 1/2009-1/2011:**

*“I was told I could continue my education in getting a master or beyond after i got my engineering degree. After I quit the BS program and got my AAS I found out not a single class from ITT is transferable to a university because the school is not accredited.”*

**507. [REDACTED] (ID 8846), Texas-DeSoto, Electronics, 9/2010-5/2012:**

*“Despite promises that my credits would transfer to any community college, that was proven untrue the moment I tried to switch to Navarro College in Waxahachie.”*

**508. [REDACTED] (ID 8409), Texas-Houston North, 9/2006-12/2007:**

*“Falsely inform me I was able to transfer my credits to U of H to pursue my Bachelors.”*

**509. [REDACTED] (ID 8736), Texas-Houston West, Information Systems Security, 9/2008-6/2012:**

*“I attempted to enroll into another college (HCC and U of H) and I was told that my credits from ITT Tech were not acceptable. When I mentioned this to my ITT Tech counselor, I was then encourage to take the ITT Tech Bachelor program. And if I enroll for the Bachelor program before I graduated, I would get a 20% discount from the Bachelor program tuition cost.”*

**510. [REDACTED] (ID 8087, 9444), Texas-Houston West, CAD Drafting and Design, 9/1997-6/1999:**

*“Any or ALL credits earned will NOT transfer to a REAL university or community college.”*

**511. [REDACTED] (ID 8745), Texas-Houston North, Computer Network Systems Technology, 11/1999-6/2001:**

*“We were all told that the credits would transfer to other schools. Credits will not transfer to Universities as promised for future education.”*

**512. [REDACTED] (ID 9491), Texas-Houston North, 6/2013-10/2015:**

*“I attempted to transfer my credits to the university of Houston and Sam Houston state both told me that they could not accept them.”*

**513. [REDACTED] (ID 8824), Texas-Houston West, Computer Networking Systems, 9/2006-5/2008:**

*“I am unable to transfer any of my credits to any other school because they are from ITT.”*

**514. [REDACTED] (ID 9306), Texas-Houston West, Drafting and Design, 1/2007-11/2009:**

*“The recruiter explained to me that even that I wanted to transfer credit that it was going to be accepted. After I grad ITT. I was told by HCC Stafford that my credits would not transfer for my continue in education in Project Management. they said the only way I can continue was to start over with HCC or continue with ITT.”*

**515. [REDACTED] (ID 5079), Texas-Houston West, Electrical Engineering, 9/2006-5/2008:**

*“Credits did not transfer, had to start from beginning again.”*

**516. [REDACTED] (ID 2806), Texas-Houston North, Business Management, 5/2012-8/2013:**

*“Once I found that this school was a farce and attempted to enroll elsewhere, I was shocked to learn the credits I earned were in vain and counted for nothing. This really knocked the wind out of me and I decided I could go no deeper into debt...”*

**517. [REDACTED] (ID 8934), Texas-Houston North, 1/2004-6/2006:**

*“My community college wont transfer my credits.”*

**518. [REDACTED] (ID 9075), Texas-Houston West, 1/2007-12/2010:**

*“I could not be able to transfer my credits and I try to transfer Houston Community College and Houston Baptist University they said ITT’s Credit can’t be able to transfer to their School.”*

**519. [REDACTED] (ID 8717), Texas-Houston West, Information Systems Security, 6/2008-7/2012:**

*“After my associates program was completed, it tried to apply to state colleges in Texas and no one accepted my credits i received at ITT. That is why i stayed in school to earn my bachelors from them because i had no other choice to further my education.”*

**520. [REDACTED] (ID 5143), Texas-Richardson, Computer Networking, 1/2006-9/2008:**

*“When I first attended, I was explicitly told that most of my credits would transfer to a state college if I wanted to pursue a bachelors degree. Halfway through the program I started planning and was told by state colleges that most of my credits would not transfer. I went back to the counselors at ITT and they now said some would transfer depending on the school. Of course now on ITT’s website(today), it says credits would unlikely transfer, which was the truth even back then. After graduating I was not able to pursue my bachelors degree, without retaking most of the classes and getting deeper into debt for financial assistance.”*

**521. [REDACTED] (ID 5936), Texas-Richardson, 9/2005-1/2007:**

*“They indicated that all of my credits would transfer to a 4 year school as they were accredited. They said my credits would transfer to Collin county community college as well. They also stated that 90% of their graduates receive a job within a few months of graduation. In order to go to get a bachelors degree I would have to start from scratch as none of my credits transfer.”*

**522. [REDACTED] (ID 9722), Texas-Richardson, Computer Networking Systems, 6/2009-1/2011:**

*“None, if any of the credits at ITT are transferable to a reputable college. I wanted to transfer to a community college midway through my Associates and they told me none of my credits were transferable. Richland Community College in Richardson, TX.”*

**523. [REDACTED] (ID 7781), Texas-Richardson, Associates Electrical Engineering, 1/2004-1/2006:**

*“[T]old me my degree is accepted everywhere and my credits transferred, told me how the class are geared towards the degree and you only study what you need for the degree, and nothing else. They told me all my credits would transfer to i could pursue a bachelors degree because they location i was in did not offer one. That was a lie...”*

**524. [REDACTED] (ID 9463), Texas-Richardson, 9/2004-9/2006:**

*“Oregon Institute of Technology and numerous other ABET accredited schools would not take my undergraduate associates credits towards an Bachelor’s engineering degree. As of current I am having trouble finding a reputable college willing to accept these credits without having to take out further student loans to retake courses.”*

**525. [REDACTED] (ID 6635), Texas-San Antonio, 10/2010-3/2013:**

*“Soon after beginning the associate program I noticed this school was a bad investment. After the poorly educated staff, mediocre curriculum, and childhood nature of our school I asked if I could transfer my credits to a community college. I was immediatey denied.”*

**526. [REDACTED] (ID 7807), Texas-San Antonio, 12/2009-12/2011:**

*“Am trying to get an engineering degree on a regular college but my credits won’t transfer. So i have to start all over and take most of the classes that i took similar to ITT tech.”*

**527. [REDACTED] (ID 5326), Texas-San Antonio, Information Technology, 9/2006-8/2008:**

*“I attempted to enroll in a community college but was not recognized as an institution and not only could not transfer credits would have to start fresh with other placement exams and classes.”*

**528. [REDACTED] (ID 9170), Texas-San Antonio, 9/2005-8/2006:**

*“They mentioned that credits would transfer, yet when I tried to do so, no other school would accept these credits.”*

**529. [REDACTED] (ID 9687), Texas-Webster, 6/2004-6/2006:**

*“I attempted to enroll in a local community college, but had to start completely over with the basics due to credits not transferring.”*

**530. [REDACTED] (ID 9460), Utah-Murray, 1/2002-1/2005:**

*“Was advised when I started they would transfer when I graduated found out they wouldn’t and I would need to continue with ITT tech[.]”*

**531. [REDACTED] (ID 8977), Utah-Murray, Electronic Engineering, 9/1993-12/1997:**

*“I was specifically told that my ITT credits were transferable to an undergraduate school or university. Upon graduating I found this to be absolutely untrue. I had to enroll in SLCC in 2005 and not (1) ITT credit transferred.”*

**532. [REDACTED] (ID 7834), Utah-Murray, Electronics and Communications Engineering Technology, 9/2006-6/2010:**

*“Most of the local universities and colleges will not accept my credits earned as a transfer, rendering my degree useless if I want to further my education.”*

**533. [REDACTED] (ID 9668), Utah-Murray, 3/2008-3/2010:**

*“Was told i could transfer to any school but nobody would accept my credits. Had to start over. Tried going to UofU and SLCC but nobody would take my credits. Would have to start over.”*

**534. [REDACTED] (ID 8380), Utah-Murray, Electrical Engineering and Communications Technology, 4/2004-3/2008:**

*“I thought about going to another school to complete my bachelors, but found out my credits wouldn't transfer. I didn't want to add more debt on top of my already large amount.”*

**535. [REDACTED] (ID 5409), Utah-Murray, Electronics Engineering Technology, 9/2002-12/2008:**

*“Because employers won't except my ITT degree I have been looking to school at the local schools and I am finding out that none of my credits transfer so I would have to start from scratch. Because of the student loan debt I am having a hard time getting the financial aid needed to attend.”*

**536. [REDACTED] (ID 7944, 7947), Utah-Murray, 9/2004-3/2008:**

*“ITT Technical Institute deeply mislead me about the quality of my education and made false claims about accreditation. A couple days after signing up, I got worried about accreditation because my ultimate goal was to continue my education and go on to get an MBA. I went into my recruiters office and she assured me that they were fully accredited and that I could take my degree “anywhere.” I didn't realize this was a lie until a few months a go when a fellow student of ITT Tech with an Associates degree started attending the community college because his degree and credits wouldn't transfer. I then researched the University of Utahs Masters degree requirements and my degree is worthless. I am completely devastated. Not only have I been*

*shackled down with \$75000, I will have to start all over again because I refuse to ever attend another for profit university.”*

**537. [REDACTED] (ID 2850), Utah-Murray, Information Systems Security, 7/2004-11/2009:**

*“I tried to enroll in a Master’s program at the state schools and they don’t recognize ITT as a valid school.”*

**538. [REDACTED] (ID 9387), Utah-Murray, Industrial Design, 3/95-12/95:**

*“Recently I was told that the credits I had obtained were not transferable to a junior college. Therefore I would have to retake all of the classes I took at ITT tech.”*

**539. [REDACTED] (ID 6104, 8015), Utah-Murray, Electrical Engineering, 5/2010-5/2013:**

*“During my time of enrollment at ITT TECH I was sold that the school was accredited by ABET and credits would transfer to a master program through another school only if I were to finish through my bachelor. I was told this after relaying information about dropping the school.”*

*“I was told that at the end of my Bachelor degree through ITT my credits would transfer seamlessly to the university of Utah. After speaking with admissions this is not the case and I would need to repeat about 2 years of course specific classes.”*

**540. [REDACTED] (ID 3735), Virginia-Chantilly, Information System Security, 12/2007-3/2013:**

*“I was told when I signed up my credits would transfer and that it is a highly respected degree in the tech field. The class books were years out of date and they had us running power point slides and “labs” that never worked and the teacher would just pass all of us if the labs didn’t work instead of working with us to resolve the issues. I was informed by my local community college that none of the credits are transferrable and do not count for anything and that I would have to start all over again.”*

**541. [REDACTED] (ID 7469), Virginia-Chantilly, Computer Network Systems, 9/2010-12/2012:**

*“I looked into transferring to another school to complete my bachelor’s degree, but was unable to find schools that would transfer my credits.”*

**542. [REDACTED] (ID 6752), Virginia-Chantilly, Computer Networking, 6/2006-6/2009:**

*“I found that when I was going to try to transfer to a different school that none of my credits would be eligible to transfer to another college or institution.”*

**543. [REDACTED] (ID 8141), Virginia-Chantilly, Information Systems & Cybersecurity, 9/2010-6/2014:**

*“Credits would not transfer to traditional institutions. UMUC would not accept ITT Tech credits for master’s degree program.”*

**544. [REDACTED] (ID 8850), Virginia-Chantilly, Information Systems and Cybersecurity, 9/2010-6/2014:**

*“After graduation i found out that my credits cannot transfer to any of the universities. Now i don’t know what to do, and a huge debts to pay. I have no money to do my certifications.”*

**545. [REDACTED] (ID 6408, 7703), Virginia-Chantilly, Computer Electronic Engineer Technology, 5/2004-9/2006:**

*“Yes. ITT said that I would be able to transfer my credits to a University like George Mason. Nope. Ive tried to go back to school but I would have to start all over since my credits wont transfer.”*

*“When i tried to have my credits transferred to a community college they said the credits at ITT could not be transferred.”*

**546. [REDACTED] (ID 8540), Virginia-Chantilly, CNS (Computer Networking Systems), 1/2009-12/2011:**

*“Yes, I attempted to goto NOVA, but they told me ITT credits wouldn’t transfer. I was devastated because I thought I could finish a B.S degree at NOVA if my credits transferred. They did not. ITT Tech did not tell me this. I have not continued school because of this.”*

**547. [REDACTED] (ID 8583), Virginia-Chantilly, 8/2007-11/2009:**

*“This applies to me in all aspects I was hoping to transfer to Nova. My credit is only good just for ITT only.”*



**548. [REDACTED] (ID 5217), Virginia-Norfolk, Digital Entertainment and Game Design, 6/2006-6/2010:**

*“Most colleges in my area won’t even consider talking to me about transferring credits because ITT is not regionally accredited, only nationally. If I want to go to school, I need to start from scratch.”*

**549. [REDACTED] (ID 9253), Virginia-Norfolk, Network Systems Administration, 5/2013-5/2015:**

*“I was told that all of my credits would transfer. After graduating ITT Tech, I decided that I wanted to continue my education in a bachelor’s program some where else like ODU, Wright State, or Strayer. Only to find out that almost none of my credits transfer at all[.]”*

**550. [REDACTED] (ID 7290, 6683, 6680, 6681, 6682), Virginia-Norfolk, Visual Communications, 12/2009-2/2012:**

*“During enrollment i questioned the enrollment counselor about the accreditation of the school. He told me they were accredited and their accreditation was national too. The way he worded his phrases was very manipulative and misleading. He made no effort to differentiate the two or explain what he meant. I enrolled in my local community college but i have to start over from the beginning because non of my credits were transferable.”*

**551. [REDACTED] (ID 8607), Virginia-Norfolk, Information Systems Security, 8/2003-11/2004:**

*“When I realized the school wasn’t what I was told to expect. I tried to get out by transferring but hit a brick wall. Every school I reached out to said they didn’t take transfers from ITT Technical institute. This broke my heart because I was lied to.”*

**552. [REDACTED] (ID 9651, 7926), Virginia-Norfolk, CDD, 8/2001-5/2004:**

*“I have taken my transcripts to both community college and university and was told that most if not all of my classes would need to be retaken as their credits would not transfer. This has deterred me from returning to school under the same field of study.”*

**553. [REDACTED] (ID 8708), Virginia-Richmond, 5/2009-1/2012:**

*“Claimed accrediting would transfer and could continue my field of study in public universities. No campus accepted credits.”*

**554. [REDACTED] (ID 9357), Virginia-Roanoke/Salem, Register Nursing, 9/2012-4/2016:**

*“I will not be able to enroll into a community college because there credits will not transfer and end up paying twice and they say too much of my money is sitting with ITT now.”*

**555. [REDACTED] (ID 9656), Virginia-Roanoke/Salem, Nursing, 6/2012-6/2014:**

*“The colleges in my area do not accept ITT credits. Partially through the program, I wanted to leave ITT, but when I found out that the credits would not transfer, I found myself stuck. I had made it so far, I didn’t want to start all over. I chose to finish the program in hopes that I would gain my professional license and would be able to further my education with another school who would accept the transfer credits. But, I can’t further my education with any school until I have my license. Once I have my license, I can potentially move on to an RN-to-BSN program, but I have to pass boards first.”*

**556. [REDACTED] (ID 8647), Virginia-Springfield, Computer Networking Service, 3/2004-3/2006:**

*“I spent 2 years working for my degree. During this time there was never any mention of certifications. I was naive and did not know that I would need more than my degree. Once I graduated and I was waiting for the job offers to come rolling in I discovered that I needed more than my degree. Most places stated that I needed at least an A+ certification before they could even consider me, and that may not be enough either. I wish I had known this BEFORE.”*

*“Despite taking math courses at ITT, they would not transfer to Heartland Community College. I had to take new math courses when I enrolled there.”*

**557. [REDACTED] (ID 8480, 8478), Virginia-Springfield, 7/2009-6/2011:**

*“They told me I can transfer credits and go to any university. I tried to get into George Mason and they do not accept ITT credits.”*

**558. [REDACTED] (ID 8484), Virginia-Springfield, Criminal Justice, 9/2009-3/2012:**

*“It’s disturbing to know that ALL my credits can not be transferred over to another school. So I spent my money and time on a school that would fail me bad in the end.”*

**559. [REDACTED] (ID 9202), Virginia-Springfield, Associate of Applied Science in Information Technology, 10/2004-12/2006:**

*“I will have to start all over again, because my credit wouldn’t transfer so all that money that i’m paying for those loan are for nothing.”*

**560. [REDACTED] (ID 8481), Virginia-Springfield, Computer Network Systems, 6/2009-8/2011:**

*“About 5 months ago I looked into re-enrolling into a few schools and I learned that I would have to start as a freshmen and that none of my ITT credits would transfer to these schools. These schools included Arizona State, Penn State, Southern New Hampshire, and Colorado Tech.”*

**561. [REDACTED] (ID 8602), Virginia-Springfield, 6/2010-6/2014:**

*“I tried to transfer to university of Maryland but after talking to them i was discourage. Soon as i said i went to ITT they told me that they wouldn’t accept my credits and i pretty much need to start over. I was already a year in ITT.”*

**562. [REDACTED] (ID 9161), Virginia-Springfield, Visual Communications, 12/2008-6/2011:**

*“I tried to use my degree to fast track another degree, however, the school said my credits wouldn’t transfer because the school was only regionally accredited and I was told it was national accredited.”*

**563. [REDACTED] (ID 7613), Virginia-Springfield, Criminal Justice, 6/2007-12/2012:**

*“None of the credits from this school are transferable, it’s as if I never even went to school.”*

**564. [REDACTED] (ID 8571), Virginia-Springfield, 12/2009-6/2014:**

*“Credit are not transfer. I try so many times but no one can take my credits. THE CREDIT ARE NOT TRANFERABLE. They told me point blank that I should be able to transfer to other schools.”*

**565. [REDACTED] (ID 7914, 7913), Washington-Everett, Network Systems Administration, 6/2013-3/2015:**

*“I applied to University of Washington Bothell and attempted to transfer there with my existing credits. The university told me “we do not accept credits from ITT technical Institute.”*

**566. [REDACTED] (ID 5180), Washington-Everett, Electronics and Communications Engineering Technology, 9/2004-9/2008:**

*“They claimed that after seeking a Bachelor’s Degree from their institution it would be easy to continue at another institution and obtain a Master’s Degree. ITT Tech has accreditation through ACSIS and all schools offering Master’s programs in Electrical Engineering that I have spoken with require Under-Graduate degrees from ABET accredited institutions. I contacted several local colleges and universities about continuing my education and getting a Master’s Degree to better my career. All have stated that I cannot enroll due to the credits from ITT Tech being non-transferable and the school not being ABET accredited.”*

**567. [REDACTED] (ID 6913, 6912), Washington-Everett, Network System Administrator, 9/2014-3/2015:**

*“I was told that ITT was accredited and that if I ever wanted to leave that I would easily be able to transfer my credits. I was mislead into thinking the education I was receiving would help me in the future. Credits did not transfer to any schools I’ve tried.”*

**568. [REDACTED] (ID 8707), Washington-Everett, Graphic Communications, 6/2010-11/2010:**

*“They also said that they did have accreditation. My current school wouldn’t accept ITT Tech credits because they aren’t ‘accredited.’”*

**569. [REDACTED] (ID 7307), Washington-Everett, Information Systems Security, 12/2002-12/2006:**

*“I tried to enroll at Everett Community College and Edmonds Community College, and they both bluntly informed me that ITT was not a recognized institution, and that most all of my credits would not be transferred.”*

**570. [REDACTED] (ID 5986), Washington-Seattle, Criminal Justice, 9/2007-6/2010:**

*“The school I am going to would not take their credits so I wouldn’t have to retake certain classes. Math wouldn’t transfer over.”*

**571. [REDACTED] (ID 5981), Washington-Seattle, computer networking, 3/2009-5/2011:**

*“Was told credits would transfer...after my associates degree i had planned on transferring to a regular college. at which point i found out i had wasted 2 years of my life and would have to start over again or give up on education, i choose to give up on education until i was out of debt.”*

**572. [REDACTED] (ID 7567), Washington-Seattle, 9/2006-1/2008:**

*“I attempted to attend University of Washington immediately after leaving ITT in order to continue my AA using the credits I received there. I was informed by ITT that these credits would follow me for the rest of my life and be usable for further education. UW informed me that the credits were completely non-transferable and I would have to start my AA completely over again.”*

**573. [REDACTED] (ID 9095), Washington-Seattle, Networking Administration Services, 11/2013-9/2014:**

*“ITT told me that we can transfer our credit to any school but it was lie. No other school were able to accept any of their school credits.”*

**574. [REDACTED] (ID 8920), Washington-Seattle, 3/2011-3/2015:**

*“They told me that if I got my bachelor’s I can transfer to UW and get my masters. I tried that after finishing my bachelor’s and all of the schools I contacted just wished me luck stating that if I wanted my masters or to continue my education I would have to start at a public school from scratch. I tried to go get my masters so that i can get rid of ITT-Tech in my background and just state the college I got my masters from but they told be that I can’t go to any public unless I start from scratch.”*

**575. [REDACTED] (ID 8154), Washington-Spokane Valley, Information Technology - Multimedia, 9/2006-12/2008:**

*“I attempted to enroll at Eastern Washington and Washington State, in a Bachelor’s program and discovered I could not because my credits were non-transferable.”*

**576. [REDACTED] (ID 8365), Washington-Spokane Valley, Information Technology, 1/2002-3/2004:**

*“They didn’t tell me that my credits from the college will not transfer.”*

**577. [REDACTED] (ID 8052), Washington-Spokane Valley, Computer Network Systems, 9/2005-3/2008:**

*“I was told all accreditation would be transferable to any 4-year university to further my education, if I wanted. And they verified with local schools (Eastern Washington University) as other students have had no issues transferring there. I attempted to transfer to multiple colleges and few to none of the credits would transfer. Especially the technical courses which were the bulk of the classes.”*

**578. [REDACTED] (ID 3773), Washington-Spokane Valley, 1/2008-1/2012:**

*"I wanted to get my masters at Eastern Washington university and ITT told me my degree would transfer and that was a lie!"*

**579. [REDACTED] (ID 5185), Washington-Spokane Valley, Information Technology, 12/2006-8/2007:**

*"I was not denied enrollment in another school, but after leaving ITT tech, I decided to attend a "real" university and upon my application, I was informed that none of the credits I had received at ITT tech would be able to transfer in any way."*

**580. [REDACTED] (ID 6446), Washington-Spokane Valley, Computer Electronic Engineering Technology, Information Secured Systems, 1/2002-1/2007:**

*"Was considering going to local community college but after calling and discussing with advisor of my precious schooling they noted that they do not accept my credits."*

**581. [REDACTED] (ID 9719), Washington-Spokane Valley, Information System Security, 6/2007-6/2011:**

*"Again, I tried to go back to school to get my Masters Degree, and I was turned down from every College/University I tried. They wouldn't accept any of my credits, because ITT was not regionally credited."*

**582. [REDACTED] (ID 4173), Wisconsin-Green Bay, Multimedia, 6/2005-12/2007:**

*"I went back to UWGB for Graphic Design, and none of my credits from ITT Tech would transfer over. I had to pay over again because I needed the credits, and frankly needed to learn something since my teachers at ITT did nothing to further my learning."*

**583. [REDACTED] (ID 7191), Wisconsin-Green Bay, 1/2006-9/2008:**

*"I wanted to go to Lakeland College and continue on for a B.S., but was told they wouldn't accept my credits and would have to take a full 4 years. Tried other schools as well and received the same answer from all."*

**584. [REDACTED] (ID 9416), Wisconsin-Green Bay, 12/2008-6/2013:**

*"Not only couldn't I transfer my credits, we were told halfway through our BA that we were the last class to be going through the Digital Entertainment and Game Design program because they couldn't scam anymore kids into taking the program."*

**585. [REDACTED] (ID 6137), Wisconsin-Green Bay, Computer Drafting & Design/Technical Project Management, 2/2005-10/2007:**

*“I wanted to transfer to Arizona Western College to finish up the few remaining credits I needed to obtain my Bachelor’s degree so i could apply to law school. Little did I know that I would have to start all over again...”*

**586. [REDACTED] (ID 6646, 3919, 9343), Wisconsin-Greenfield, Computer Networking, 9/2001-9/2005:**

*“I attempted to transfer to UWM - Milwaukee. I had my credits evaluated and was told none of them transferred at all. I had to start over at a local community college and earned a degree that allowed me to make the money I should be earning already with credits that are transferable. Due to the amount of debt and increasing cost of education I am unable to afford to earn a bachelors degree in business information systems.”*

**587. [REDACTED] (ID 9446), Wisconsin-Greenfield, Software Applications Development, 3/2003-6/2011:**

*“I was never told that the school was not regionally accredited. I only found out after I received an associates degree that it would not transfer to UW system colleges, so I felt like I had no choice but to stay with ITT because I didn’t want to lose out on more time and money by starting over somewhere else. And now, I do not qualify to get a professional teaching license because my education must come from a regionally accredited school. When I finished my associates degree, I enrolled for a bachelors degree program at UW-Parkside soon to find that none of my credits would transfer.”*

**588. [REDACTED] (ID 8486), Wisconsin-Greenfield, Information Systems and Cybersecurity, 6/2012-12/2015:**

*“ITT credits wont transfer to normal 4 year colleges, after I finishing my 2 year degree I wanted to transfer somewhere less expensive but was trapped a ITT and the only way to get a Bachelors degree was continue on.”*

**589. [REDACTED] (ID 4919), Wisconsin-Greenfield, Computer Electronics Engineering Technology, 2/2003-5/2006:**

*“Would have liked to transfer to Milwaukee School of Engineering or University of Wisconsin Milwaukee, but none of my credits would transfer.”*

**590. [REDACTED] (ID 7723), Wisconsin-Greenfield, 11/2006-3/2009:**

*“I was looking at going back for my bachelors at a different school and found out that my credits wouldn’t transfer.”*

**591. [REDACTED] (ID 8837), Wisconsin-Greenfield, Associates Degree in CAD Drafting and Design, 6/1995-10/1996:**

*“This is my biggest complaint. ITT told me they were accredited, and that they regularly transferred credits to other schools for people wanting to continue their education. Since the program I took at ITT was only a 2 year program, I always planned to continue my education at another school and eventually get a Bachelor’s degree in engineering. I didn’t find out until 5 years later, than all of my credits were worthless. When i tried to enroll at UW Stout, they basically laughed at my transcripts and told me I was welcome to enroll, but I would start as a freshman. Had I known my degree from ITT would saddle me with debt I am still paying off today, while at the same time being worthless in the real world, I would clearly have chosen another school. I was promised all my ITT credits would be openly accepted any any downstream education institution, specifically the University of Wisconsin schools. My plan was always to get my “first two years” of college out of the way at ITT, then continue education at a UW school where I could get a bachelors degree. I was shocked to find out how little merit my credits carried. No other school would accept them, and I didn’t have the time or money to start over. The end result was my ITT degree was the END of my education, not the beginning.”*

**592. [REDACTED] (ID 7895), Wisconsin-Greenfield, 6/2006-9/2011:**

*“In the last year or two of classes I was seeking out another more reputable technical school to finish my education. After speaking with the other school I was mortified to find out that absolutely none of my credits would be transferable to another school.”*

**593. [REDACTED] (ID 5095), Wisconsin-Greenfield, Computer Networking Systems, 9/2004-5/2006:**

*“When enrolling in another college I was forced to take all the courses I had completed at ITT as none of the credits transferred. This was despite ITT stating that they held “national and local accreditations”.”*



**594. [REDACTED] (ID 6516), Wisconsin-Greenfield, IT Networking, 8/2000-5/2004:**

*“I tried to enroll in other schools to complete my education, but I was told that any credits that I had from ITT Tech were non-transferable and that I would have to either repeat any prior training and pay out of pocket for any future education...”*

**595. [REDACTED] (ID 4592), Wisconsin-Greenfield, Software Programming, 9/2001-9/2003:**

*“I could only go back to ITT tech if I wanted to get a Bachelors, otherwise I would lose all my credits. No other school would transfer.”*

**596. [REDACTED] (ID 7688), Wisconsin-Greenfield, Software Application Programming, 12/2006-1/2009:**

*“When I chose to go back to UWM following a short break after graduating from ITT, not a single one of my credits transferred, and I had to basically start from scratch. After doing some research, it turns out that my situation wasn’t all that uncommon. In fact, it seemed like most, if not all, ITT Credits across the country were not accepted by four year Universities for transfer, which seems to me to be a strong indicator of just how poor the education was.”*

**597. [REDACTED] (ID 8482), Wisconsin-Greenfield, ISS/IT Networking, 4/2002-9/2006:**

*“I was told that my credits after ITT would follow me to a number of schools. I had to give up on my dream of getting my Masters because I was told that I would basically have to start over from scratch in order to be considered for Masters program at several Universities in my area.”*

**598. [REDACTED] (ID 6163), Wisconsin-Greenfield, Associates of Applied Science in Visual Communications, 6/2009-7/2011:**

*“I inquired with multiple area Universities regarding credit transfers, due to ITT Tech not being accredited, I was denied a transfer.”*

**599. (ID 6515), Wisconsin-Greenfield, IT Networking, 8/2000-5/2003:**

*“I tried to enroll in other schools to complete my education, but I was told that any credits that I had from ITT Tech were non-transferable and that I would have to either repeat any prior training and pay out of pocket for any future education since I was not longer able to take out any federal or private loans to attend school since I was not longer able to take out any federal or private loans to attend school.”*

**600. [REDACTED] (ID 4135), Wisconsin-Madison, Information Technology Computer Networking Systems, 9/2008-12/2010:**

*“If I want a different degree, I have to start over from scratch. NOTHING from ITT will transfer, not even the degree itself. As far as other schools are concerned, I don’t have a degree.”*

**601. [REDACTED] (ID 8430), Wisconsin-Madison, Drafting and Design, 2/2012-10/2014:**

*“I tried to transfer to MPTC. But they told me I would have to pretty much start over because my credits wont transfer.”*

**602. [REDACTED] (ID 8415), Online, 11/2005-5/2008:**

*“I recently enrolled in another school, but my credits did not transfer.”*

**603. [REDACTED] (ID 8728), Online, Computer Networking Systems and Digital Forensics, 6/2006-3/2010:**

*“I tried to transfer to Cleveland State University, Troy University, University of Phoenix, Wallace Community State college and others. None would take any of ITT course credits.”*

**604. [REDACTED] (ID 7036), Online, 9/2005-9/2007:**

*“It was expand to me by the community college of the air force that I would have to take all general education classes again to get a CCAF degree.”*

**605. [REDACTED] (ID 8417), Computer Networking Systems, 9/2002-6/2004:**

*“If I wanted to transfer into a UC or State college my credits will not transfer and I would have to start all over again.”*

**606. [REDACTED] (ID 9606), 9/2011-11/2014:**

*“Said most credits would transfer to a community college and they were state regionally accredited. I went to transfer to a community college and none of the credits were eligible to transfer because ITT was unaccredited.”*

**607. [REDACTED] (ID 7782), Nursing, 3/2011-6/2013:**

*“None of my credits would transfer to another school and I would have to repeat the whole nursing program over somewhere else and take out another \$25k student loan.”*

608. [REDACTED] (ID 4264), 8/2008-6/2010:

*"I was informed that all my credits from ITT were accredited and transferable. Towards the end of my program through research I found out that my credits were not accredited. I had no choice but to continue with my bachelor's degree since due to my loan. I have been paying interest on my loan for the past two years for a degree I can not use. I wanted to transfer to Cal State LA, unfortunately I was informed the credits from ITT was not transferable. I was forced to take online classes hoping it would increase my chances of getting hired within my field."*

609. [REDACTED] (ID 8062), 1/2009-5/2011:

*"I was told that they were an accredited school and that my credits would transfer, only to find out I was lied to and now I have a 50,000 total of loan that mean nothing. No school will transfer their credits. I did not know this until I attempted to speak to an accredited school."*

610. [REDACTED] (ID 8918), Computer Network Systems, 9/2003-9/2005:

*"I was told by several local public colleges that I would have to start over because the ITT credits would not be accepted for transfer."*

611. [REDACTED] (ID 8776), Computer Network Engineering Technology, 9/2000-5/2002:

*"My credits would not transfer to a different school to further my education.[] I tried to enroll at the University of Tennessee and was told I would have to start over because my credits would not transfer."*

612. [REDACTED] (ID 4461), Information Systems-Computer Networking Systems, 9/2002-3/2005:

*"In order to enroll in another school I would have to retake most of the classes I took for my degree because credits with ITT are non-transferable. I was not informed of this before I started classes with ITT or I would not have attended the school."*

613. [REDACTED] (ID 5554), 6/2006-6/2008:

*"They lost their accreditation prior to my graduating in 2008. When I tried to have my credits transferred to IUPU Fort Wayne campus they informed me that nothing I did was worth it because they had no accreditation therefore I had to start over."*

614. [REDACTED] (ID 9194), 3/2009-6/2011:

*“They explained to me that their credits would be transferable to several other schools If I ever wanted to continue my education in my chosen field. They claimed that it wouldn’t be much trouble finding work in this area. This is very true. No school wants to take ITT credits[] and since I owe all of the money I do, it doesn’t seem appropriate to try to take out more school loans to attend an actual accredited school.”*

615. [REDACTED] (ID 4234), Criminal Justice, 11/2005-8/2008:

*“I tried to transfer my ITT credits to Bellevue College, and was advised by Bellevue College that NONE of the credits were eligible to transfer.”*

616. [REDACTED] (ID 7003), Electrical Engineering, 7/2014-3/2016:

*“Would love to get a bachelor’s at a reputable school but would have to redo Associate’s degree in order to qualify.”*

617. [REDACTED] (ID 8080), Nursing, 3/2014-11/2015:

*“I had almost completed the entire program and tried to transfer my credits to a state university. Found out that I couldn’t transfer credits and had to completely restart my career.”*

618. [REDACTED] (ID 9158), 1/2011-1/2013:

*“I have a receipt that I had to pay \$3200.00 in order for ITT tech had to release my credits so that I may transfer them to another school which the other school didn’t take my credits because they were not regionally accredited.”*

619. [REDACTED] (ID 5696), Criminal Justice, 7/2010-12/2010:

*“As I mentioned before I was under the impression that they where accredited properly and that any degree and/or credits I received would be accredited. The credits I received at ITT Tech I found later were NOT transferrable, wasting my time and my money.”*

*“It didn’t cause me to not be able to enroll but I worked really hard in the classes I did take, making all A’s, and it feels frustrating that none of that can transfer over.”*

620. [REDACTED] (ID 6189), Software Applications and Programming, 8/2006-8/2008:

*“None of my credit would transfer when I tried to continue my education at Ivy Tech , The Art Institute, or Indiana University/ Purdue University Indianapolis . I had to start completely over.”*

**621. [REDACTED] (ID 8178), Computer Networking, 6/2005-6/2009:**

*“After realizing the education at ITT Technical Institute was sub-par, I looked to transfer to other colleges but found out none of my credits would transfer so I was forced to either drop out or continue to degree at ITT Tech.”*

**622. [REDACTED] (ID 9323), 9/2006-11/2008:**

*“ I told the ITT recruiter that i wanted to be a cop or a lawyer and was told i could transfer to law school or any other school of choice when needed but found out later that ITT credits did not transfer, all the schools i called told me they did not accept or acknowledge ITT credits. Cooley law school in lansing told me, i would have to start all over from a accepted credited school. At the time while still at itt, i could not pursue parts of my career for further education due to ITT credits not tranfering, which ITT lied and said i could transfer any where to further my education.”*

**623. [REDACTED] (ID 8829), 3/1993-9/1995:**

*“Told me that ALL my credit would be able to transfer to ANY COLLEGE. Not one college will take these credits. Waste of time and MONEY, that I can not get ahead on no matter how much I pay monthly! I tired, was LAUGHED AT.”*

**624. [REDACTED] (ID 9245), Information Technology, 3/2006-3/2007:**

*“We were told that upon completion of the program, that we would be prepared to take and pass the MCSE certification. I and three of my classmates tried and failed the certification test. My three classmates had graduated from ITT Tech.”*

*“I tried to enroll in Harrisburg Area Community College and Penn State University. I was told by both that my ITT credits would not transfer and I would have to start over.”*

**625. [REDACTED] (ID 8807) , 5/1998-5/2000:**

*“My credits didn’t transfer to IPFW in Fort Wayne.”*

**626. [REDACTED] (ID 8713), 9/2004-7/2007:**

*“Several schools would not accept any creditsx or accept my degree to further my education. As a result I was forced to not continue my education or take out new loans or start a whole new program.”*

627. [REDACTED] (ID 9645), 8/2001-1/2003:

*“When i signed back up for a degree program with another school, None of the credits transfered. I had to start from scratch.”*

628. [REDACTED] (ID 7999), 11/2009-9/2012:

*“I am rolled in another school but none of the credits transferred. My father died in 2000 and left me money for education however all of that money was spent on ITT and I still do not have a degree which would get me a job. I am currently trying to finish a four-year degree that would assist me in finding employment.”*

629. [REDACTED] (ID 9616), 6/2003-9/2016:

*“I tried going to another school but they said I couldn’t transfer credits so that’s why I forced to re-enroll back to ITT Tech.”*

630. [REDACTED] (ID 7689), 9/2007-9/2009:

*“They falsely told me that my credits will transfer to any school I wanted to go to after I graduated which is a lie. I’m currently enrolled at UMass Lowell and not one credit transferred.”*

631. [REDACTED] (ID 8893), Computer Programming, 1/2001-1/2002:

*“They told me their credits would transfer to a lot of different schools. In all my searching, I couldn’t find a single school that would accept my credit transfers from ITT Tech. Like I said, I talked to multiple schools about ITT Tech credits transferring, and not a single school would accept their credits.”*

632. [REDACTED] (ID 2796), Computer and Electronic Engineering Technology, 8/2002-8/2004:

*“They claimed transferable credits when I went to school, but when I went to switch, the other schools wouldn’t accept the credits. Cincinnati state wouldn’t accept my credits after the first year.”*

633. [REDACTED] (ID 4244), Online, Information Systems Administration, 12/2007-12/2010:

*“Recruiter did not tell me that credits from ITT wouldn’t transfer to a real college.”*

634. [REDACTED] (ID 4093), 6/2006-9/2006:

*“All the classes I took at ITT didn’t transfer to my recent school so I had to retake those classes.”*

635. [REDACTED] (ID 7509), 9/2010-9/2012:

*“I was not able to transfer credits into a state university, but was told all credits would be transferable. I was trying to transfer to a state university and only 2 credits would transfer out if the degree.”*

636. [REDACTED] (ID 9304), Computer And Electronics Engineering Technology, 6/2007-6/2009:

*“I went to Oklahoma State University after graduating from ITT Tech, I met with a counselor and was advised non of the credits would transfer over. I would need to start from scratch.”*

637. [REDACTED] (ID 8705), 12/2008-6/2011:

*“I’ve tried to transfer to other schools, but my credits would not transfer from ITT, because they are not an accredited school.”*

638. [REDACTED] (ID 2612), CNS Computer Networking Systems, 9/2005-9/2007:

*“I thought I would try to better my knowledge by going to another school with my credits but they wouldn’t transfer I was going to apply to university of Phoenix online and the next thing I noticed I was having to redo classes I had already taken.”*

639. [REDACTED] (ID 8437), 7/9-6/12:

*“Was never told that none of the credits would transfer. When asked if I could continue my education at local schools I was told “most certainly”. Only months after starting did I find out that was a lie. I want to enroll at my local college and none of my credits are recognized. No gens or anything. I have to start all over to get a machinist cert. They don’t even want to see the transcript as soon as I said ITT they chuckled and said sorry.”*

640. [REDACTED] (ID 9695), 9/2012-1/2015:

*“ITT explained to me that the were accredited nationally and that all my credits would transfer to other colleges. I told them at admission that my end goal was to be a Nurse Practioner. They stated that the did the BSN program and we’re working on a Masters program as well. I specifically asked upon admission with Winter that of I wanted to transfer would it be a problem or would I have to start all over at another school. She told me that because of their*

*accreditation almost all creditscore would transfer. I planned to start my BSN through them and then they closed abruptly. Now I am trying you find a college that will accept my credits and as in the case with Oklahoma Wesleyan the will transfer my credits as electives only and I have to do all GE aad Core nursing classes again. I'm already in debt and can not afford to be 100000 in debt due to them lying in the beginning. They did not only tell me this my husband was in the meeting as well. My credits will not transfer to any nursing program. I will have to start from the beginning and pull out more loans that I'm not even sure I will be able to do. If I can't pull out more loans then I can't afford to continue my education let alone start from the beginning."*

**641. [REDACTED] (ID 5248), Information System Securities, 4/2005-5/2010:**

*"When I did attempt to enroll into another school, only 1 credit out of a full bachelor program would transfer."*

**642. [REDACTED] (ID 6994), Associates of Applied Science, 1/2002-9/2006:**

*"My credits do not transfer to any schools I can find and I did not understand that up front."*

**643. [REDACTED] (ID 7903), Criminal Justice, 12/2009-6/2013:**

*"I asked if after I graduate and if I went to another college if all my credits would transfer, they told me they would. They also explained how different certifications that we had to take would be good towards a job but in fact the certifications actually meant nothing. I tried to enroll in another school to get my bachelor degree but I found out that none of my credits would transfer so I'd have to start at the beginning all over again."*

**644. [REDACTED] (ID 9384), Online, 1/2013-3/2015:**

*"No one is willing or was willing at the time I started to realize the school was a scam, to take any credits from ITT. Everyone else knew they were worthless."*

**645. [REDACTED] (ID 7960), 8/2006-8/2008:**

*"None of my credits will transfer to any other schools I would like to attend I would have to start over. Why should I have to pay for a degree I can't use."*

**646. [REDACTED] (ID 8027), Nursing, 3/2015-9/2016:**

*"Our school just closed and I am finding out that none of my credits will transfer to another school so that I can finish my degree. I only lack two more quarters! The last year and a half and all that hard work has been for nothing!!"*



*"I have only received word back from a few schools and my credits would not transfer. This is an on going effort. I will continue to call everyone."*

**647. [REDACTED] (ID 7694), 9/2004-3/2009:**

*"I earned over half a degree and only 12 credits would transfer anywhere. ITT even told me they wouldn't accept thier own credits."*

**648. [REDACTED] (ID 5250) , Software and Application Programming, 1/2008-12/2008:**

*"Turns out you can't transfer the credits to any place like ASU because they said that ITT isn't accredited!"*

**649. [REDACTED] (ID 9136), 4/2006-8/2009:**

*"I specifically asked if the current accreditation (at the time of enrollment) had to ability to be transferred to any of my states university's and instiutions and my academic advisor had claimed that yes, ITT credits were accepted at most state institutions. With the caveat that the credits may not be accepted at other private colleges (Apollo, Corinthian, University of Phoenix) which I had no interest in going to anyways. Once I completed my Associates I found that my credits were not accepted ANYWHERE. My only option was to double down and go back to ITT again which I declined to do. I wanted to move to a state institution (Arizona State) but couldn't because none of my state schools would accept any ITT credits at all. I also tried another private coWestern Governors University and they didn't accept my credits either. In my opinion if a state won't accept your credits you are done and those credits are just a sunk cost."*

**650. [REDACTED] (ID 8974), Computer Networking Systems, 6/2003-12/2005:**

*"They falsely told me that all of the credits I earned at ITT would transfer to a four year university if I wanted to after obtaining my Associates degree. I did attend a four year university (Webster University) but not even half of my credits from ITT transferred to my new college. I was considered a Freshmen when I enrolled at Webster. I had to retake basic computer classes when attending Webster because they would not accept the credits I'd already earned at ITT. Which in turn wound up costing me more and more money."*

**651. [REDACTED] (ID 6944), Computer Networking, 2/2007-2/2009:**

*"Had to go back to school and start over from the beginning because my credits from ITT tech didn't transfer."*

652. [REDACTED] (ID 9717), 12/2008-10/2012:

*"I tried to enroll at a university but was told my credits weren't transferable so even though I had my associates degree I couldn't attend another school without starting over pretty much."*

653. [REDACTED] (ID 9036), Computer Tech, 1/2002-3/2005:

*"I found out when I wanted to continue school at a junior college that my classes were not transferable."*

654. [REDACTED] (ID 9249), Criminal Justice, 3/2006-8/2008:

*"I tried enrolling at Harrisburg Community College and Penn State University and was told by both that ITT's credits would not transfer and I would have to start all over again."*

655. [REDACTED] (ID 6141), 1/2005-9/2007:

*"I was told that the school was fully accredited and they never told me that the credits would not transfer. UT rejected my credits[.]"*

656. [REDACTED] (ID 8433), 6/2000-6/2002:

*"Try to go to Miami University credit didn't transfer."*

657. [REDACTED] (ID 8778), 1/2006-11/2009:

*"I wanted to go to a different school to obtain a bachelor's degree and found that my credits do not transfer."*

658. [REDACTED] (ID 8827), Construction Management, 1/2007-1/2008:

*"I was told that if I wanted credits would transfer to other colleges. None of my credits transfer, started college from scratch, even though they told me all credits transfer."*

659. [REDACTED] (ID 8747), Construction Management, 9/2008-10/2008:

*"I was told I would have to start from scratch if I enrolled at another school because ITT isn't accredited. None of my credits would transfer."*

660. [REDACTED] (ID 7384), Electronic Engineering Tech, 12/1994-1/1998:

*"I was told in no uncertain terms that my school credits would transfer to a traditional college."*

**661. [REDACTED] (ID 8631), 2/2008-5/2010:**

*"I attempted to look at a few schools after graduation to continue for my bachelor's, but NO schools that carried a degree I was confident in would accept by credits."*

**662. [REDACTED] (ID 6421, 6134), Business Administration, 11/2005-12/2007:**

*"They said their credits are nationally transferable but haven't found a school whom would except their credits."*

*"I couldn't transfer my credits because it wasn't transferable. The school was not recognized as school. So I was forced to take all the classes over."*

**663. [REDACTED] (ID 3707), Multimedia, 9/2006-2/2007:**

*"I was also told that my accreditation would be recognized by companies and schools alike - and that my credits would be transferable. I can afford community college but that is all - and of course, the credits I obtained at ITT were NOT transferrable."*

**664. [REDACTED] (ID 7745), 5/2006-5/2010:**

*"I have tried to enroll for a masters degree at other universities but get turned away due to the credits don't transfer."*

**665. [REDACTED] (ID 3140), Project Management, 12/2008-6/2011:**

*"Their credits didn't transfer to other colleges and the program want intense enough to compete with other local colleges. I called other local colleges and they said i would have to do the whole program over."*

**666. [REDACTED] (ID 9556) , 8/5-5/9:**

*"Can't enroll in another school cause none of the credits wwould transfer. And can't get loans because I have some that are in default."*

**667. [REDACTED] (ID 7648 7647), 12/2009-11/2011:**

*"They claimed this degree would be accepted and it wasnt. If you went on to other schools all the coirse didnt transfer" Only some of the credits transfered and i woild have to repete most of them[.]"*

668. [REDACTED] (ID 9643), 6/2010-12/2015:

*“Prior to enrolling in ITT tech, I was informed I could leave the school and transfer credits at any time. This turned out to be false. I had to make a decision, which was forfeit the time and money spent at this school and start all over, or continue borrowing an outrageous amount of money and finish the program. I was unable to transfer credits, even though prior to enrolling, that was one of the selling points made by the recruiter.”*

669. [REDACTED] (ID 9116), 4/2010-4/2012:

*“Transferring credits to another college is not allowed as the credits are not transferable. By closing, they have eliminated my ability to receive my BS without starting all over again at a four year college.”*

670. [REDACTED] (ID 7891), Criminal Justice, 1/2010-6/2012:

*“I tried to further my education with a bachelor’s after I graduated from ITT Tech but found that my credits wouldn’t transfer. That I would have to take the associates all over again at another school.”*

## EXHIBIT 11

**1. [REDACTED] (ID 8204), Alabama-Bessemer, Computer Electronics Engineering Technology, 3/2005-3/2007:**

*“I did not understand the total cost until after graduation when the creditors start calling and sending the loan totals.[] I don’t recall ever going over the loans repayment and discloses. They appy for the loans and will let me know if its approve and I will sign the papers.”*

**2. [REDACTED] (ID 8005), Alabama-Bessemer, Information Systems Security, 12/2008-6/2013:**

*“ITT never fully went over the full cost of the program. I was briefly shown my loan paperwork and was instructed on where to click and what numbers to enter in order to get registered for classes.”*

**3. [REDACTED] (ID 4835), Alabama-Bessemer, MultiMedia/Game Design, 8/2004-5/2008:**

*“The cost of the programs were never explained to me. I was told they didn’t do scholarships when I inquired about it. The process of filling out the FASA forms was “sign here” if you wan to go to class. I didn’t find out that the majority of my loans were private totaling over 60k, another 30k in Federal Loans until the end when I was called into the Financial Aid office and was told I had maxed out on my loans and if I wanted to continue and graduate I had to take a loan through the school. Also no one could ever explain to me how my loans got maxed, the financial aid people didn’t have much knowledge about the process or offered any other options when asked. No one could explain to me why my brother’s tuition was less than mine even though we took the same classes. At the end I felt used, mislead, and distraught knowing I never learned much attending this school and knowing I probably could never pay this money back.”*

**4. [REDACTED] (ID 9225), Alabama-Bessemer, Digital Entertainment and Game Design, 8/2006-1/2010:**

*“I was, throughout the time during recruitment and through my coursework at ITT, told repeatedly that the cost for IT - MM and DEGD graduates was roughly around 20,000 for each degree. When I graduated in 2010, I had a total of close to 80,000 in student loans, almost double that amount.I was dragged out of class several times throughout the courses when it came time to renew loans, and was never fully given an opportunity to review paperwork or explore my options. I was sat down at a desk in a small cubicle and told to sign a few documents, and usually when I asked questions or wanted to go over what the documents said, I was hurried*

along and told that “It didn’t really matter” or “It isn’t anything major”, but that if I didn’t sign it right then, I’d have to drop out of my classes.”

**5. [REDACTED] (ID 4710), Alabama-Bessemer, 3D Game Design, 8/2004-8/2008:**

*“I was never explained the total cost of the program, nor was it ever explained why so much was needed every semester.”*

**6. [REDACTED] (ID 8979), Alabama-Mobile, Information Technology - Computer Network Systems, 9/2009-9/2011:**

*“Total cost of the program was vastly understated. While no paperwork was signed without my permission, all loans and grants were not clearly explained and all treated as if they were the same. My entire time spent in financial aid was no longer than 15 minutes, in which I was convinced I would be much more financially well off after I graduated.”*

*“The only time I was given the full extent of the program cost was post-graduation when my first bill was received, it was nearly triple that of what I was led to believe, and I was still in a financially similar position as to when I had first enrolled. Upon receiving the bill (a few months post-grad), I immediately went back into the campus office, completely livid, and demanded a full run-down of program costs. I was told at this point that they would have to mail it to me, that it could take several weeks for me to receive; it was not until I started to cause a bit of a ruckus that the Dean was able to print off a copy before I left the campus.”*

**7. [REDACTED] (ID 9060), Arizona-Tempe, 3/2003-3/2010:**

*“Understanding my total cost of my program was not given until I graduated with more than \$60,000 in debt of student loans. I couldn’t believe I had that much debt starting out when I graduated from my school.”*

**8. [REDACTED] (ID 8160), Arizona-Tempe, 3/2006-3/2008:**

*“I was repeatedly told that the cost was 100% comparable to other universities such as ASU. That my total cost would be about 17k. Come to find out that it was over 20k per year which was conveniently left out of the enrollment conversations. I was told that the Pell grant would cover most costs and that the federal loan would cover the small part of the cost not covered by the grant. That was not the case at all. I was also told that I would only have to have private loans in the low hundreds to cover any outstanding costs that were not covered by either the Pell grant or the fed loan and that the private loan was exactly the same as the fed loan.”*

**9. [REDACTED] (ID 8794), Arizona-Tucson, Computer Aided Drafting and Design, 1/1992-7/1993:**

*“I was never informed of the total cost of the program. I was told “ITT will take care of all of your loan documents and that I didn’t need to do anything but sign the documents.”*

**10. [REDACTED] (ID 8725), Arizona-Tucson, Project Management, 8/2009-5/2013:**

*“ITT never informed exactly how much classes were and how much I’d be expected to pay yearly.”*

**11. [REDACTED] (ID 5188), Arizona-Tucson, 6/2003-5/2005:**

*“I was told that My Pell grant and scholarships would pay for school, that there would be a small percentage that would go to Federal Subsidized Loans. I would also not be required to make ANY payments until i graduated. That was not the case as the majority went to Subsidized and Unsubsidized student loans. The rest were Private Loans. My Pell grant and scholarships did not even make a dent in my loan.”*

**12. [REDACTED] (ID 8674), Arizona-Tucson, Information Systems Security, 9/2006-6/2010:**

*“Did not explain total cost of program, having to take additional private loans to pay the remaining already substantial federal loans. If cost was explained in the beginning would have never gone to school. Especially with degree now worth nothing.”*

**13. [REDACTED] (ID 8905), Arizona-Tucson, Computer Networking Systems and Project Management, 9/2009-7/2013:**

*“They never really expressed the overall cost of the program.”*

**14. [REDACTED] (ID 3874), Arkansas-Little Rock, Visual Communications/Game Design, 6/2002-3/2008:**

*“When I went to the financial aid office I was sat down and was told very quickly that I would be eligible for Pell Grants and they would pay for most of my tuition. That I would need very few loans to cover the rest. I know I have loans I never realized I had. I’m not sure if they signed for them or they just shoved a paper in front of me saying they needed my signature for something else. I was never shown loan documents. I had no idea my degree would be 80,000.00. I was never told it would cost that much.”*

15. [REDACTED] (ID 2716), Arkansas-Little Rock, Information Systems Security, 6/2004-9/2010:

*“They did not properly explain the cost of the program.”*

16. [REDACTED] (ID 2629), Arkansas-Little Rock, Multimedia / Game Design, 6/2005-9/2009:

*“ITT mislead me in the total cost of the programs that I was attending by periodically having me refill out my financial aid paperwork from the entire course, because they where always loosing my paperwork. My last two semesters I had to fill out almost 4 years of financial aid paperwork due to them constantly loosing it. Sometimes after refilling out paperwork I would have to come back again to redo some of it, because they did not calculate properly the amount that I would need to complete my education.”*

17. [REDACTED] (ID 3721), Arkansas-Little Rock, Criminal Justice, 9/2006-6/2010:

*“Understating the total cost of the program: Before any papers were ever signed, I was informed that the cost of my degree would be just under \$70,000. Once it was time to sign the loan documents that amount suddenly increased to \$73350. When questioned about the difference I was told it was the amount necessary to cover certain kits and software that we would be using. Upon graduation the cost of my education was actually \$81,505.50.”*

18. [REDACTED] (ID 7744, 2757), Arkansas-Little Rock, Graphic Design Mulimedia, Game Design, 6/2005-9/2009:

*“ITT not only lied when they said that I would be getting most of my loans from the pale grants but they didn’t even do that for me multiple times. [ ] When I did sign the papers they not only told me that the total cost of getting both degrees was going to be 40k in total but they never disclosed the loan terms which if i had known them I would never have signed them.”*

*“They never disclosed the actual amount of money it would cost to pay for each course and the total cost of the degree.”*

19. [REDACTED] (ID 3658), California-Anaheim, 6/2004-9/2009:

*“Being the first in my family to pursue further education we were guided by their sales and loan departments in a way that promised bith my self and parents a bright futer. Total ammounts were nit disclosed. They did very little to get me grants we maxed out on howmany loans i could take out and had to pay cash in order to graduate and get my “diploma” which i managed and went through financial hardship for.”*



**20. [REDACTED] (ID 7009), California-Anaheim, CEET, 1/2003-1/2005:**

*“My sign-on counselor assured me numerous times that I will be awarded multiple grants and scholarships. they should at least pay for half of your education making the final dollar amount pocket change.”*

*“Was told w/ my credit report and financial standing i would be eligible for grants to pay for more than 70% of education which i would not have too pay back.”*

**21. [REDACTED] (ID 7710), California-Anaheim, Criminal Justice, 1/2006-1/2006:**

*“I am still paying on this loan after leaving the school in 2006. I was misled in how much it would cost.”*

**22. [REDACTED] (ID 9422), California-Clovis, Computer and Electronics Engineering Technology, 9/2010-6/2012:**

*“Was not explained how the loans work in detail. Was almost like buying a car, the enrollment staff were reluctant to disclose certain costs all together, making the total cost sound less.”*

**23. [REDACTED] (ID 7121), California-Corona, Information Technology - Computer Network Systems, 12/2009-6/2012:**

*“Program ended up costing a greatly more than anticipated. I maxed out on my loans toward end of associates program where I would have to pay out of pocket if I wanted to complete my bachelors. Was not able to afford to continue BS.”*

**24. [REDACTED] (ID 7977), California-Culver City, 7/2014-7/2015:**

*“I was told I got an ‘Opportunity Scholarship’ and it would cover half the cost of school, but when I pull up the loan information, I am told it was never covered and I’m on the hook for the \$23,463. I never electronically signed paperwork nor did I see all of the paperwork I was supposed to sign. I had to write a letter to change from one program to the next. I inquired about when my student loan check would be in the mail, I was told it would go directly to the school and not to worry. Just leave it alone and get your education.”*

**25. [REDACTED] (ID 3727), California-Lathrop, Criminal Justice, 5/2007-9/2012:**

*“They told me my school loan cost roughly about 50,000.00 it ended up being 80 thousand!! They never really went over the paper work with me. Every time I went to the finance dept. There was always new employees so the new person never new what was going on with my loans and could never answer my questions. They would always tell me my loans were from PEAKS but now I’m getting paper work from everywhere stating I owe them.”*

**26. [REDACTED] (ID 7646), California-Lathrop, 1/2007-1/2009:**

*“They rushed me through the paperwork taking advantage of my inexperience of dealing with loans and paperwork. They promised that with my federal grants (which i never saw a dime of) that my total tuition would be around \$24k for my 2 year degree. They had also at that time charged ny loan \$1k for a laptop, but i recieved a used and outdated laptop worth no more that \$300. The laptop could not run any of the useful programs that is needed to work on my drafting skills etc. They marked where i needed to sign and told me i did not need to read through all of the text, then proceeded with giving me a quick 1 to 2 sentence overviews of what i was signing.”*

*“They never disclosed how many loans were needed for the program, never disclosed if it was going to be federal or private etc. I only found out the severity if the issue when i was paying on a \$12k loan and started getting harrassed by multiple debt collecting agencies. At that point, i my \$400 a week paychecks were being garnished by 3 agencies at one time while i was trying to pay the loan inwas up to date on. I found a debt consolidator company and they found 12 seperate student loans, 3 were private and the rest were federal. It took me 2.5 years of being homeless and sleeping on peoples couches to get out of default and consolidate all those loans. I was unprepared for the situation and ITT Tech kept me blind from how they conducted their financial aid business. They obviously were doing their best to oine their pockets at the expense of their students. I am a victim of this bad practice.”*

**27. [REDACTED] (ID 7109), California-Lathrop, 3/2006-6/2008:**

*“They repeatedly raised costs after stating they were less.”*

**28. (ID 4863), California-Lathrop, Information Technology Computer Networking Systems, 9/2011-5/2013:**

*“They understated the total cost of the program. I had to pay over \$5000 out of pocket because the loans did not cover the full cost of the program even though they said the loans would cover the cost completely.”*

**29. [REDACTED] (ID 9487), California-National City, Project Management and Administration, 9/2009-12/2013:**

*“ITT Technical Institute administration department gave me an estimation that payment for attending their school would usually be around \$25,000. They failed to mention that with the interest rates, that number nearly doubles. The meetings I had with the finacial advisors at ITT Technical Institute were always swift and without true reconginition of what was being agreed. Many of times, the advisors would just ask for my signature and say that the paperwork is the same as last time. ITT Technical Institute mislead my understanding of getting grants by persisting advocating that because of my social class, income and GPA would reward with enough grants of scholarships to turn the balance of having to borrow money would turn onto*

*my favor of not borrowing that much. ITT Technical Institute financial advisors would show my loans in single semester amounts without any acknowledgement of the total amount. It would put me in an unawareness of my true loan total.”*

**30. [REDACTED] (ID 8440), California-Orange, Data Communications Systems Technology, 6/2007-6/2011:**

*“The only thing is that they never told me at front the true cost of the program and I felt I was over charged. At the end of my Bachelors I had a huge debt that was not expecting.”*

**31. [REDACTED] (ID 8509), California-Orange, Bachelor’s of Science - CyberSecurity, 1/2012-6/2014:**

*“They made it seem like I was getting such a sweet deal by offering discounts and payments, but they were just working the numbers like car salesmen.”*

**32. [REDACTED] ID 9266), California-Orange, Electronics Technology, 1/2004-1/2008:**

*“They also did not disclose the total cost of the program to me.”*

**33. [REDACTED] (ID 9349), California-Oxnard, Network Systems Administration, 9/2014-8/2015:**

*“When doing the paperwork, the 48,000 for a 2 year course was supposedly covered by estimated grants and loans. These estimates did not come close to the actual help I would receive once the payments were finalized.”*

**34. [REDACTED] (ID 8020), California-Oxnard, Criminal Justice, 12/2007-6/2013:**

*“ITT Technical Institute did not reveal exactly how much loan money I would need to complete their program.”*

**35. [REDACTED] (ID 7047), California-Rancho Cordova, Electronics Engineering Technology, 9/1996-5/1998:**

*“I had no idea that my entire federal student loan would be consumed until after I became a student. Once I compared notes with friends that attended area community colleges, I discovered that I’d been “taken to the cleaners.”*

**36. [REDACTED] (ID 8291), California-Rancho Cordova, Information Systems Security, 12/2004-6/2010:**

*“I was convinced to apply for federal loans, and was told the 2 degrees would cost me around \$40k. I was also told that I was applying for grants and student aid, which would help reduce the*

*cost of education. I was never shown the true cost of the education, despite asking for summaries of my loans several times. Being young and coming from a poor family, I had no knowledge of how these loans worked, nor was I offered any. I did not know that I had been signed up for any loans other than federal, but found out after graduation that I actually owed \$68k federally, and a total of \$120k after counting the private loans.”*

**37. [REDACTED] (ID 9287), California-Rancho Cordova, Project Management, 1/2011-9/2015:**

*“Having a GI Bill I was assured that I could finish my program within the time I had left on my GI bill. Because of class availability I was not able to take the classes per quarter needed to complete on time. This extended my education past my GI Bill benefits and required me to take out more student loans to pay for tuition and finance to be able to finish the program. At this point I looked into going elsewhere to finish and could not. So my only two options were 1. Go into student loan debt. or 2. Not finish my degree and start all over again with no GI Bill.”*

**38. [REDACTED] (ID 5546), California-Rancho Cordova, Multimedia, 3/2006-12/2010:**

*“I never understood the total cost of the program. I was aware that ITT tech would cost slightly more than community college. Now understanding the final price tag of each and the value they hold in the labor market, I now understand that the price was more than slightly higher.”*

**39. [REDACTED] (ID 8579), California-Rancho Cordova, Criminal Justice, 2/2006-2/2009:**

*“Understating the total cost of the program, I never knew it would cost me 98,000 to get my BS.”*

**40. [REDACTED] (ID 4497), California-Rancho Cordova, Network Systems Administrator, 6/2011-3/2013:**

*“I could never get a straight answer as to the exact amount I would owe for any of the schooling. Most schools will give you an amount per credits, but ITT never gave me any of this information so I have no idea how much money they could have taken out against me in total.”*

**41. [REDACTED] (ID 2551), California-Rancho Cordova, Information Technology, 6/2013-4/2015:**

*“I was told that my Tuition would cost no more then \$18,000 witch was a lie I’m paying out \$25,000 out the door. When I asked if I could get a physical copy of what I signed I was always told to go to another part of the financial aid department and usually know one was there or they would give me some lame ass excuse about how there printers where never working. ITT Technical Institute is nothing more then a loan mill.”*

**42. [REDACTED] (ID 9476), California-San Bernardino, Computer Electronics Engineering Technology, 6/2010-6/2012:**

*“Understating the amount of loans necessary and understating the total cost of the program. I was under the impression from our first meeting when i signed up that I was going to have only one loan and that the grants were going to cover a substantial part of it. I was also told that if I had my dad cosign for the loan, that I would be eligible for more grant money, which ended up being false.”*

*“The school consistently was requested additional funds. The would not disclose the amount the class would cost total.”*

**43. [REDACTED] (ID 9474), California-San Bernardino, Computer Electronics, 1/2002-1/2006:**

*“Never got a total price. They always pulled me in to sign off on loans. I was very vulnerable at the time. I never received any copies of what I signed.”*

**44. [REDACTED] (ID 9186), California-San Bernardino, Criminal Justice, 10/2005-5/2010:**

*“I was 18 years old living at home with the mind set to go to school and break the poverty cycle in my family. They prayed upon that, by not telling me about what the program will consist of. I knew I would have to get some loans, but I wasn't made aware of the types of loans. They were predatory loans I later found out. When I began at ITT, I was given grants, as I progressed in the program; I was noticing that I was given less and less until ultimately I wasn't given anymore. That's when the loans got out of control. It felt like every three months I was going to the financial office and taking out more loans.”*

**45. [REDACTED] (ID 8529), California-San Diego, 9/2010-6/2012:**

*“When signing up, I never really understood the whole total cost of the program I was signing up for. Nor did I know that every class I was going to take was going to cost me over 1k until it was to late.”*

**46. [REDACTED] (ID 8310, 8919), California-San Dimas, Criminal Justice, 1/2005-3/2010:**

*“I had zero understanding of cost and was literally told why worry about it know when you don't have to pay for another 5 years.”*

*“When I asked for copies of cost of program I was told they weren't allowed.”*

47. [REDACTED] (ID 5526), California-San Dimas, Computer Drafting and Design, 6/2008-6/2010:

*“During a visit to campus we were told that I could enroll and check out the classes first hand and drop if I didn’t like it and what they were really doing in the enrollment process was taking out my first set of loans. As school went along my Financial worker would process my loan renewals for me every quarter and notify my if there was an issue or if they went through and I was never given terms to look over or told that my total would come to over \$40,000.”*

48. [REDACTED] (ID 4448), California-Sylmar, 9/2007-3/2011:

*“The financial aid office did not say anything about costs. [] They never showed us anything about how much we were borrowing.”*

49. [REDACTED] (ID 4010), California-Sylmar, Digital Entertainment and Game Design, 9/2006-9/2010:

*“Calling one of my loans a few years later, I was told that ITT took out loans as if I was living at the school grounds, when the school did not have housing.”*

50. [REDACTED] (ID 8890), California-Sylmar, IT Computer Network Systems/Information Systems & Cybersecurity, 3/2009-6/2013:

*“I never was given an amount of my tuition only to be suckered into a student loan debt of over \$55,000.”*

51. [REDACTED] (ID 7706), California-Sylmar, Electronics and Communications Engineering Technology, 1/2003-12/2007:

*“I was told that after everything is complete that the total of the school would be around 36000 . It was a lie the total was around 80000 total for a bachelor’s program.”*

52. [REDACTED] (ID 2627), California-Torrance, 1/2007-1/2013:

*“I never saw the amount granted and now I owe over 50,000\$ in loans. All I would hear I needed to take out more loans because my amount was not enough.”*

53. [REDACTED] (ID 9574), California-Torrance, Computer Networking, 9/2007-3/2010:

*“They did not fully explain the cost of the program, leading me to believe the loan amount would be closer to \$28,000 instead it was closer to \$42,000!”*

**54. [REDACTED] (ID 5911, 7100), California-Torrance, Communication and Electronic Engineering Technology, 12/2008-10/2012:**

*“When I started in ITT tech they said that the associate and bachelor’s degree was arround \$65.000 2 years latter it cost mo over \$80.000 even though I got 30% off because of some president incentive since my GPA was better 3.0.”*

*“They mislead me in understanding the total cost of the program, then when I finish the bachelor degree I owed over 100K plus some money to ITT tech because the government will not loan us any more money, so we had to take a “personal “loan with ITT tech in order to graduate.”*

**55. [REDACTED] (ID 4265), California-Torrance, 2/2005-6/2009:**

*“Many of the financial aid and payment for tuition was handled by the administrative staff on campus. I was told I would receive free grant money to pay for classes and minimal costs would be left over that I would have to pay out of pocket. Due to this I was called in once every 3 quarters and given pre-filled out papers to sign in order and told this would cover the costs of the next 3 quarters tuition. It came to light that I did not qualify for any grants or financial aid. I was now paying for my education through federal and private student loans. Upon graduation I had obtained approximately \$90,000 in student loans over the course of 4 years.”*

**56. [REDACTED] (ID 9171), California-Torrance, Criminal Justice, 3/2006-4/2010:**

*“I never knew the total cost of the program and all the loans they would have to open on my behalf. Federal and Private loans were never elaborately discussed and I wasn’t aware of how many loans were that would be taken.”*

**57. [REDACTED] (ID 9088), California-Vista, A.S. in Electrical Engineering, 12/2007-6/2010:**

*“Total cost of this program was around 30-40,000 dollars and we were never told that, they just had us sign all the loan paperwork each semester.”*

**58. [REDACTED] (ID 8789), California-West Covina, Computer Information Systems, 5/2006-5/2008:**

*“They understated the cost of the program and understated the amount of loans I would have to take out.”*

**59. [REDACTED] (ID 9222), Colorado-Aurora, Construction Technology, 10/2012-6/2015:**

*“Not once did they discuss the total cost or any cost with me. As for signing paperwork for loans it was like “hurry up and sign”. All I was told was that I needed a student loan according to my income and to “sign the papers”. However, each semester I would get an email saying I needed to pay x amount of dollars in order to continue my student status at ITT. This considerable amount of money came “out of pocket” every semester.”*

**60. [REDACTED] (ID 8964), Colorado-Aurora, Network Systems Administration, 12/2012-12/2014:**

*“The total cost of the program was not made clear, and that ITT would apply for Grants that would cover the majority of the cost. I did not know what the total of my loans was going to be until I received my first statement after graduating. Loan terms were also not clear except that I would have any payments until after I graduated or withdrew.”*

**61. [REDACTED] (ID 9142), Colorado-Denver, Electronics and Communications Engineering Technology, 3/2007-3/2011:**

*“I really did not understand the total cost of the program i took, i also believe that the peaks loan was forged, i only remember that i was signing for 7k as a ‘not to interrupt schooling loan ‘ instead if the 37k i found i owed, they said that i needed to do this to continue taking the courses since my federal loans ran out for that time. I was not aware that the federal loaned amount didn’t cover the whole semester or time in school.”*

**62. [REDACTED] (ID 9059), Florida, Electronic Engineering, 8/1999-6/2001:**

*“What the financial aid dept told me what the program would cost ended up being 7000 more than what i was quoted, when i signed then the amount went up, and there was nothing i could do about it, ITT TECH IS A PROFIT ONLY SCHOOL, they overcharged for tuition and books after we sign our paperwork.”*

**63. [REDACTED] (ID 8565), Florida-Doral, Computer Network Systems, 8/2004-12/2006:**

*“They were not clear how the loans worked. They did not specify we had to pay two separate loans, or what kind of interest we had to pay. They also did not specify the total amount of the program.”*

**64. [REDACTED] (ID 4169, 9137), Florida-Fort Lauderdale, 8/2004-1/2007:**

*“I was 18 years old when I went to ITT Technical Institute. I had no prior financial experience and they provided no guidance or help in deciphering what was actually in the contract. [ ] I had*



*no idea how much money in loans they actually took out for me until I had already graduated. It was not something they would disclose to me while I was enrolled at ITT Tech. Instead of allowing me to read through the contract, I was pressured to sign on the spot while the recruiter kept asking me “Do you want to work at Publix for the rest of your life?”. They used predatory lending tactics on a 18 year old kid and I’m still struggling with it.”*

*“ITT Tech’s estimate of what schooling would actually cost was way off from the actual charged amount. The failures of explaining the student loan situation is one of the biggest failures I have ever been a part of. The recruiter at my campus in ITT Tech in Fort Lauderdale was the one who was supposed to explain the entire student loan situation to me. That same recruiter is also the same person who gets paid to make sure I sign up for schooling at ITT Tech. Do you see the problem here? My recruiter did not explain the true cost of student loans, he did not once mention having to use high interest private loans to finish the program, and he absolutely did not mention that interest would be accruing on the loans the entire time I was in school. Compounded interest in the amount of \$10,000 was added directly to the back end of the loan upon graduating. Now I get to pay 6-9% interest on top of that compounded interest. Paying interest on interesting. Private loans were never mentioned during my entire time at ITT Tech. I only knew about them later on when it was time to pay them back. I ended up with \$38,000 in 9.25% interest private student loan debt by the time I finished. I was promised that federal funding would cover everything. The forms they give you to sign for funding all look the same and they never mention that private loans will be used towards the end of the program in order to even finish your studies. Everything about how the way ITT Tech works was set up to confuse, mislead and straight up scam uneducated kids into a lifetime of unpayable and non-dischargeable debt. I had no idea when I was 18 years old that I’d end up with a worthless degree and \$60,000 in debt to start my life after school.”*

**65. [REDACTED] (ID 8559), Florida-Fort Lauderdale, 12/2008-12/2012:**

*“I was also told that my bachelors degree would be \$12,000 cheaper then what they charged me/ and or my loans.”*

**66. [REDACTED] (ID 7002), Florida-Jacksonville, Computers/Electronics Engineering Technology, 8/2005-11/2005:**

*“At no time did they ever disclose to me how much the actual total cost of the program was going to be. If I knew that just a couple months of classes would give me over \$10,000 of student loan debt I would have never gone to begin with.”*

**67. [REDACTED] (ID 2625), Florida-Lake Mary, Information Technology - Computer Network Systems, 1/2009-12/2011:**

*“I asked about information and how much the program cost. Not only did he avoid directly answering the questions saying ‘what’s a real future worth to you?’ ‘You will not be able to provide as a man doing what you’re doing now.’”*

**68. [REDACTED] (ID 4413), Florida-Lake Mary, Computer Drafting and Design, 12/2010-12/2014:**

*“ITT technical Institute never informed me of my total cost once I finished (while in school). Every time I asked, I was given a vague answer and was told that it all depended on my Pell grants, lender providers, interest rates, scholarships, etc. Towards the end of the program, I asked to see the financial aid rep again in order to get these answers. Every time I went, I was told that he/she was busy, that I would be called back at some point. I was finally able to get my financial history a few months after graduation only to be shocked at the mountain of debt that I now have. I was never told who were my lenders and who I was supposed to pay back, or what its terms were. The only way I found out was after graduation when I started receiving letters and bills from the lenders themselves.”*

**69. [REDACTED] (ID 7970), Florida-Lake Mary, Criminal Justice, 9/2007-10/2009:**

*“I was completely unaware of the total cost of the program. Upon recruitment I was only quoted a cost that, according to them, was on par with community colleges. The entire loan application process was handled by them and I was only called in to sign on the dotted line without ever seeing any information on the loan product. I wasn’t even aware that the loans that were taken out wouldn’t cover the entire cost of the program and I was left with an additional loan offered through the school itself after graduation.”*

**70. [REDACTED] (ID 8241), Florida-St Petersburg, BS Information Systems and Cybersecurity, 1/2010-1/2014:**

*“I do not understand the entire cost of program, they told me to sign, and its free from federal, and i do not even know about private loan either..”*

**71. [REDACTED] (ID 5291), Florida-Tallahassee, 9/2004-5/2006:**

*“The total cost of the program was never explained in full even when asked. The total amount of loans was not disclosed until graduation.”*

72. [REDACTED] (ID 9685), Florida-Tampa, 1/2008-1/2011:

*“They told me it was a litte more expensive than HCC college which i was enrolled at the time, but at then end i was getting a better job.. ( a lie please see ITT graduates reviews and feedback) they told me one amount and it was another amount which we could not afford, but it was too late. [D]amaged was already done w their lies.. [I] wish it was closed back then when i was going to HCC and not now.”*

73. [REDACTED] (ID 4890), Florida-Tampa, Network Systems Administration, 7/2008-12/2009:

*“Understating the total cost of the program: Students aren't advised of the total cost of the program, let alone underestimating it. Total cost should include estimated interest amounts. This is not disclosed.”*

*“Understating the amount of loans necessary: Students aren't advised of this. ITT acts as if grants, loans, federal and private are the same thing. This is because they only care about the amount of money they're going to receive from the grants and loans.”*

74. [REDACTED] (ID 6383), Florida-Tampa, 1/8-1/9:

*“DID NOT give me any copies of documents and to this day refuse to give me any documentation. Did not tell me how repayment worked, [] and did not give me the ability to understand what I was signing. Total cost that was explained was half of what I was charged over 2 semesters.”*

75. [REDACTED] (ID 8817), Florida-Tampa, Computer Aided Science CADD, 9/1998-9/2000:

*“I was never given a breakdown of costs per course or anything for that matter. I understood absolutely nothing and that is why I believe I was suckered in to attending the school. I was fresh out of high school when I applied and started to attend. It was a mission to get them to disclose to me any of my paperwork to which I signed in the beggining.”*

76. [REDACTED] (ID 9675), Florida-Tampa, Computer Electronic Engineering, 6/2006-8/2008:

*“ITT tech had lied to me about the payments of the school as well. [T]hey told me my associated degree would be \$20k and my bachlers degree would also be \$20K completed totaling \$40K i am now in dept for almost \$85K total for my federal and private loans. [T]his is highway robbery. [H]ow can i pay loans when i been promised work in my field and cannot work in a field i was promised?”*

77. [REDACTED] (ID 9339), Florida-Tampa, 1/2007-11/2010:

*“Once I started at ITT I was given very little information and absolutely no control over my loans, nor did they give any total costs of the program.”*

78. [REDACTED] (ID 9320), Georgia-Duluth, Criminal Justice, 12/2012-6/2015:

*“They did not give you the total cost for the program. They would pull you from your class at the time for the semester re-registration for the loans and just told you to sign here, here, initial here. They said I qualified for grants because of my grade average. But I am not sure how that worked. I was not shown the complete cost of my student debt to the school until my final semester when they told me I had to pay out of pocket because I had exceeded the amount of the school. I was so upset and of course this was my last semester, I signed what ever they told me to finish. They said that you would be taking a private loan and just pay it back after I graduate. I was at no time advised I had reached or was about to reach my student loan cap. Due to the various grants and programs that were offered and because of my GPA being above the 3.5 they said i qualified for so many grants which would have then reduce my loans. This was very difficult to understand and not explained. My grants seemed to continue on like my loans.”*

79. [REDACTED] (ID 9461), Georgia-Duluth, Information Systems Security, 9/2007-6/2011:

*“The total cost was not really clearly defined., I really didnt get a full of the price of the loans. I did not get any information of federal and private loans. The amount of loan seemed disproportionate to the cost of the current semester.”*

80. [REDACTED] (ID 4369), Georgia-Kennesaw, Information Technology, 6/2009-1/2010:

*“I was never told how much it would cost to go to school there. I wasnt till i got my 1st bill in the mail with a \$6K (non Fed Loan) and over \$7K (Fed Student loan). The non Federal loan was with PEAK LOANS @ a 26% APR!!!”*

81. [REDACTED] (ID 8193), Idaho-Boise, 9/2013-9/2016:

*“I was told that ITT tuition was “higher than most” on “paper” but was actually “significantly cheaper.” I was expecting my total tuition to be around \$24k when it is now over \$30k.”*

82. [REDACTED] (ID 8695), Idaho-Boise, Computer and Electronics Engineering Technoloy, 3/2002-3/2004:

*“ITT Tech did not make it clear to me or my parents what the actual cost of the program would be and just kept pilling on loans.”*

**83. [REDACTED] (ID 7738), Idaho-Boise, Computer and Electronics Engineering Technology, 11/2005-12/2007:**

*“Misrepresenting the total cost of the program versus state college.”*

**84. [REDACTED] (ID 8206), Illinois-Arlington Heights, 7/2007-3/2009:**

*“Total cost - I was told it was going to be about \$30,000. My loans now are almost \$90k. They also refused to disclose the terms such as interest and allowing to review loan docs.”*

**85. [REDACTED] (ID 8428), Illinois-Matteson, 6/1997-5/1999:**

*“At such an early age I did not fully understand the loan information and was basically just told to sign here sign there not knowing the total cost of the program.”*

**86. [REDACTED] (ID 8096), Illinois-Mount Prospect, 1/2006-4/2008:**

*“When signing paperwork, they didn’t explain fully on how much I would need to take out of loans. It was stated that it wouldn’t cost much for me to attend this school but after I graduated it was way more than what was explained to me.”*

**87. [REDACTED] (ID 8139), Illinois-Mount Prospect, Computer Networking Systems/Information Security, 6/2009-6/2013:**

*“They signed paperwork without my permission and told me the total cost of the Bachelor program was 40,000 where it was actually 92,000!!”*

**88. [REDACTED] (ID 4183), Illinois-Oak Brook, 8/2008-6/2011:**

*“The school took out loans under my student loans and we’re using them for something else. They said my loans would be 40,000 to 80,000 for 4 years and I ended up with 100,000 to 110,000 in student loans[.]”*

**89. [REDACTED] (ID 8067), Illinois-Oak Brook, Criminal Justice, 9/2011-9/2013:**

*“When I first meet with Jo Inthirath the financial aid coordinator at the ITT Tech that I attended she never once told me how much money I would end up owing for attending ITT Tech. I remember when Jo would tell me that in order for me to get more books I would need to come see her again to sign off on more paperwork in her office. She also once told me that I had qualified for school grants and that they would help me pay for school but I never saw any of the actual proof on paper. [] On the day of my exit interview I asked Jo how much money I owed the school and she only pointed to the Private Loans! She said this is how much you owe and I asked her for all two years? She said yes. I left the school thinking I only owed a balance of \$15,000*

*but that was only for the private loans, Jo never once mentioned to me that I owed on federal loans as well which ended up with a balance of \$30,000. I never understood what loans I was getting and the full amount of the loans because Jo would never even explain what she was doing. She would just tell you to sign the paper or to move the mouse and click on a certain box to move to the next screen.”*

**90. [REDACTED] (ID 4853), Illinois-Orland Park, Computer Electronics Engineering Technologies, 8/2008-1/2011:**

*“They did not explained to me how much the program cost. [T]hey did not explain to me how long i would have to pay the loan off. [I] had no info on my loan until i started receiving the bill after i graduated.”*

**91. [REDACTED] (ID 8014), Illinois-Orland Park, 3/2011-3/2013:**

*“Total cost of program. 2 years at \$80,000 I was never told it would be this high. Its cheaper to go to state accredited college.”*

**92. [REDACTED] (ID 7899), Illinois-Springfield, Information Technology - Computer Network Systems, 12/2013-3/2016:**

*“Understating the total cost of the program: When I met with the financial advisor to go over the paper work she stated to me that the program would cost about 35,000 dollars total. Her name was Alayna. Alayna also told me that since I was not 18 that my dad would have to take out half the loans in his name, known as the Parent Plus Loan. So I would have 17,000 dollars of loans in my name and he would have 17,000 dollars of loans in his name. Alayna also told me I would be in the PIE program that I would receive two quarters free, in turn she said that would drop off about 8,000 dollars. Now the total was down to around 27,000 dollars. She then informed me that there was a scholarship called The Opportunity Scholarship which would award upwards of 5,000 dollars if I kept a C average, which was no problem for me. Now we’re down to 22,000. Now that I am graduated I have received loan documents from both the lenders. One being FedLoan Servicing and the other being Nelnet. The FedLoan Servicing statement is in my name and Nelnet is in my dads name. They are saying that I owe 19,990.80. The Parent Plus Loan says that my dad owes 18,980.69. Adding those two together would give me a grand total of 38,971.49. That total is well above the 22,000 I thought I was going to pay since I held honors and high honors throughout my school career there and there was going to be scholarships.”*

**93. [REDACTED] (ID 9577), Indiana-Carmel, Business Accounting Techn, 9/2007-10/2010:**

*“Most of the financial paper work was just pushed through without any explanation. I was unaware of the impact these loans would have on me financially. I have struggled to make payments. I did not realize the degree would end up costing me over \$50,000.”*

**94. [REDACTED] (ID 7053), Indiana-Carmel, Computer Forensics, 12/2011-12/2013:**

*“I was told the total cost of the computer forensics online program was \$30k. After graduating, it was more than \$35K. ITT lied about the things that would’ve stopped me from attending. Like promising I would land a career job after graduating.”*

**95. [REDACTED] (ID 7205), Indiana-Carmel, Construction Management, 8/2010-6/2016:**

*“I was told the program would be of similar cost to the University of Louisville where I was previously enrolled.”*

**96. [REDACTED] (ID 9347), Indiana-Carmel, 3/2011-8/2016:**

*“I thought I received some scholarships that’s why I didn’t transfer to a university they said because I was an ITT student I would be leaving free money but that wasn’t the case.”*

**97. [REDACTED] (ID 4764), Indiana-Carmel, Computer Forensics, 1/2009-1/2014:**

*“The cost was never shown to me as a whole and it was presented in language that was not easily understandable. By the time I completed my “education” and hit with the full bill, I was in shock. I would have chosen another school or to postpone my education if I had a better idea of the cost in the first place.”*

**98. [REDACTED] (ID 9337), Indiana-Carmel, Software Development, 3/2011-5/2013:**

*“ITT recruiters did not provide me with enough information to understand that the 2 year program would end up costing more than \$40,000 of principal balance in student loans. I had no reason to believe my student loans would be so high after only 2 years of education. This balance comes from my own loans of about \$20,000, and PLUS loans of about \$20,000.”*

**99. [REDACTED] (ID 8024), Indiana-Carmel, Information Systems Administration, 6/2010-6/2013:**

*“Upon enrollment, they were not upfront about the total cost of the program; i.e., the total cost of an Associate’s degree, Bachelor’s, etc. Nor were they upfront about the amount of loans that would be needed for a particular program.”*

**100. [REDACTED] (ID 7538), Indiana-Carmel, Bachelor Of Science, Business Management, 12/2013-12/2015:**

*“Anytime you ask a recruiter or finance advisor at ITT what the total cost of any program is they never have an actual answer. They simply switch topics to something else. I was told when i was getting my associates degree that it would cost \$30k and i owed over \$56k just for my associates. I was told i would get almost \$15k to finish and get my bachelors using the all new “opportunity scholarship” for returning students. The finance person i was dealing with named charles called me up and said good news rather than you getting \$5k worth of scholarship semester we got you more federal loans to covers most of the cost and youll still get \$1700 in scholarship. I said “how is that a good thing...you cant just take away my scholarship awarded money. That has to be illegal to do that. Why would i want to owe more money?” [C]harles told me its pretty standard there. It was really just to have the feds pay ITT more money and ITT pay less out of pocket. In 2008 when i was half way done with my associates degree i had got an email saying that i would need a \$5000 loan from chase because at the time sallie mae couldn’t procure my federal loans and chase was the only lender according to ITT. Keep in mind they told me this like two days before classes started so if i didn’t except then i would have had to drop out and figure something else out.”*

**101. [REDACTED] (ID 8217), Indiana-Fort Wayne, Computer and Electronics Engineering Technology, 3/2009-9/2011:**

*“ITT told me that the total cost of my education would be low because of not having to go through external sources to gather things like books and equipment. I was also told that their tuition rates were on part with Ivy Tech which turned out to be blatantly false. I was told I would only have to take our a handful of small loans due to grants covering most things (which was false) and was never told whether the loans were federal or private.”*

**102. [REDACTED] (ID 8737), Indiana-Indianapolis, 3/2009-11/2012:**

*“I was quoted the cost of the program would be roughly \$20,000 in which my loans were actually taken more than double that amount. I was also coerced into taking out private loans insisting that this was the only to obtain money for classes.”*

**103. [REDACTED] (ID 8677), Indiana-Indianapolis, 4/2004-8/2009:**

*“I was just told to sign papers that my pell would cover most of it. I now owe 100,000 in student loans for a degree I can not ever use!”*



**104. [REDACTED] (ID 6418), Indiana-Indianapolis, 6/2007-6/2011:**

*“I believe I was misled on the total cost of the program and was never educated on the loan process and was not informed enough to understand how the interest would be continually applied.”*

**105. [REDACTED] (ID 8419), Indiana-Indianapolis, 9/2006-8/2008:**

*“The[y] did not inform me after graduating my student loan debt would be over \$45,000 - it was in the \$20,000s. After graduating I saw on the Sallie Mae website loans which I don’t recall being taken out - more loans than I was expecting. To date, I do not have copies of any paperwork regarding my loans, what was borrowed, why it was borrowed, etc.”*

**106. [REDACTED] (ID 8523), Indiana-Indianapolis, 9/2008-12/2011:**

*“I was told the grants i would be receiving if i maintain gpa high i would be receiving checks and i would not have to pay back i asked multiple times they said no and after i graduated i was told i had to pay back.”*

**107. [REDACTED] (ID 9592), Indiana-Indianapolis, Master of Business Administration Degree, 3/2002-6/2007:**

*“ITT Technical Institute misled me on how I would pay for the program. My ITT recruiter never mentioned the total cost of the degree programs. He told me that a financial advisor would sit down with me and explain everything once enrolled. The financial advisors would never explain anything regarding actual costs, it was always estimated costs per semester. I remember that ITT started me on a self pay plan for the semester until the government approved my financial aid. After my financial aid was approved, ITT kept on telling me that I had to still pay out-of-pocket for the remaining amount owed to them. Whatever they told me I owed, I paid it in cash (I have receipts). I never once knew how much the school was actually receiving to pay for my classes. Every quarter, we would be called into the Financial Aid Office and told to sign the “cost summary and payment addendum to enrollment agreement” or “Federal Stafford Loan Master Promissory Note.” We could not return to our classrooms or continue with the degree program until these documents were signed. None of these documents ever told me what I really owed since they were estimates and not actual disbursements to the school. Every once in a while I would receive a notification of disbursement to ITT Technical Institute mailed to my home address, but these disbursements would be more than my estimated costs for the semester and I would not receive the difference in a refund check to me as I did when I attended FIU. What ITT Technical Institute did with these monies that should have been returned to the government (if a Stafford loan) or issued to me for my living expenses as a student (if Pell grant); I do not know? Also, the only times I was given any information on the amount of my student loans was when I*

*completed the exit interviews with my lenders upon graduation of each of my program degrees: AS, BS, and MBA. By then I was flabbergasted at the amounts that ITT Technical Institute claimed that I owed my lenders.”*

**108. [REDACTED] (ID 9264), Indiana-Indianapolis, Information Technology & Multimedia Design, 5/2006-9/2008:**

*“During my admissions, I was told I would pay about \$20,000 for school because I had a state scholarship and I was low income so my student aid would cover a large percentage of my schooling.”*

**109. [REDACTED] (ID 9714), Indiana-Indianapolis, Computer Forensics, 3/2011-12/2013:**

*“I was told that the total cost of the program would be in the neighborhood of fifteen to twenty thousand. I ended my associates program with approximately forty thousand in debt, over double the amount that was told to me it would cost. In conclusion they understated the loan amounts needed, and also out-of-pocket costs that I had to pay while attending ITT Technical Institution. Also, I was not given any loan terms, interest rates, or given a choice of where my loans would be received from to pay for the college.”*

**110. [REDACTED] (ID 6009), Indiana-Indianapolis, Multimedia, 9/2008-10/2010:**

*“The adviser told me that my program will cost me \$32,000, i end up with \$47,000 from salimae, and \$2300 form chase student loan.”*

**111. [REDACTED] (ID 8644, 9407), Indiana-Indianapolis, Information Systems and Cyber Security, 8/2009-6/2013:**

*“ITT Tech did not provide me the cost of the program before enrolling and told me that it would be cheaper than any other school I went too and more knowledgeable.”*

*“ITT Technical Institute lied in stating that their program would be less expensive than other colleges or institutions. ITT Technical Institute never provided me with the cost of attending their school. ITT Technical Institute also claimed that I would receive grants that would pay for the majority of my education but that never occurred.”*

**112. [REDACTED] (ID 5697), Indiana-Indianapolis, Associates Computer Networking Systems, Bachelors, Software Security Systems, Masters Business Administration, 3/2003-12/2009:**

*“I would never have chosen to take out \$100,000+ in student loans! I was mislead about the amount of loans, I am unsure I received any grants, in additon to topping out my federal loans, I*

have incurred separate private loans as well. Loan terms were not disclosed. ITT is currently under investigation or being sued by the federal government for predatory lending.”

**113. [REDACTED] (ID 8665), Indiana-Newburgh, 6/2013-3/2015:**

“They rush you to sign papers while you are suppose to be in class. I don’t remember ever getting copies. I was told with scholarship and pell grants it shouldn’t be over 15000 it’s 30000.”

**114. [REDACTED] (ID 9701), Indiana-Newburgh, 9/2009-3/2012:**

“ITT did not tell me the actual price of the tuition stating to me that all my federal loans would cover the cost of the tuition and then without my permission they signed me up for a private loan as well that has a very high interest rate that I am unable to afford to pay for[.]”

**115. [REDACTED] (ID 8395), Indiana-Newburgh, 6/2013-9/2015:**

“NEVER no matter how many times asking was I told a dollar amount in which I would owe upon graduation. When asked about loans answers were talked in circles and no documentation given.”

**116. [REDACTED] (ID 4073, 8118), Indiana-Newburgh, 12/2009-9/2012:**

“Was told my loans would be \$21,000 and they ended up being \$51,000+[.]”

“Each time I asked for my current total debt I was given all kinds of numbers and was told they won't be added to the cost. Started I was told my debt would only be \$25,000 at most but once I graduated and got my first bill it is over \$50,000 with loans I didn't even remember being told about.”

**117. [REDACTED] (ID 7915), Indiana-Newburgh, Registered Nurse, 3/2014-5/2016:**

“They said that they're tuition was not much more than anywhere else and during each time I signed the paper work that they had filled.out on the computer it only showed a little over \$3,000 for each quarter which should have only come to a total of \$18,000 but yet I have \$60,000 in student loans and can't afford to even continue to get my BSN.”

**118. [REDACTED] (ID 2863, 7763), Indiana-Newburgh, Criminal Justice, 6/2006-3/2010:**

“My mother co-signed and received parent plus loans that I am responsible for paying for as her and my father could not afford these payments. [ ] No one explained to us that merely 5 years after graduating, I would have a total of \$35,712.34 to pay back, and under my mother's name:

*A WHOPPING \$91,499.19 !! [] ARE YOU KIDDING ME!?! For a Technical degree!!!!!!?!!!! I owe \$127,211.53 for one degree. I would have NEVER, EVER signed up for college had I known it literally would cost me the rest of my life to pay off. My dad has health issues, is retired and my mom has to work at JoAnn Fabrics to carry insurance for him. They can't afford to help me dig out of this volcano I'm in. I'm literally just waiting for the bottom to fall out and for the lava to erupt. []None of this was talked about when we signed up."*

*"My mother and I were signing paper after paper and being rushed through the welcoming process. We were not told how we would be paying these loans back, nor did we understand that the total cost would be over \$100,000 by the time it was all said and done."*

**119. [REDACTED] (ID 8914), Indiana-Newburgh, Multi Media/Game Design, 6/2006-1/2008:**

*"I was told that I would be receiving a scholarship for a majority of all of my loans, also that the first semester was the only one that would be that expensive.... And that the interest rates listed were not really going to be that high."*

**120. [REDACTED] (ID 8701), Indiana-Newburgh, Nursing, 9/2015-7/2016:**

*"The actual total cost was NEVER told to me she said it would be around a certain amount each semester and my first 2 was way more than expected."*

**121. [REDACTED] (ID 8718), Indiana-South Bend, Visual Communications, 8/2009-9/2011:**

*"I had no idea that I had gotten a \$47,000 degree until the loan bills started to come in the following year. []At no point in time did anyone tell me I was paying \$47,000 for the school. They were very confusing and didn't explain anything. I would have said no, and never applied to the school, if I knew the cost."*

**122. [REDACTED] (ID 8818), Indiana-South Bend, Nursing, 1/2014-6/2016:**

*"I was quoted a estimated cost of \$15,000 +/- to complete my program. As I moved further along in the program, I was told I would need to get more out do to the cost being more then quoted, which I understand it would be a little more then quoted, and I was to far into the program to transfer. My total cost ended up being almost twice as much as they quoted me."*

**123. [REDACTED] (ID 5237), Kentucky-Lexington, 1/2006-1/2010:**

*"The total cost were grossly under stated and the amount of loans far exceed what it should cost for a bachelor's degree."*

**124. [REDACTED] (ID 9552), Kentucky-Louisville, 9/2008-6/2012:**

*"I would have to meet one a year with my financial aid officer and when I did the documents were "electronically" signed and the total cost was never covered. I was never told whether I had private or federal loans and when I was in my bachelors program I was suppose to receive a 20% discount because of a presidential scholarship but I never did."*

**125. [REDACTED] (ID 8253), Kentucky-Louisville, 3/2010-10/2011:**

*"ITT did not disclose the total price of the programs and did not "have any information" on what the total cost of services that I never received."*

**126. [REDACTED] (ID 9001), Louisiana-Baton Rouge, Informations Systems Securities, 6/2008-6/2012:**

*"Grossly understated the cost of the degree and didn't say anything about "private loans" until I was a couple months from graduating so I had no other option but to take them. If someone had told me I would finish with over \$110k in student loans for this degree I would have reconsidered."*

**127. [REDACTED] (ID 8192), Louisiana-Saint Rose, 8/2007-12/2009:**

*"The discussion as to what the final cost of education was extremely brief and uninformative. I felt as though I was pushed through the enrollment process without the opportunity to ask questions."*

**128. [REDACTED] (ID 2560), Louisiana-Saint Rose, Computer Networking Systems, 4/2009-10/2010:**

*"My mother came with me for the recruitment process, and she was under the impression it would only cost me \$15,000 after "grants". The \$10,000 Pell Grant I received didn't even make a dent in the tuition, which is around \$44,000. I don't recall ever reviewing a single loan document. I remember the process being very automated, to where they only really needed my presence to basically do it themselves. I have emails of them "summoning" me to complete "imperative paperwork." I thought \$15,000 was reasonable, so I didn't bat an eye until it was too late, when I found out the true cost."*

**129. [REDACTED] (ID 3758), Louisiana-Saint Rose, CEET, 7/2007-12/2010:**

*"They made the terms very confusing and led me to believe my total cost would be under \$20,000."*

**130. [REDACTED] (ID 8275), Louisiana-Saint Rose, Drafting And Design, 9/2010-8/2012:**

*“Program cost was never explained or even broached when I applied[.]”*

**131. [REDACTED] (ID 9176), Louisiana-Saint Rose, Information Technology - Computer Network Systems, 3/2006-6/2008:**

*“ITT employees did not go in depth about the costs of each semester and what the total cost of the program would be. They also did not get into detail about how many loans would be needed for the program nor did they state that a private loan was going to be needed in order to complete the program. Furthermore, ITT employees did not explain in detail how the federal pell grant was going to be distributed. The only thing they would do, for the pell grant distribution, is ask for your signature and that all of the amount was going straight to ITT.”*

**132. [REDACTED] (ID 8511), Maryland-Owings Mills, Electronics Engineering, 6/2013-6/2015:**

*“They said most of my tuition would be covered by grants instead of loans. I had no idea how much the total cost was going to be. They never discussed how much my monthly payments were going to be after graduation. Their two year school loans are much more expensive than many 4 year university loans.”*

**133. [REDACTED] (ID 8639), Maryland-Owings Mills, IT Security, 9/2011-6/2015:**

*“The breakdown of money per semester always seemed small, like the total cost of a semester was a mere few thousand dollars compared to a semester at a major university.”*

**134. [REDACTED] (ID 9215), Maryland-Owings Mills, Network Systems Administration, 9/2012-5/2016:**

*“They said I would only owe 20,000\$ in loans when I finished. As you can see that was a lie as I now owe 50,000\$.”*

**135. [REDACTED] (ID 9288), Maryland-Owings Mills, Information Systems, 1/2010-1/2011:**

*“The total cost of the program was disclosed but I was taunted by grants and scholarships which went to what I felt were very misleading costs. I commuted to the campus yet my grant and private loans went to “Room and board” Things like that drew red flags for me.”*

**136. [REDACTED] (ID 3697, 7357), Massachusetts-Norwood, Information Technology/Information Systems and Cybersecurity, 6/2012-1/2015:**

*“[T]hey miss led on the cost it ended up costing a lot more then they claimed it would be they said about 39 thousand a degree I got 2 degrees it is costing me 95 thousand if I would of went to community school it would of cost 10 times less.”*

**137. [REDACTED] (ID 7748), Massachusetts-Wilmington, Computer Electronics Technology, 11/2009-12/2011:**

*“I had to take a small loan from ITT tech as the Federal loans didn’t cover the total cost, they told me I would be making payments directly back to them. They sold that loan to another loan service within a year of me graduating.”*

*“I had no idea that the total cost was going to end up being \$40,000 for 2 years.”*

**138. [REDACTED] (ID 9578), Massachusetts-Wilmington, Computer Networking Systems, Information Systems Security, 3/2008-3/2012:**

*“Not only did the understate the total cost of the program, the ensured me that i'd be making 6 figures after graduation. I never truly understood the amount of loans necessary, and when I inquired they simply told me that they don't really like to talk about the numbers.”*

**139. [REDACTED] (ID 7594), Massachusetts-Wilmington, Computer Networking Systems, 9/2013-3/2015:**

*“I didn’t understand the amount of loans necessary. Each quarter i was taking out a different amount in loans... when i went to a different college they cost the same amount every semester, unlike ITT Tech.”*

**140. [REDACTED] (ID 9189), Massachusetts-Wilmington, Computer Network Systems, 9/2007-6/2010:**

*“I was told by the recruiter that the cost of my program upon completion would be around 23,000 and that by working with Salie Mae I could consolidate into an affordable rate. As I progressed they kept telling me I needed more loans, never explaining what I was getting into. Rushing me through the process and telling me things like “if you don’t sign you can’t finish school, you have already come this far” I came to find out I was enrolled in 11000 of private loans with high interest rates. The MA attorney general is Pusuing ITT for predatory loan practices. Upon graduation I owed almost \$44000, Salie Mae also refused to consolidate my loans and only offered forbearance. I called the school and told them they promised I could consolidate, they would not help me saying “president Obama is freezing consolidation” this same thing was told to me time and time again by Salie Mae. I know have over \$50,000 in student debt, no consolidation and my credit went from a high 700 to the low 500s.”*

**141. [REDACTED] (ID 7684), Michigan-Canton, Network Security/Administration, 1/2010-6/2012:**

*“There was literally no financial explanation about what myself or many of the other students were getting themselves into. The fact that these loans were subsidized/unsubsidized/private did not come up and no information about these loans were given. Upon enrollment, myself and others were under the impression that the cost would be far far less than what it ended up being.”*

**142. [REDACTED] (ID 8885), Michigan-Canton, 7/2010-6/2011:**

*“I was not clear on the total cost until about a year in then I ended up dropping out because I was afraid of the insane debt.”*

**143. [REDACTED] (ID 7890), Michigan-Canton, 9/2004-3/2007:**

*“Lied about the total cost of the program I was told \$10,000 for 10 years. Took the courses for 2 years and did not know anything until graduation period that the \$10,000 would skyrocket to over 40,000.”*

**144. [REDACTED] (ID 7906), Michigan-Canton, Drafting and Design, 3/2005-8/2007:**

*“Completely understating the total cost for the program. I was shocked by the amount of money I owed as a result of going to ITT.”*

**145. [REDACTED] (ID 8851), Michigan-Grand Rapids, 10/2000-10/2002:**

*“ITT Tech presented costs per year, but did not explain that their 2 year program would entail 3 years worth of tuition. Payments were not fully explained until you had invested 1/3rd of the program time and money.”*

**146. [REDACTED] (ID 9591), Michigan-Swartz Creek, 12/2009-12/2013:**

*“What I am failing to understand is when I look at the cost on their website, it shows that my program costs over \$86,000. How, after 3 years of GI Bill Benefits am I stuck with \$56,000 + interest in student loans? This school defrauded me, and thousands of other students wanting a higher education.”*

**147. [REDACTED] (ID 9038), Michigan-Troy, Electronics Engineering, 9/2011-6/2015:**

*“I was never really told the entire cost of my program, nor given a complete breakdown of loans that they were obtaining with my information as well as my mother's information. ITT Technical*



*Institute would often just add another course to my program without explaining why. These courses were often ridiculous and unrelated to my field of study, but I was required to take them to complete my program. Of course we had to pay for these random additional courses, either by taking out additional loans, or out of our own pocket. It seems to me like they were trying to exhaust every available bit of federal funding that I was eligible for.”*

**148. [REDACTED] (ID 7051), Michigan-Troy, 9/2009-5/2011:**

*“ITT Technical Institute did not take the proper measures to explain to me how expensive their education actually was. They used manipulative sales tactics that made it sound much cheaper than it actually was. [] I had no idea that this program would be so expensive as they downplayed the true cost while amplifying the benefits and blatantly exaggerating how much money I would be making after graduation with the help of their job placement staff.”*

**149. [REDACTED] (ID 4788), Michigan-Troy, Web Development, 1/2004-1/2007:**

*“I was not shown the “total cost of the program.” Instead, I was shown what it would cost me per semester, with payments, to go to the school. Not the loans that were involved. There were so many types of loans used, I was easily confused and eventually couldn’t focus on what loans were being used where.”*

**150. [REDACTED] (ID 8524), Michigan-Wyoming, Criminal Justice, 6/2009-10/2011:**

*“They did not discuss the total cost of the program whatsoever. I was under the impression that many grants/loans were available. [] When I asked about total cost of schooling I was told it was much less than what it actually was in the end.”*

**151. [REDACTED] (ID 8216), Michigan-Wyoming, Electrical Engineering and Communications Technology, 6/2007-6/2014:**

*“While they did disclose the cost of the program they did this after the enrollment agreement was signed and after I had been rushed through the financial aid process.”*

**152. [REDACTED] (ID 8572), Michigan-Wyoming, School of Drafting and Design, 8/2010-6/2012:**

*“They were extremely vague about financial aid, the amount needed, and confused it all with signing stuff with the click of a button and not explaining anything. When all said and done, I paid twice as much for this associates than I did for my bachelors. Blew my mind.”*

**153. [REDACTED] (ID 5449), Michigan-Wyoming, Network Systems Administration, 9/2011-6/2013:**

*“They purposely hid the cost of attending ITT Tech until you were practically done with the enrollment process.”*

**154. [REDACTED] (ID 7836), Michigan-Wyoming, 12/2009-9/2013:**

*“When signing for my education I was never told the full amount my Associates and Bachelors degree would cost. Now I owe \$100,000 between federal and private loans.”*

**155. [REDACTED] (ID 4518), Michigan-Wyoming, 3/2007-12/2008:**

*“They just made you sign paperwork they are like sure here you go let us worry about everything for you getting you signed up for private and public loans without even knowing truly what nightmare you’re getting into with private loans. High interest rates and nobody willing to work with you when you have exhausted forbearance options. I can’t sleep at night worrying about the amount of debt I have from ITT and a 4 year institution I had to also pay for because of the piece of garbage degree from ITT is completely useless. I would also like to add my 4 year university degree costed about the same amount of money as my ITT tech degree. Which is ridiculous I was fresh out of high school I didn’t know these things. Cost of program loan information and just signed on the confusing dotted line.”*

**156. [REDACTED] (ID 8239), Michigan-Wyoming, Criminal Justice, 12/2008-6/2012:**

*“I was completely mislead about the cost of my program[.] I was also promised that I would get money off my tuition for a scholarship that I qualified for because of my GPA. After asking for my scholarship paperwork when I graduated to be sure I would get that money taken off my loan they said I never qualified for it and would need to still repay back all that money. I was promised close to \$4,000 off my tuition. I was also told my tuition would be less than what I am paying for now, because of the temporary credit loan that they took out without telling me about.”*

**157. [REDACTED] (ID 7736), Michigan-Wyoming, Drafting and Design, 9/2009-6/2012:**

*“I guess i wasn’t sure what the total cost of my program was costing me at the time. If i would have known i wouldn’t have went to school here. I could have got a bachelors degree from GVSU for the same price or less and all i got was an associates degree.”*

**158. [REDACTED] (ID 8121), Michigan-Wyoming, Criminal Justice, 4/2008-5/2011:**

*“They understated the total cost of the program, flying through all financial aid and cost information. When breaking down cost per credit hour, they assured me it was very comperable to other area colleges, and that any overage in cost were well worth it for the education I would receive.”*

**159. [REDACTED] (ID 5060), Michigan-Wyoming, Computers and Electronics Engineering, 6/2001-5/2003:**

*“I was told that the classes were a fraction of the cost of a traditional college (to which I had a scholarship to attend), only to find out that I paid more than friends that attended 4 year colleges and completed their Bachelors degrees in similar classes.*

**160. [REDACTED] (ID 8456), Michigan-Wyoming, Computer Science, 9/2008-6/2011:**

*“They told me that at the end of my shooling I woud have to repay 40,000 but it ended up nearly 65,000.”*

**161. [REDACTED] (ID 8957), Michigan-Wyoming, 9/7-4/10:**

*“I was not told about the total cost of my program until I was a year into collage and i was already stuck in the program and would have to start all over at another college.”*

**162. [REDACTED] (ID 5791), Minnesota-Eden Prairie, Information Technology, 8/2007-12/2008:**

*“I have a student loan in collections that I never signed for from a company called "Student CU Connect". I am currently disputing the loan and going through the validation process. This is a loan that came from ITT tech that I had no knowledge of.”*

**163. [REDACTED] (ID 9284), Minnesota-Eden Prairie, Digital Entertainment Gaming and Design, 9/2004-6/2008:**

*“I was told I was being awarded a Presidential scholarship from the school, which never materialized.”*

**164. [REDACTED] (ID 5517), Mississippi-Madison, Electrical Engineering, 6/2012-9/2014:**

*“They said I had qualified for a scholarship which should have taken my initial loan to half. I don't see where that was applied and I feel it was a trick used to get people to sign up.”*

**165. [REDACTED] (ID 3963), Missouri-Arnold, 9/2006-12/2011:**

*“They used terms that confused me and the total number for tuition was alot less than what the loans came out to be. After graduating i have way more loans than what was told to me and they acted like the private amd federal were the same thing. They told me i had pell grants and thay would pay for a majority of my education but im over \$100k in loans.”*

**166. [REDACTED] (ID 5145), Missouri-Arnold, Information System Security, 8/2002-8/2006:**

*“I was blown away when I found out the total cost of the education, so was my mother who was mostly handling the loans.”*

**167. [REDACTED] (ID 7911), Missouri-Arnold, Software Applications Development, 6/2009-6/2012:**

*“They rushed through the pricing, and [] I never saw the full price my degree would cost, only "manageable", bite-sized pieces of \$8,000 at a time. ITT actively avoided giving us an actual total and preferred to refer to the cost by semester or even per credit.”*

**168. [REDACTED] (ID 9015), Missouri-Arnold, Computer Electronic Engineering Technology, 6/2007-6/2010:**

*“They told me my schooling would cost roughly about 20 thousand but it ended up over 40 thousand.”*

**169. [REDACTED] (ID 5558), Missouri-Earth City, Computer Technologies, 1/2008-1/2012:**

*“Since I never knew the true cost, i was not able to shop around other schools for better tution. The intentionally made every thing confusing to keep me enrolled. They preyed on my inexperience and willingness to get an education.”*

**170. [REDACTED] (ID 8148), Missouri-Earth City, Software Application Programming, 9/2006-6/2008:**

*“The entire loan application process was insanely rushed. The person in charge of doing all the paperwork had files stacked a couple feet high on her desk. Everything was rushed and not generally explained. I had no idea I was paying 4-8k per quarter. The way it was quickly explained made it sound like that I was paying 4-8k per year, which while still expensive wasn't as insane as what it turned out to be.”*

**171. [REDACTED] (ID 8252), Missouri-Earth City, Information Systems Security, 11/2004-11/2008:**

*“I understood it would maybe cost around 50k but it was upwards to 72-75k when I got the bill.”*

**172. [REDACTED] (ID 2544), Missouri-Earth City, Visual Communications, 6/2008-11/2011:**

*“The total cost I was given was around \$30,000 to stay and complete the Bachelor’s Program. I only stayed until the Associates Degree and owe upwards to \$50,000 in federal and private loans. I did not receive any copies of ‘paperwork’ I was advised to sign.”*

**173. [REDACTED] (ID 8632), Missouri-Earth City, 12/2009-7/2014:**

*“In the middle of my degree program, the requirements were changed and I was not grandfathered-in under the previous requirements. I had to take an additional 8 classes which added to the overall cost and ultimately kept me from earning a Bachelors degree because I maxed out my federal student loans before I was able to complete the program.”*

**174. [REDACTED] (ID 7984), Missouri-Earth City, Electrical Engineering and Communications Technology, 9/2011-3/2015:**

*“I didn’t understand they way the did it because every quarter my grant changed or my scholarship changed. I asked about it and they would then change my grant amount. I was so mislead and confused about what I was taking out. Even how much I was taking out. I don’t know how they got the total of what I owed. I felt they rushed me through process and didn’t even tell me all the loans I had taken out federal or private. Then all of a sudden I have to pay out of pocket. I was confused and didn’t understand it.”*

**175. (ID 7786), Missouri-Earth City, Information Systems Security, 11/2004-11/2008:**

*“When I started, I had thought it was going to be affordable and maybe I was going to be just around 40-50k in debt, which I will pay. [I]m not sure where the extra 20k they added to make it just over 72k came in.”*

**176. [REDACTED] (ID 7932), Missouri-Kansas City, Information Systems Security, 6/2006-3/2010:**

*“Nobody in account services ever provided any total expected cost for my program nor was it provided when inquired; I was told that the rates for going there were about average and that the quality of my education was considerably better than going to community college.”*

**177. [REDACTED] (ID 7936), Missouri-Kansas City, Information Systems Security, 6/2006-3/2010:**

*“They did not Explain the total cost of the program and had me take out loans incrementally. [] I also did not realize how much the program cost when compared to community or state colleges and if I had know I defiantly would have made a different choice.”*

**178. [REDACTED] (ID 7968), Missouri-Kansas City, Drafting and Design, 3/2014-3/2016:**

*“I had no idea the cost was as high as it was, they kept things very vague and tended to avoid the questions when asked about loans. I was lead to believe that the total cost of the school was roughly \$20,000, half of which would be paid by grants, and half of which I would need loans for, leaving me with \$10,000 in loans to repay.”*

**179. [REDACTED] (ID 9721), Missouri-Kansas City, Drafting and Design, 9/2006-8/2009:**

*“I didn't know that this associates degree would end up costing me over \$40k (in the beginning), now its costing me over \$56k.”*

**180. [REDACTED] (ID 5517), Mississippi-Madison, Electrical Engineering, 6/2012-9/2014:**

*“They said I had qualified for a scholarship which should have taken my initial loan to half. I don't see where that was applied and I feel it was a trick used to get people to sign up.”*

**181. [REDACTED] (ID 7812), Nebraska-Omaha, Criminal Forensics Technician, 3/2011-6/2015:**

*“The way they talked about the costs of the program I figured it would be less then going to a 4 year college. It turns out it ended up costing me more money in the end.”*

**182. [REDACTED] (ID 6675), Nevada-Henderson, 9/9-11/2010:**

*“The total cost of the program was totally mislead. I was never given a total cost information. [] If i know the upfront total cost of the school, I would have never went.”*

**183. [REDACTED] (ID 4214), Nevada-Las Vegas, Criminology and Forensic Science, 9/2012-7/2014:**

*“I was a post 9/11 veteran. I received a 50% benefit. I was under the impression that the program costed approx \$40,000. The VA paid 1/2. I should owe 20,000 ish... I foolishly did this twice. Meaning I should owe \$40,000. I suddenly found myself in over \$50K in student loans.”*

**184. [REDACTED] (ID 9391), New Mexico-Albuquerque, 6/2008-6/2012:**

*“When you graduate they tell you they keep the diploma until you are paid in full, transcripts, and that you owe 80,000.00 later finding out it is from multiple private lenders. I believe they are connected to ECI parent of ITT Tech. The entire cost of the program was not what I was told. I was advised the cost of the AAS degree would be approx 15K and BS would be 10K totaling to 25K. I was not advised of the private loans that were taken out.”*

**185. [REDACTED] (ID 8938), New Mexico-Albuquerque, Computer and Electronics Engineering Technology, 6/2007-6/2009:**

*“I was told that the program would be around \$35,000 for the two years associates program and in the end my bills totaled closer to \$50,000. This is a huge difference and not worth the "convenience" and "schedule" as they put it. When asked about the difference later, I was told that it was an estimate and that prices fluctuate.”*

**186. [REDACTED] (ID 7886), New York-Albany, 2/2013-7/2015:**

*“They told me i would have a degree for 33000. I owe 44000 and they tried to send me a paper saying i got a perspnal loan from them and never signed for an ITT tech personal loan. Told me i received scholarships bit still took the fed loan and did not deduct it.”*

**187. [REDACTED] (ID 6053), New York-Albany, 9/2011-9/2013:**

*“ITT-Technical Institute assured me and my mother that, while attending the school, I would be eligible for Financial Aid, as well as many different sholarships and grants that they personally offered. However, the second I began attending, I saw none of this. They gave us little to no legitimate information on the amount of loans I would need, as there would constantly be knew people starting their job in the financial aid department every month that would give me different answers that I just didn't understand. They constantly tried to get my mother to apply for a Student Plus Loan, despite her constantly telling them she would not do so. I saw no financial aid, received no scholarships or scholarship information, even when requested, and right before I graduated, they tried to inform me and a few other classmates that our final semester had not been covered, and that it would need to either come out of pocket, or through a student plus loan. My mother, once again refused, and which forced us to turn to my birth father who I hadn't seen since birth. He applied, was denied, and I was supposedly given a grant that covered it as a result, even though after graduating, they tried to deny having done so and refused to send my transcripts to another school.”*

**188. [REDACTED] (ID 8356), New York-Albany, Web Design and Development, 9/2009-9/2011:**

*“The program was advertised as coming to ~\$20,000 and when I graduated I had ~\$30,000 in debt.”*

**189. [REDACTED] (ID 7844), New York-Getzville, Computer Electronics, 9/2009-9/2011:**

*“It was very unclear on the total cost of the program until you made it all the way through. They would usually just show you cost per semester.”*

**190. [REDACTED] (ID 9435), New York-Getzville, Software Applications Programming, 9/2008-2/2011:**

*“They said the program entirely costed 22k for the 2 years not 22000 per year adding up to almost \$44,000 when i could have went to community college for 5k per year.”*

**191. [REDACTED] (ID 8496), New York-Getzville, Computer Aided Drafting and Design, 6/2002-6/2004:**

*“I was not fully aware of the cost of the program, tuition numbers were not provided to me until I had signed my letter of intent to enroll, which at that point I assumed was legal contract. I also did not realize that I would receive very little Federal Aid and a very high percentage of my tuition would be through federal and private loans.”*

**192. [REDACTED] (ID 8536), New York-Getzville, Computer Networking, 12/2008-12/2010:**

*“They were not clear about the over all cost and pretty much just put papers in front of me. I felt rushed when they were signing me up and never had a chance to really read any paperwork. They had me sign away not knowing how much the end cost would be.”*

**193. [REDACTED] (ID 8379), New York-Getzville, Information Technology – Computer Networking Systems, 9/2008-9/2010:**

*“I was told that upon graduating I would owe know more than \$26000. The total amount for my two years was never told to me in a correct amount, I was told ill owe a minimum of 10000-15000 less than what I got hit with after graduation.”*

**194. [REDACTED] (ID 6878), New York-Getzville, Computer Networking Systems, 12/2002-12/2004:**

*“I did not know the total cost of the program, that was never talked about. I was a young kid and had no idea what I was signing. I did not know that I would need private loans versus*



*federal loans, I did not know the terms of the loans. I also did not know what the payments would be for these crippling loans.”*

**195. [REDACTED] (ID 4748), New York-Getzville, 6/2003-6/2005:**

*“Never anticipated the amount the program would cost, was led to believe it would be a “few thousand dollars” a year. Was never given exact numbers.”*

**196. [REDACTED] (ID 9360), New York-Getzville, Computer Networking Systems, 3/2010-3/2012:**

*“The recruiter I worked with moved extremely quickly. I originally came to just discuss classes but before I knew it I was starting in two weeks. The recruiter claimed that I would be able to qualify to grants that would bring my overall loan under \$20,000.00. Unfortunately the recruiter 100% lied to my face. I received no grants and my overall loan is over \$50,000.00.”*

**197. [REDACTED] (ID 8405), North Carolina-High Point, Nursing, 8/2011-3/2014:**

*“When asking how much the nursing program would be they said around 40,000, but threw out my time there I had noticed that they were telling all of the students in my nursing class different cost. Each time I asked, the price would change and I wouldn't get a true price.”*

**198. [REDACTED] (ID 9607), Ohio-Breckinridge, School of Nursing and Health Sciences, 6/2013-9/2015:**

*“Did not understand the total cost of loans necessary to complete the program. I was told that I was to receive the opportunity scholarship. But with the scholarship did not see any difference with tuition.”*

**199. [REDACTED] (ID 9121), Ohio-Columbus, Computer Networking Systems, 5/2009-7/2010:**

*“ITT told me the program would cost about \$18,000 when in actuality i was around \$20,000 after my first year.”*

**200. [REDACTED] (ID 7681), Ohio-Dayton, Computer Networking, Information Security Systems, 6/2006-6/2013:**

*“I was mislead greatly by ITT tech’s promise of how the loans worked and that they would be affordable payments. First off, I was told i’d receive a military discount but later came to find out that I was charged the same rate as all other students. [] I was told the federal loans would cover all of my education up to my bachelors degree, but on my last three quarters was told this was not the case and that I had to take out a private loan from ITT tech to finish my degree. I was also double charged for classes and even an entire 3 semesters to two different loan*

companies however this was fixed when brought to their attention. The total cost of my loans was over \$100,000. This is greatly overpriced as I have spoken with over 30 people I know about the cost of their Bachelors degree and it is often less than \$40,000.”

**201. [REDACTED] (ID 7023), Ohio-Hilliard, Drafting and Design, 9/2011-12/2013:**

*“When I asked about cost during the enrollment program they informed me that the total cost of the two year program would be \$23,000. They said that \$9,000 of this sum would be covered by pell grants and that all my loans would be through the department of education. At the end of our conversation they had me believing that I would walk out of school with less than \$14,000 in student loan debt that I would be able to quickly pay off. By the time I graduated 2 years after starting the program they had put me \$31,000 in debt to student loans. My loans were spread between 6 different lenders with interest rates anywhere from 3-11%. When I asked why the cost of my education was \$17,000 more than anticipated they informed me that I did not receive a scholarship that is promised to all full time students that would effectively pay for 1/3 of all my classes. They quote overall cost in admissions based on that scholarship. When I asked why I didn’t qualify they told me that its because a few semesters I didn’t qualify as a full time student because I was only taking two classes those semesters and you needed to be a full time student throughout the entire program. I found this really strange because the only reason I took two classes those few semesters is because they were not offering the classes that I needed because there wasn’t enough students to fill the room. I wasn’t even allowed to take the class at another campus. There was no possible way for me to remain a full time student during those semesters because there were only two classes for me to take.”*

**202. [REDACTED] (ID 9246), Ohio-Hilliard, Masters in Business Administration, 1/2013-8/2016:**

*“When signing up for BS, there was an initiative to continue our education after completing our AAS. There was to be a \$10k loan write off after graduating if we never stopped/took a break and continued from AAS to BS. The difference between unsubsidized and subsidized loans were not explained or confusing. It was never explained to me in the beginning that I was first enrolled into a program for AAS. I signed up thinking I was working on a bachelor program. I went through most of the first program thinking I was close to the end of the BS to find out that I had more work to do and the BS was an additional 21 months.”*

**203. [REDACTED] (ID 9050), Ohio-Maumee, Computer Networking Systems, 6/2009-6/2011:**

*“I was told that after grants and other benefits that total cost after graduation was to be around \$25,000 but in reality it was \$35,000 on top of a \$5,000 private loan to help me finish the program.”*

**204. [REDACTED] (ID 5316), Ohio-Maumee, 1/2007-12/2007:**

*“We were breezed through paperwork regarding costs per semester, and the overall program. At no point did we receive a total account of what the program would cost in order to "graduate" with a degree from ITT Tech. I was also misled to believe that I would be able to get additional grants or other forms of "discount" for a second semester, after I expressed my dismay with the faculty and curriculum. Suffice to say, none of these things ever occurred, and I ended up foolishly taking out an additional loan for the amount to cover the semesters I was present at ITT Tech.”*

**205. [REDACTED] (ID 8939), Ohio-Norwood, 9/2006-9/2009:**

*“When I first started signing papers I was told the total amount for my degree would be 24k to 26k. I thought it was pricey but from all of the misleading nonsense they kept feeding me about we would get more attention than someone who attended a different college I was okay with it. [] My total debt ended up being of \$40,000 and not the \$25,000 I was originally told. I was also told that six months after I graduate the payments would start and they would only be \$50 a month. My first bill was almost \$500.”*

**206. [REDACTED] (ID 9374), Ohio-Norwood, Network Systems Administration, 3/2012-12/2013:**

*“The cost of the program was not communicated at any point. Not the debt I was accruing as federal aid, nor the private debt labeled ITT Temporary Credit that covered the balance. All said and done the cost of a 2 year degree was over \$50,000. That’s an astronomical figure that I would have in no way agreed to had it been communicated to me beforehand. Interest rates on my loans were not disclosed when signing for each disbursement.”*

**207. [REDACTED] (ID 5053), Ohio-Strongsville, Computer Network Systems, 7/2004-7/2006:**

*“ITT grossly understated the cost of their program. During their recruitment drive I was told that the cost of the degree was around \$20,000 however upon graduation I was surprised to see the total loan cost was more in the mid-\$30,000 range. This is all before interest and various fees of course. [] Additionally a few weeks before graduation students were called into the financial aid office so that the financial aid department could go over what to expect upon graduation. ITT’s employees looked at my loans and told me I could expect monthly payments of somewhere between \$130 and \$150 per month. With this knowledge, upon graduation I rented my first apartment, signed up for services such as home phone, cable TV, etc. and also financed the purchase of a car. Six months later as my loan grace period was nearing it’s end, imagine my surprise when I receive a letter in the mail from Sallie Mae telling me that my monthly payment was going to be somewhere between \$500-\$600 per month. Needless to say, I couldn’t afford*

*those payments on my current salary, let alone when I was let go from my employer a few months later.”*

**208. [REDACTED] (ID 9475), Ohio-Strongsville, Information Systems Security, 9/2006-6/2012:**

*“The program cost was said to be under 18K for the associate program and a total of 30k for the bachelor program. The associate degree was obtained it was over 36k through loans.”*

**209. [REDACTED] (ID 8151), Ohio-Strongsville, Computer Networking Systems, 9/2012-8/2014:**

*“They didn't allow me to review the loan documents. They basically gave me a brief overview of them and signed them for me. They also mislead me as to how much it would cost me in the long run. I now owe 70,000 instead of the 50,000 they told me i should owe in the long run.”*

**210. [REDACTED] (ID 9283), Ohio-Strongsville, Computer Networking Systems, 7/2008-1/2011:**

*“The total cost of the degree was never clearly stated it was always ball parked and there was never any indication of what the cost would actually be with interest.”*

**211. [REDACTED] (ID 8159), Ohio-Youngstown, Web Design / Multimedia, 9/2000-3/2002:**

*“The total cost was misstated and when asked about this the financial aid department flat out refused to discuss the topic.”*

**212. [REDACTED] (ID 7987), Ohio-Youngstown, Drafting And Design, 10/2006-10/2008:**

*“I was told I would only owe about \$20,000 in loans for my program when I graduated. Instead, I owed about \$42,000 all together when I graduated.”*

**213. [REDACTED] (ID 8424), Ohio-Youngstown, Computer Networking Systems, 10/2006-12/2008:**

*“ITT Technical Institute never explained the true total cost of attending. The hid the fact I was going to be in debt of approx \$50, 000.00 8 years after graduating. The recruiter made declared that the 2 Year program was substantially cheaper than a local public college which I was also interested in. It wasn't until after graduation, that I found out I was in more debt than my mother made total in a 4 year span.”*

**214. [REDACTED] (ID 2574), Ohio-Youngstown, Criminal Justice, 12/2009-3/2014:**

*“I was told that I was getting scholarships and never seen them applied to the program. I was told it would not matter about my loans as they would be very low payments. I was signed up for loans that I did not even know I was signing up for. They moved loans and grants all around, that I had no clue what was what.”*

**215. [REDACTED] (ID 8508), Ohio-Youngstown, Computer Network Systems, 6/2002-6/2004:**

*“My mother had to take out a parent plus loan. But still for my portion I was never told how much the program would cost. I never realized how expensive it was. [I never saw an invoice or a bill for the actual cost of my education at ITT.”*

**216. [REDACTED] (ID 8716), Oklahoma-Tulsa, Nursing, 3/2013-3/2016:**

*“It was stated to me that the cost of the program would be much lower since I had most of the prerequisites already completed from Tulsa Community College prior to attending ITT.”*

**217. [REDACTED] (ID 8726), Oklahoma-Tulsa, Drafting and Design Technology, 12/2011-9/2013:**

*“Understating the total cost of the program - They never stated the total cost of the loan to me, they made it sound as if it wouldn't be much more expensive than a normal school since I already had credits being transferred from a college.”*

**218. [REDACTED] (ID 8487), Oklahoma-Tulsa, 8/2013-6/2015:**

*“The financial department of ITT Tech was not very good at explaining in detail about the costs of the program. If I would have known I would be 25,000 in debt for just an Associates degree I would have went to a better quality school or institution.”*

**219. [REDACTED] (ID 7730), Oklahoma-Tulsa, Nursing, 1/2015-7/2016:**

*“I was informed that the cost of the program was around \$40,000. They said as long as I obtained a B average that I would receive the Deans Scholarship. After all the paperwork was done, I realized that the school was at least \$10,000 more than they had told me.”*

**220. [REDACTED] (ID 3168), Oregon-Portland, 6/2008-3/2013:**

*“I never knew what the total cost of my education would be before signing up for classes.”*

**221. [REDACTED] (ID 8891), Oregon-Portland, Criminal Justice, 6/2009-9/2011:**

*“The two year Criminal Justice program is 25,000, I have 60,000 in student loan debt.”*

**222. [REDACTED] (ID 7809), Oregon-Portland, Computer Electronics Engineering Technology, 4/2011-6/2012:**

*“I was never told the entire cost of the program from the beginning. All they would say is the total cost for that semester. This made it very hard to clearly see the total cost that I would be ultimately responsible for.”*

**223. [REDACTED] (ID 8547), Oregon-Portland, 2/2012-6/2016:**

*“I was not informed of the total cost until I was on my last term, which shocked me knowing the amount reached \$56K.”*

**224. [REDACTED] (ID 9300), Pennsylvania-Bensalem, Computer Network Systems, 1/2006-1/2008:**

*“ITT said that the course would cost 50 thousand dollars which is what i signed on. However, there would be times after every couple of months where they would call me down to sign something without any description on why i'm signing it. If i refused or asked why this is costing me more money the people working there would basically say if you don't sign this you cant continue your education.”*

**225. [REDACTED] (ID 8074), Pennsylvania-Bensalem, Computer Drafting And Design, 6/2006-9/2008:**

*“ITT filled out all my paperwork after initial sign up. I had no idea how much classes would cost, or what the total cost would be. Was never informed when they filed for more loans.”*

**226. [REDACTED] (ID 7011), Pennsylvania-Harrisburg, 6/2008-12/2010:**

*“They understated the total cost of the program by saying it was so much, and then next year they had me reapply for additional money because the price of the courses had gone up adding more into the debt I had already taken on.”*

**227. [REDACTED] (ID 9584), Pennsylvania-King of Prussia, 3/2006-5/2009:**

*“ITT Technical Institute mislead me by understating the cost of the program, signing loan paperwork without my permission, UNDERSTATING the amount of loans necessary because*

they said I would qualify for a lot of scholarships because I was Latina low income and a single mother.”

**228. [REDACTED] (ID 8321), Pennsylvania-Levittown, 9/2010-6/2012:**

“The financial advisor stated me I will only be paying back 10 grand, 2 years after I graduate my loan is over 34000.”

**229. [REDACTED] (ID 8826), Pennsylvania-Levittown, Computer and Electronic Engineering, 9/2008-12/2010:**

“Before I was in the school, everything was going to cost me \$25,000. But then these fees keep adding up and as I keep moving through the program each quarter I had to sign more papers about what I was told was changes to the loan’s policy.”

**230. [REDACTED] (ID 5425), South Carolina-Greenville, IT-Multimedia, 12/2007-12/2009:**

“They gave me an estimate as to what the total cost of tuition would be during the admissions process in 2007. This cost estimate was well under par of what I actually paid to the school.”

**231. [REDACTED] (ID 9496), South Carolina-Greenville, 2/2001-3/2010:**

“I was told that my pell grant would cover most of the cost and did not know that I had so much in loans until I was contacted by Sallie Mae.”

**232. [REDACTED] (ID 9211), South Carolina-Greenville, Network Systems Administration, 9/2011-5/2015:**

“ITT Technical Institute mislead me into believing that the total cost of the program was around the amount that I was required to take out in student loans. I went to school on the Post 9/11 GI-Bill at 60%. While we were going through the financial portion of the enrollment they kept skimming over the “cost” of everything and were pretty vague about the cost. Once we were near the end they pointed out what the total cost would be but failed to explain that it was the total cost minus what was expected to be paid for by the GI-Bill.”

**233. [REDACTED] (ID 6136), Tennessee-Knoxville, Information Systems And Cybersecurity, 12/2009-8/2013:**

“ITT never disclosed the total cost of the program despite many requests for it.”

**234. [REDACTED] (ID 9324), Tennessee-Knoxville, Electronic Engineering, 9/2011-12/2014:**

*“ITT never fully disclosed the total amount of loans that would be needed to complete the program. By the time i realized the amount of the loans I felt it was too late to do anything about it and I felt 'stuck'.”*

**235. [REDACTED] (ID 8990), Tennessee-Knoxville, Information Systems Security, 12/2003-5/2008:**

*“The whole financial process was very vague and nothing was really explained on the total of how much the entire program would cost. Sometimes I would get called into the financial counselor's office to fill out financial paperwork and it would be for a semester or sometimes a couple of semesters. It was very hard to keep track of.”*

**236. [REDACTED] (ID 6648), Tennessee-Knoxville, Computer Networking Systems, 5/2011-5/2013:**

*“I.T.T. tech absolutely mislead me about the total cost of the program. Before starting the program I was quoted a significantly lower cost than was presented to me right before graduation. There was no paperwork accounting for what I had purchased, how much it had cost, or how and when it was allocated.”*

**237. [REDACTED] (ID 8903), Tennessee-Knoxville, Project Management, 6/2008-6/2012:**

*“The school never made me aware of how much each quarter cost and I was never made aware of any potential grants. After I graduated, I had to search on my own to find out that I did receive grants, but was never made aware of them. [ ] Between the grants, government loans, and private loans, it ended up costing about \$100,000 for the 4 years I was there. They would call us into the office during class to sign forms and get us back to class as quickly as possible. They never fully informed me of the implications of what I was signing or where the money was going or coming from.”*

**238. [REDACTED] (ID 8852), Tennessee-Knoxville, Project Management, 5/2008-6/2012:**

*“I had NO IDEA how much the total cost would be. Every time I had to go in to fill out student loan paperwork I was informed that it was for the entire year and not per quarter. They NEVER told me about how much everything was costing. They banked on the fact that I would just sign on the dotted line and then get back to class.”*



**239. (ID 8543), Tennessee-Knoxville, 1/2007-12/2013:**

*"I did not realize the cost of tuition! I also did not fully understand all of the money I was going to have to payback! I was sitting in the office and there was a lot of paperwork and I was trying to understand it and I asked if I could think about it and come back! The lady coerced me to sign the paperwork by saying that if I didnt sign it now then I would not come back and I couldnt support my daughter without a proper education and better job!"*

**240. [REDACTED] (ID 9040), Tennessee-Nashville, Multimedia, 5/2004-6/2006:**

*"They also didn't explain to me how much my payments would be after graduating. They told me I'd have plenty of time during the 6 month grace period to find a job making \$45-50,000."*

**241. [REDACTED] (ID 8621), Tennessee-Nashville, Bachelor of Applied Science in Software Development, 6/2008-6/2012:**

*"Total cost? They never told me a total cost. The best they would give me is a hourly rate. All of us students knew that going to talk to the "financial aid" department was always sketchy at best."*

**242. [REDACTED] (ID 8619), Tennessee-Nashville, Software Application Development, 3/2008-4/2012:**

*"When I initially signed up I was informed that my bachelor's degree would cost \$40,000, but now I'm stuck with \$77,000 in debt."*

**243. [REDACTED] (ID 8057), Tennessee-Nashville, 6/2004-1/2010:**

*"I was never made fully aware of whatever financial services was doing with my loans and grants. I, in fact, didn't even realize that I had as many loans as I did before I was ejected from the institution for non payment. I was under the impression that my education was being paid for in large part by a third party sort of like a scholarship and the remainder paid off by grants. That was supposed to be the end of it. However while still attending the school, I received a letter in the mail stating that I owed \$5,000. My next day of class, I was pulled from class and told that I no longer would be eligible to go to school there because I needed to pay that amount in full. I had no job. I had no money. I had no one to help pay this and I wasn't made aware of loans that were applied to my account by financial aid."*

**244. [REDACTED] (ID 5858), Tennessee-Nashville, 6/2004-5/2006:**

*"I have already paid near \$36,000 for ITT and still have a balance over \$36,000. This is for a school with a tuition of under \$20,000."*

**245. [REDACTED] (ID 7380, 9657), Tennessee-Nashville, 1/2006-1/2008:**

*“My total cost was nearly 30,000 more than i was told and they went through channels that i was un aware of to get me into more debt[.]”*

*“The total cost of the program was about 40k more than they said I'd be responsible for[.]”*

**246. [REDACTED] (ID 9634), Texas-Arlington, Computer Networking Systems, 3/2002-12/2003:**

*“Definitely misled about the total cost of the program. The total cost for 2 years in the Computer Networking program was about \$30k. Upon review of my loans a few weeks before I graduated I was told I would owe \$35! This caught me of guard as in was not in the program for 2 years! I started in 2002 and graduated in 2003 because I was at DeVry in 2001.”*

**247. [REDACTED] (ID 8295), Texas-Arlington, Information Systems Security, 12/2006-3/2012:**

*“I was told my program would cost me about \$30,000. I was told it would cost LESS than the equivalent program offered by Devry. This was most certainly not the case. Current debt is in the ballpark of \$102,000.”*

**248. [REDACTED] (ID 7981), Texas-Arlington, Electrical Engineering, 3/2010-3/2014:**

*“I was told that I need only one loan to pay for school and when I pull my credit I found out that 19 loans was taking out and I was never notify about it now I have to pay 67000.00 dollars back[.]”*

**249. [REDACTED] (ID 5059), Texas-Austin, Computer Network Systems, 8/2002-11/2005:**

*“Understating the total cost of the program- this is probably the most egregious problem. Coming out of the program with debt that rivals a 4 year program at a real university was shocking. [] Total costs are not laid out up front and obfuscated to encourage enrollment.”*

**250. [REDACTED] (ID 8087), Texas-Houston West, CAD Drafting and Design, 9/1997-6/1999:**

*“Total cost of the program was supposed to be about \$21k.. [M]y loan when I started paying was almost \$40k.”*

**251. [REDACTED] (ID 9440), Texas-Houston West, 10/2009-10/2011:**

*“I was never told how much the program would really be. This was because they had “grants and scholarships” lined up for me. Every question I made about the numbers on the papers I was told “not to worry about those numbers”. I was asked to enter my information on the federal student loan website and then they would turn the computer away and do stuff. I was never asked about “loans”. Everything was done for me qamd covered with grants and scholarships. “We will help you pay for it” my recruiter said. “You don’t have to worry about that. Our financial and department is great”, he said. I was never told that Every time I signed I was signing for additional loans. Towards the end I was given a list of websites I could apply for grants and scholarships to help me pay for my student loans. When I asked what happened with the grants and scholarships they had “in line for me” they said they had already applied it to my account. I was told “but you don’t have to pay it all right now.” I was never told about private loans. I was told my Pell Grant would basically cover all of it. There was never time to review my financial said paperwork.”*

**252. [REDACTED] (ID 8717), Texas-Houston West, Information Systems Security, 6/2008-7/2012:**

*“I was never made aware that my education would come out to almost \$80, 000 for a Bachelors degree until i was about to graduate. I honestly remember just going in their office just to sign paperwork that was already put together when i came in.”*

**253. [REDACTED] (ID 9103), Texas-Richardson, Multimedia, 1/2001-5/2003:**

*“I was never told the total cost of the program. Till this day I don’t know the original price of the program.”*

**254. [REDACTED] (ID 8812), Texas-Richardson, Network Systems Administration, 9/2013-6/2015:**

*“They said the majority of the cost would be covered by the Oppurtunity Scholarship with minimal federal loans. After two years the federal loans accumulated to over \$23,000. They said it would be covered by at least half with the Oppurtunity scholarship. What they didn’t state was the original cost of the program, over \$45,000 for a Associates Degree. When the financial adviser talked about costs it was with the Oppurtunity scholarship factored into the price.”*

**255. [REDACTED] (ID 5143), Texas-Richardson, Computer Networking, 1/2006-9/2008:**

*“I was told there were many scholarships and grant options I could receive to offset the cost of my education, and that they would pursue these options to help me pay for my education. As far as I know, no grants or scholarships were ever awarded, or even looked for. I was not asked to*

*write any papers or provide any information to apply for awards or scholarships. The financial aid office, I believe, lied to me about the amount of scholarships/grants available and there was no assistance given to me to locate these scholarships even though this was promised.”*

**256. [REDACTED] (ID 7978), Texas-Richardson, 6/2009-1/2011:**

*“Did not understand how much the cost of an associates would be, well over \$35k.”*

**257. [REDACTED] (ID 9466), Texas-Richardson, 6/2003-12/2007:**

*“Yes, I was told it would be 35K. I walked away with about 60K from them.”*

**258. [REDACTED] (ID 9615), Texas-San Antonio, 2/2007-10/2007:**

*“I did not understand the total cost of the program. I was told most of my loan, the one loan I thought I was taking out, would be covered by my Pell Grant. That was not the case I owe over \$18,000 now due to this "small Loan".”*

**259. [REDACTED] (ID 7834), Utah-Murray, Electronics and Communications Engineering Technology, 9/2006-6/2010:**

*“They we not very clear on the total cost of the program and it ended up being more than double the price of local Universities.”*

**260. [REDACTED] (ID 8380), Utah-Murray, Electical Engineering and Communications Technology, 4/2004-3/2008:**

*“I had very little idea of what the program would actually cost. I believe it ended up close to double what I was initially told.”*

**261. [REDACTED] (ID 8651), Utah-Murray, BAS/ID, 9/1997-12/2000:**

*“The full cost of the program was never stated up front. I was told I would be eligible for a lot more grants that what I actually received.”*

**262. [REDACTED] (ID 2850), Utah-Murray, Information Systems Security, 7/2004-11/2009:**

*“I was told it would cost me \$40, 000 and my payments would be about \$400 a month for 10 years to get paid off. When I graduated I found their stacks of dozens of loans added up to almost \$100, 000 and they even tacked on extra stuff after I graduated.”*

263. [REDACTED] (ID 9639), Virginia-Chantilly, 6/2010-6/2014:

*“They were not clear when they told me how much and how I would have to repay the loans back. They never explained how much the total would be in the end when i graduated.”*

264. [REDACTED] (ID 7219), Virginia-Chantilly, Computer Networking Systems, 3/2008-3/2010:

*“I was told that the completion of the Associate's Degree Program would cost around \$65,000 and that my GI bill would pay for most of that. Indeed, my GI Bill was supposed to cover approximately 2/3 of my education (post 9/11 and Montgomery GI), however, after completion of the course and with my GI Bill drained I still owe over \$70,000. I'm unsure what happened to the money that my GI Bill paid for. At this rate, I spent over \$100,000 for an Associates Degree.”*

265. [REDACTED] (ID 8707), Washington-Everett, Graphic Communications, 6/2010-11/2010:

*“The total cost of the program, they said would cost no more than \$5000 in a loan (for a total of one school year) because on my husbands and my income we would have had a large grant. [ ]But what they told me for one amount is not the amount that showed up during pay back period. It was \$5000+ for one semester. Not one year like they said.”*

266. [REDACTED] (ID 5981), Washington-Seattle, Computer Networking, 3/2009-5/2011:

*“After graduation owed more then double was i was told the program costs, somehow i ended up paying 47k for a worthless degree, i checked many times during the course of the program, after graduation found out was mislead on every aspect of the costs of the program and loans, the promised grants were never received.”*

267. [REDACTED] (ID 8283), Washington-Seattle, CEET, ECET, 6/2005-6/2009:

*“They told me that when I graduated I would owe less than \$80k. The minimum required classes for the degree had reached a cost of over \$120k before I graduated on time.”*

268. [REDACTED] (ID 3773), Washington-Spokane Valley, 1/2008-1/2012:

*“I asked this question before i signed any papers and they stated it would be \$15,000 for my bachelors!!! That was a huge lie \$90,000 later! I despise ITT for that lie.”*

**269. [REDACTED] (ID 7933), Washington-Spokane Valley, Information Systems Security, 1/2007-1/2010:**

*“I honestly feel like I never saw the total cost of the program until the end [] I know personally I would never have signed a document for that amount of money.”*

**270. [REDACTED] (ID 5963), Washington-Spokane Valley, 6/2013-4/2014:**

*“I was told that the total cost of my tuition would be between 1,800 and 2,200 a quarter and found out that I was paying just over 5,000.”*

**271. [REDACTED] (ID 9426), West Virginia-Huntington, Nursing, 1/2011-1/2014:**

*“When I first enrolled into the nursing program and went over financial information I was under the impression that my total tuition upon graduation would only be about \$16,000 and now I'm stuck with about \$36,000 in loans, and I'm not even able to get my degree!!!”*

**272. [REDACTED] (ID 8714), West Virginia-Huntington, 3/2011-4/2013:**

*“I thought that it was \$498 per class i later found out it was \$498 per credit hour most classes are 4 credit hours[.]”*

**273. [REDACTED] (ID 9072), Wisconsin-Green Bay, Business Administration, 9/2005-6/2012:**

*“During recruitment, I was shown a portfolio outlining the cost of a degree at ITT Tech, in comparison with the increased wages I was likely to receive with said degree. While I understand there was some added cost to me dropping a few classes and switching majors very early on, the degree ended up costing me nearly double what I was shown in this portfolio. By the time I realized how high the debt was climbing, I was too close to the degree I yearned for to turn back or stop. [] I never received anything in regards to overall accumulated debt, but rather a form showing the cost per credit hour, and showing that I had enough loans available to cover my costs.”*

**274. [REDACTED] (ID 8022), Wisconsin-Green Bay, Digital Entertainment and Game Design, 7/2006-9/2010:**

*“ITT Tech understated the total cost of the program, indicating it was “roughly the same” as any other, similarly accredited school.”*

**275. [REDACTED] (ID 7191), Wisconsin-Green Bay, 1/2006-9/2008:**

*“No total cost of the program was given. Just a quick overview of what it cost per credit and was told they would take care of getting all the loans.”*

**276. [REDACTED] (ID 9416), Wisconsin-Green Bay, 12/2008-6/2013:**

*“The total cost of the program was less when I first started and I was told, this price “COULD” go up, and boy it did. I was never once told the total price of the program, just the cost per credit hour.”*

**277. [REDACTED] (ID 8341), Wisconsin-Green Bay, Computer Network Systems, Information Systems Security, 9/2004-6/2009:**

*“In terms of understanding the total cost of the program, I believe I never truly understood this until I completed school and realized I had over \$100,000 in student loans for an associate degree, and bachelor degree.”*

**278. [REDACTED] (ID 9037), Wisconsin-Green Bay, Computer Electronics Engineering Technology, 9/2005-9/2007:**

*“I was naive at the time I attended ITT, and believed that I could trust the financial aid team at ITT. The process was often hurried, and I was misled on how expensive a single class was. The process was to show the cost of a single credit, but not dwell on how many credits each of the classes were.”*

**279. [REDACTED] (ID 6645), Wisconsin-Green Bay, Digital Entertainment And Game Design, 8/2006-12/2009:**

*“The recruiter that spoke with me told me that, in the end, what I would be paying for an education at ITT would be less than an education at a Wisconsin university. [I learned when I was into the program, that an education at a Wisconsin university would be around 30 to 40 thousand dollars. [In the end I was around \$95,000.”*

**280. [REDACTED] (ID 8226), Wisconsin-Green Bay, Digital Entertainment & Game Design, 3/2006-6/2010:**

*“Total cost of the program - It was estimated at \$80k but ended with about \$100k.”*

**281. [REDACTED] (ID 7669), Wisconsin-Green Bay, Information Science - Multimedia, 6/2002-6/2004:**

*“I really had no idea how much I was owing. I was lead to be comfortable signing up for classes. I was not disclosed how much I was owing, just that the funds for the next semester was*

*covered by loans. I had no idea that this for-profit college would end up costing me, for an associates degree, over \$60,000+ dollars.”*

**282. [REDACTED] (ID 8465), Wisconsin-Greenfield, Digital Entertainment and Game Design, 9/2005-12/2009:**

*“ITT never came out with the total cost of their programs up front. They would mention that you take three classes per quarter, and that most degrees would be eight quarters long. They never gave a specific cost for the entire program because they would frequently raise prices of their classes without mentioning that such a thing could happen per quarter. [ ] They made zero effort to try to explain exactly how much my degrees were going to cost and how long I’d end up paying back the loans I was taking out/what the total cost would be at the end.”*

**283. [REDACTED] (ID 7688), Wisconsin-Greenfield, Software Application Programming, 12/2006-1/2009:**

*“In addition, they were very careful not to mention the total cost of the 2 year degree at ITT. They were careful to specifically say the cost per trimester, as opposed to per year or per program. I honestly had no idea just how much ITT's poor, 2 year education would cost me in the long run.”*

**284. [REDACTED] (ID 7696), Wisconsin-Greenfield, Electronics and Communications Engineering Technologies, 9/2003-12/2011:**

*“I was told the Bachelor's program would cost \$70,000. I ended up with \$92,000 in loans.”*

**285. [REDACTED] (ID 8208), Wisconsin-Greenfield, Computer Networking Systems, 9/2004-9/2006:**

*“I wasn’t explained the total cost of the program, nor did I understand the full amount of loans necessary. I was told many different things.”*

**286. [REDACTED] (ID 6163), Wisconsin-Greenfield, Associates of Applied Science in Visual Communications, 6/2009-7/2011:**

*“The information provided by the financial staff at ITT Tech were misleading and false. Between a federal, parent plus, and private loan, the total cost of an associates degree from ITT Tech was worth well over \$59,000 for two years after I had graduated.”*

**287. [REDACTED] (ID 4135), Wisconsin-Madison, Information Technology Computer Networking Systems, 9/2008-12/2010:**

*“They very much understated the amount of loans necessary and how the interest rates would total up. After the first quarter at ITT I wanted to leave. I was told that I would immediately have to pay back all loans from the first quarter - money I didn’t have since the loans went*



*straight to ITT. I never saw a penny of loan money. In total, I ended up with 8 loans in two years (mostly private and at greater than 11% interest), all in amounts and with interest rates impossible to pay back with the wages I make. Even after consolidating as much as I could, I couldn't make payments since my wages never increased from prior to enrollment at ITT."*

**288. [REDACTED] (ID 3769), Online, Information Systems Administration, 6/2008-9/2011:**

*"I was led to believe that going to school was only going to cost me half of what it did. every time I turned around i was being charged for books but i wasnt told all the books were not included they said i would get what I needed."*

**289. [REDACTED] (ID 7782), Nursing, 3/2011-6/2013:**

*"They would not tell us how much the program was until we were 5 quarters in to the program, at that point it was basically too late for us to transfer or withdraw from the program."*

**290. [REDACTED] (ID 7756), Associates in Paralegal Studies, 8/2011-9/2013:**

*"The total cost of the Associates for Paralegal Studies was grossly understated as it was my understanding the program was just over \$20,000. My combined school loans currently total almost \$50,000."*

**291. [REDACTED] (ID 7814), Criminal Justice, 8/2008-8/2011:**

*"I was told that the cost of the school would not be unreasonably high, that federal loans would be sought first, and that financial aid would be absolutely to include applying for grants and special scholarships. None of that turned out to be true. After I had already finished my last class and paid graduation fees, I was approached with the news that I would need to apply for a private loan to cover additional costs and that if i didn't, I would not receive my degree."*

**292. [REDACTED] (ID 8918), Computer Network Systems, 9/2003-9/2005:**

*"The total cost of the program was never disclosed or discussed with me. Also, the fact that any credits I earned would not be transferrable to a public school."*

**293. [REDACTED] (ID 2743), Multimedia, 1/2006-1/2011:**

*"When i applied for my degree program i was told that my pull degree program was going to cost between 39k and 41k i had not even finished my degree program and I was already 55k in debt because of the raising cost about every semester of credit cost, I also has a student loan that i needed a co signer on that i do not remember having my mom sign for but i have a loan that she is a co signer on."*

294. [REDACTED] (ID 4439), Multimedia, 6/2005-9/2007:

*“They lied about the total cost of the program, saying it would only be about \$15,000.”*

295. [REDACTED] (ID 8553), Information Technology, 5/2006-11/2008:

*“Told me total cost would be 18k instead of 50k never really saw or got to go over loan paper work, was told federal and private loans were the same[.]”*

296. [REDACTED] (ID 9530), 11/2006-11/2010:

*“I didnt realize that ITT was that expensive. I disnt understand the cost and how and what grant or anything would help me. I had a scholarship and was told it would be taken to help pay and come to find out it wasnt. They said they dont take it after i already was stuck inthe program. I lost my scholarship by attending a skl who lied to me. I couldnt have gotton it back. It is so high which its ridiculous.”*

297. [REDACTED] (ID 5338), 9/2007-3/2012:

*“I was never provided an actual cost breakdown of what the coursework would cost me, and I was never told how much I received in scholarships or grants. A form was filled out each year on my behalf to receive aid from the state of NJ, but this application was always rejected because NJ doesn’t recognize ITT Tech as an accredited school.”*

298. [REDACTED] (ID 7036), 9/2005-9/2007:

*“They never explained to me the total cost. If I would have known the total cost of the program was going to be \$50000+ I would have found an alternative or have not enrolled at all. To my understanding I had also thought the military benifits would have pay for most of it if not all of it. After graduation I fine out my military benefits did not even cover a quarter of the cost. Now I’m being harrassed to make student loan payments that are as expensive as a house mortgage.”*

299. [REDACTED] (ID 9369), 12/2013-6/2016:

*“I asked for an itemized list of where each dollar was spent and I never got one.im not sure how \$49000 turned in \$70000.”*

300. [REDACTED] (ID 7509), 9/2010-9/2012:

*“Didn’t receive a scholarship that I was told I would. When I noticed it not credited on my bill I questioned but was explained it was too late to credit my account. I signed for one loan not multiple loans.”*

**301. [REDACTED] (ID 7022), Engineering Technology, 1/2007-5/2009:**

*“The price of the program was never disclosed to me. I was only told to sign papers and school started almost immediately.”*

**302. [REDACTED] (ID 9014), 1/2009-7/2013:**

*“The total cost of the program was about double of what to be expected.”*

**303. [REDACTED] (ID 8270), Computer Network Systems & Information Systems Security, 9/2004-5/2009:**

*“My recruiter informed me the cost of the CNS program would be around \$31,000. When I finished the course the actual cost of the AS degree was a little over \$40,000.”*

**304. [REDACTED] (ID 9138), Electrical And Electronic Engineering, 8/2013-3/2016:**

*“They said that if I got a 3.5 GPA I would get the President's Scholarship but since I had my GI Bill I can't get it until that was gone.”*

**305. [REDACTED] (ID 8334), Computer Electronic Engineering Technology, 6/2004-9/2008:**

*“The cost of the program I was told at the beginning was 27,000 but when I finished my associate it jump to 45,000.”*

**306. [REDACTED] (ID 9364), 9/2005-9/2007:**

*“I was told my total cost in loans that needed to be re-paid after I graduate would be in the 12-15,000 range, and later was told an exact number of \$12,768. By the time I graduated, my loan was close to \$40,000. They told me I would be eligible for certain PELL grants and once enrolled, I was denied.”*

**307. [REDACTED] (ID 9053), 3/2003-12/2012:**

*“The way the financial part of the program was explained was very complex. I never imagined I would be owing \$112 thousand dollars when I signed up for a \$30 or \$40 thousand program.”*

**308. [REDACTED] (ID 2729), 9/2011-8/2013:**

*“Told me my payments would be around 25k as of now there up near 60k.”*

309. [REDACTED] (ID 7745), 5/2006-5/2010:

*“My mother helped me with the loans and they told both of us that the total would be \$50,000. Little did we know my portion would be about \$55000 and hers would be roughly \$35000 for a total of \$90000.”*

310. [REDACTED] (ID 9643), 6/2010-12/2015:

*“I was misled by ITT tech recruiting personnel and financial aid concerning financial aid I would receive. I was very clear that I could not afford to attend the program without 100% financial aid. I was assured that all expenses would be covered by financial aid.”*

## EXHIBIT 12

**1. [REDACTED] (ID 4835), Alabama-Bessemer, MultiMedia/Game Design, 8/2004-5/2008:**

*“The cost of the programs were never explained to me. I was told they didn't do scholarships when I inquired about it. The process of filling out the FASA forms was "sign here" if you want to go to class. I didn't find out that the majority of my loans were private totaling over 60k, another 30k in Federal Loans until the end when I was called into the Financial Aid office and was told I had maxed out on my loans and if I wanted to continue and graduate I had to take a loan through the school. Also no one could ever explain to me how my loans got maxed, the financial aid people didn't have much knowledge about the process or offered any other options when asked. No one could explain to me why my brother's tuition was less than mine even though we took the same classes. At the end I felt used, misled, and distraught knowing I never learned much attending this school and knowing I probably could never pay this money back.”*

**2. [REDACTED] (ID 7946), Arizona-Phoenix, AAS Drafting and Design, 9/2009-11/2011:**

*“When all my loan paperwork with said and done I still needed to cover \$4,000 that I was unaware of. ITT Technical Institute gave me the \$4,000 loan without my knowledge until after graduation.”*

**3. [REDACTED] (ID 7990), California-Clovis, Information Systems and Cybersecurity, 12/2009-12/2013:**

*“When they were reviewing it to me, they said I was eligible for numerous grants from the federal government that would cover most of my schooling and said only a small amount of private loans would be required but later said I was covered under their temporary credit which everything would cover for the duration of the program. . . . later found out they were ALL federal and private loans with their credit being a loan from them in which they would call and harass me.”*

**4. [REDACTED] (ID 5088), California-Lathrop, Electrical Engineering and Communications, 6/2011-12/2014:**

*“ITT understated the amount of loans necessary, and applied a "temp credit" which I was informed would be paid off by the following quarter's grant money. In the end they did not use the grant money as they said because, as it turns out, that is illegal!”*

5. [REDACTED] (ID 7109), California-Lathrop, 3/2006-6/2008:

*“They repeatedly raised costs after stating they were less and my over half my "federal" student loans suddenly turned into private student loans, aes, peaks, chase and sallie mae/navient. They tricked me into getting thousands of dollars in private student loan debt that offer little to no help in repayment. ITT Tech lied to me about my loans, i was told they were all federal student loans, now i am stuck with 4 different student loans, 3 of which are private making it nearly impossible to repay with the schooling provided.”*

6. [REDACTED] (ID 9487), California-National City, Project Management and Administration, 9/2009-12/2013:

*“ITT Technical Institute mislead my loan appenditures by insuring me that my loans would stay under federal provisions. During my enrollment at ITT Technical Institute, the school went under loan reform by having to switch to a different lender. During that process, ITT Technical Institute put me under the schools private loans (University Accounting Services) and then through PEAKS private loans. ITT Technical Institute failed to mention that the UAS and PEAKS loans were not federal.”*

7. [REDACTED] (ID 2608), California-National City, Computer Network Systems turned into Network Systems Administrations, 2/2011-6/2014:

*“They didn't tell me when I started a new loan. The entire time I was there I thought my loans were through Sallie Mae. They filled out my loan paperwork for me and when I tried to read what they wanted me to sign, they huffed and rushed me and impatiently said "it's the same stuff you signed before" (during Peak Loan signings they said that it was just a "program" to help with loans).”*

8. [REDACTED] (ID 8156), California-Oxnard, Computer Network Systems, 6/2010-6/2012:

*“I don't think they ever told me exactly what they were doing and all of a sudden I was asked to sign paperwork for a Peaks Loan. I didn't know I needed a Peaks Loan and had never heard of them... They told me if I didn't sign all the hard work that I had already done would be lost because I would not be able to attend the school anymore and my credits wouldn't transfer. This was when I had already finished half of my program. So, obviously I signed it and continued. I had worked hard and wanted to reward of a degree and that high salary they kept talking about.”*

**9. [REDACTED] (ID 4497), California-Rancho Cordova, Network Systems Administrator, 6/2011-3/2013:**

*“My financial aid officer also had opened up a ‘temporary credit’ account and said that, “ITT would loan me the extra money to cover the tuition gap, but don't worry. You will not have to pay this back if you graduate from the program. It would just be wiped under the rug.”*

*“After the Consumer Financial Protection Bureau opened up the lawsuit against ITT Tech was when I was told that I had to front money every month to remain in the program. The school didn't shut down, but they very quickly gave every student a “Opportunity for Success Scholarship.” Most of the staff began to be replaced after that.”*

**10. [REDACTED] (ID 9485), California-Torrance, Computer Electronics Engineering Technology, 12/2010-12/2012:**

*“Temporary Credit was never properly explained which turned out to be a private loan that I was required to pay immediately after graduating, nor the loan processes. I was forced to take a private loan. Loans and Grants were not explained to me in proper detail nor was I given the hard copies of any explanation of the process.”*

*“I have been reported to a collection agency for a private loan as a result from what the school called: “Temporary Credit” and had to pay costs out of pocket to avoid serious credit withholdings.”*

**11. [REDACTED] (ID 4391), Colorado-Denver, Electronics & Communications Engineering Technology, 6/2007-3/2011:**

*“For my student loans I was brought in every 3 months to re-sign new paperwork for student loans. I was given multiple papers to sign with various loan amounts. When first enrolling in school I was told that my parents couldn't help me qualify for student loans so everything had to be done under my name, My student loans were a variety of federal and private loans. During the middle of my time enrolled, I was told that I did not qualify for loans that quarter and was forced to pay out of my own pocket for those classes. A short time later I was approached with a new loan that was financed through ITT, called a PEAKS loan. This loan was marketed like a federal loan with low interest rates, back through the school that I could continue to receive the additional funding that the government would not be able to assist with. These loans were given to me for the remainder of my enrollment in the program. I was also forced to take these loans as part of a package that I was awarded with ITT scholarship discount. Since my grade point average was high enough to qualify for the discount, this was the loan program that I was being funded with. I am still paying on these loans with an interest rate of 14.75 percent, not at the 6.8 percent that was told to me. If I had not taken out these loans, I would have been forced to drop out of the program, as I could not afford that tuition prices that needed to be paid per quarter.”*

**12. [REDACTED] (ID 9142), Colorado-Denver, Electronics and Communications Engineering Technology, 3/2007-3/2011:**

*“I really did not understand the total cost of the program i took, i also believe that the peaks loan was forged, i only remember that i was signing for 7k as a 'not to interrupt schooling loan ' instead if the 37k i found i owed, they said that i needed to do this to continue taking the courses since my federal loans ran out for that time. I was not aware that the federal loaned amount didn't cover the whole semester or time in school. I think that they didn't separate the fed loans to the Peaks loan.”*

**13. [REDACTED] (ID 7796), Florida-Doral, Criminal Justice, 6/2008-12/2011:**

*“They never really explained to me the difference between the loans I had to choose from. Therefore, they chose to split me between two loan departments. One was federal (Sallie Mae) and the other was a private loan, a bank (PEAKS). Again, never explained it to me. They just gave me the pen and told me to sign so I can continue my classes. The only thing they told me was that after graduation, the loan company would contact me to start paying monthly.”*

**14. [REDACTED] (ID 7305), Florida-Hialeah, Information Systems Security, 9/2009-3/2012:**

*“ITT Tech offered temporary credit to cover the difference between the amounts offered by federal loans and the cost of the program. No terms were provided on the repayment of the temporary credit and it was implied it would be rolled over. This temporary credit was eventually pushed into the PEAKS program which were high interest rate private educational loans. During the course of study, refunds of federal student loan amounts were 'returned' by the school, implying all the money was not used and I was unknowingly and unwillingly forced to use PEAKS private loans to pay for part of my study. The temporary credit very quickly became 'not temporary' and payment through those loans was required to continue my study.”*

*“I was forced to take out PEAKS private loans to cover what was initially offered as temporary credit, offered by the school to cover the difference between government assistance and the cost of the program. They are a private loan provider. After using up their forbearance and one year of reduced payment they offered, the monthly payments doubled and became unbearable. I qualify for Income Based Repayment via Sallie Mae for the government loans and can manage those but cannot manage the private loans I feel I was tricked into.”*

**15. [REDACTED] (ID 8053), Florida-Jacksonville, Information Systems Technology, 1/2010-5/2012:**

*“ITT Tech told me that the peaks loans where just like the federal loans. However, this is no the case. I have 3 loans with the same company ( First associates). They will not let me consolidate*



these loans. If I have know this information, I would never had taken these loans out in the first place.”

**16. [REDACTED] (ID 8248), Florida-St Petersburg, 9/2009-12/2010:**

“I paid for my degree in three ways. I used Federal Loans, Private Loans (Peaks and Chase), and my entire GI Bill. I was provided proper guidance on the federal loans, but not on the private loans. I was not informed that the private loans would have an extensively Higher interest rate - to the tune of 10%. I assumed they were similar to the federal loans when I took it out through the aid department, but that was definitely not the case. I had to refinance the loan and got an interest rate of 5% instead of 10%.”

**17. [REDACTED] (ID 6158), Florida-Tallahassee, Computer Electronics and Engineering, 12/2009-12/2011:**

“On the private loan, I apparently had signed some paperwork to allow them to put the additional money owed into a loan at a bank. The paperwork was not explained in that way, I thought it all had to do with the federal loans. So when I received paperwork from the bank about the loan, I called them and refused it. Financial Aid called me in and I was told that the school could not hold a debt, it had to put the additional money owed into a private loan. I told them it was not explained to me that way, and I had to sign paperwork again.”

**18. [REDACTED] (ID 8316, 8691), Georgia-Atlanta, Information Systems Security, 9/2008-12/2012:**

“They only financial aid that I applied for was the FASFA. They forged my signature on private loans that I'm just learning about with Peaks Private loans. I never received any documentation about the loans that was taken out, nor anything explained to me about the loans. I have so many private loans with peaks and navient that I am just learning about also.”

“I was making payments to the school itself, they called and said that I owe them \$14,000, which was separate from my federal and private loans. I was making payments of \$150.00 monthly since 2013. I've making payments not knowing that the school was under investigation and closed.”

“I owe ITT about a \$100,000 due to predatory lending, plus I was told I owe the school itself \$14,000[.] They took out loans I knew nothing about, peaks private loans and constantly did this every quarter claiming I didn't have enough money for school.”

**19. [REDACTED] (ID 9045), Illinois-Arlington Heights, Internet Security Systems, 9/2008-6/2012:**

“There was one time that I was brought into the financial aid office because my FAFSA application expired without my knowledge. So they have applied me to a private student loan.

*StudentCUCconnect.com that private student lender had a much higher percentage rate than any other private lender I have seen before. Sadly and regretfully that lender was also a debt collector agency and you know that any information obtained will be used for that purpose to collect the debt. And now I am stuck with paying over \$6,000 in student loan interest paying them \$100 a month out of my check. And they said that I have to pay each and every month otherwise they will harass me with calls and emails saying that I have to pay them I have to pay them otherwise they will garnish my wages. It is complete fraud and totally unfair for those who are struggling to make ends meet.”*

**20. [REDACTED] (ID 7842), Illinois-Oak Brook, Information Systems Security, 6/2010-12/2013:**

*“Student Finance had us do a "re-pack" every few quarters. This is when we would have to go see finance to open up a new loan, to continue paying for the schooling. A lot of these people were very aggressive, and rushed us through paperwork and esign. I was never offered a chance to seek my own lender, and I was told that if I did not secure financing, the TEMP Credit that I was using, would have to be paid in full, before I could resume classes. There was one occasion where the student finance person tried to tell me that I had fallen behind in my pell grants, and that I needed to take out a very big loan for my last 3 quarters. I knew this was wrong, so i pulled up my info on studentaid.gov, and proved her wrong. It ended up being for 12000 that she tried to say that I would fall short by.”*

*“Her name was Constance and her last name started with an I.”*

*“I also had to sign some paper work right before graduation, I was told that if I did not, I would not get the Presidential Scholarship applied to my tuition. I dont know what the paper work was, but it made my temp credit bill go from 2000 to 12000 dollars.”*

**21. [REDACTED] (ID 4101), Indiana-Fort Wayne, 12/2010-6/2012:**

*“I make hardly enough to pay my bills and have outrageous student loans thru Great Lakes and Peaks [] They chose loans for me and told me I had no other choices and said I had to sign. I am a single mother of 4 and at the time was unemployed and going thru divorce.”*

**22. [REDACTED] (ID 7269), Indiana-Indianapolis, 12/2009-9/2012:**

*“Going through all the financial aid was a very rushed process. I would try to get financial aid person to stop and explain it to me. They would just give me a short answer to my question and continue on discussing the paperwork like it was nothing important. It wasn't until almost 6 months after I graduated that I started getting calls from a company called Peaks Private Loans asking for money that I due to be repaid. So, I started asking questions and I have a total roughly a little over \$30,000 in 2 private student loan accounts they have interest rates of almost 13 to*

16.8%. That's not to mention that I still federal student loans with Navient that are currently current."

**23. [REDACTED] (ID 7931), Indiana-Newburgh, Breckinridge School of Nursing, 9/2009-12/2011:**

*"When I enrolled into ITT's program, I was never told how much the program would cost me or what types of loans I would be taking out. I basically sat in the financial aid office while they had me fill out some information and sign some papers. After I graduated, I started receiving bills from PEAKS private student loans which is what ITT used for their student loans. I have been paying it ever since 2012. Documentation will be provided. During my 2 years at ITT, the nursing director was also fired for charging students for items that were not even being used to pay the salary of the instructors. Some students were charged for a cadaver pig for anatomy class whenever a cadaver pig was never even supplied to them or even used in the program."*

**24. [REDACTED] (ID 6703), Indiana-Newburgh, Computer Electronic Engineering Technology and Project Management, 1/2007-1/2013:**

*"I was getting private student loans it was ITT Tech's version of student loans when was not warned ahead of time I found out after I graduated that I had private loans that I knew nothing about. They gave me the private loan when I first started school and compounded interest until after I graduated 5 years later[.]"*

**25. [REDACTED] (ID 2560), Louisiana-Saint Rose, Computer Networking Systems, 4/2009-10/2010:**

*"I never knew my debt would be a mixture of private loans and federal loans. The PEAKS Program was sprung on me halfway through the program, and they basically said they would withhold the degree if I didn't sign. My mother came with me for the recruitment process, and she was under the impression it would only cost me \$15,000 after "grants". The \$10,000 Pell Grant I received didn't even make a dent in the tuition, which is around \$44,000. I don't recall ever reviewing a single loan document. I remember the process being very automated, to where they only really needed my presence to basically do it themselves. I have emails of them "summoning" me to complete "imperative paperwork." I thought \$15,000 was reasonable, so I didn't bat an eye until it was too late, when I found out the true cost."*

**26. [REDACTED] (ID 7687), Louisiana-Saint Rose, 6/2008-10/2011:**

*"I was told that my monthly repayments would be no more than \$200 a month. The reality is around \$850 for my federal and \$180 for my Private Peaks. The numbers that they gave were blatant lies as far as graduation rate and average income of their graduates. Even after signing up for income based payments, it greatly impacts my ability to provide for myself and child."*

*“Despite making payments, my overall total owed is more than when I first graduated. It is impossible to pay off this loan without paying about \$2,000 a month.”*

*“On a separate note, I found out that my Peaks Private loan interest keeps going up randomly. I certainly didn't understand what I was signing in regards to either the Federal or Private loans. I didn't understand how Compounding or interest that changes on a whim makes it nearly impossible to pay the loan off. I never would have signed if I understood what was happening. The process went so fast. As a high school graduate with no degree or much life experience, I didn't understand the nuances of all the fine print in the massive stack of paperwork. The school intentionally rushes students through the VERY HIGH interest predatory lending process. I didn't even click on the e-signatures. The Financial Aid employees did it for me while talking fast.”*

*“ITT tech didn't let me know I would be paying with Private Peaks loans for my last few Quarters, which significantly made the total due higher.”*

**27. [REDACTED] (ID 9541), Maryland-Owings Mills, Computer Networking Systems, 6/2011-9/2013:**

*“Yes , ITT Tech did not explain to students about what recapping was. Recapping was a period before a student started each semester to obtain their text books or e-books from the registrar book store. Before you can obtain your books from ITT Techs books store you must first speak to the Financial aid Advisor. They never told us that each semester that a student started applies what they called a temporary credit to a students account. The more "TC" or temporary credits that students have the more money the student must dish out for completing the course or program. This was not illustrated in any Enrollment agreements from within the ITT Technical Institute .”*

*“Before I graduated ITT Tech told me that my Total cost for my Associates degree would be 48,000 without additional fees. But when I contacted my lender (Fed loan Servicing) ,they stated my loan was only about 30,500 dollars for attending ITT Tech. ITT Tech also stated after each student graduated. Students were all responsible for paying a 4,271.58 to 5,000 payment back to the college for additional fees, on behalf of some type of temporary credit that was temporarily issued at the time by the dean and administrative staff that was rewarded to students if they were not able to pay for their college education. I asked the school if that was possible , where did FASFA and Financial Aid from the government take place in all of this? I was Told by the ITT Technical Institute Financial Aid department Advisor that in reality the government did not cover the cost of the school for me to attend. The ITT Technical Institute covered it.”*

**28. [REDACTED] (ID 8420), Maryland-Owings Mills, Information Technology - Computer Network Systems, 9/2009-9/2011:**

*“They provided paperwork to sign, but did not thoroughly explain that I would have multiple loans through federal (all housed through Navient/Sallie Mae), and a few private loans (Peaks Loan).”*

**29. [REDACTED] (ID 9321), Massachusetts-Norwood, Information Technology - Computer Network Systems, 8/2009-7/2014:**

*“The entire enrollment process was very confusing to begin with; they assured me that “I would have to worry about nothing and everything would be taken care of for me” they even assured me that I would not have to pay anything until 6 months after I graduated from the degree, from there on it was all about signing a lot of papers without reading them. When I asked if I could take a copy to evaluate them they told me that there was not enough time and that all I had to do was sign the papers.”*

*“All the costs of the loans were broken down into a lot of numbers and they were taken out as multiple loans across different companies. Throughout the degree the companies who serviced my loans would change, but I would never get to know why or even see the paperwork. It wasn't until I graduated that I found out that all the loans were taken mostly as parent plus loans under my father's name, which they would take me out of class and make me sign his name with my own hands and assured me that it was “just to meet a small gap for the finance of the quarter” this “small gap” ended up being over 56% of the total loan being under my father name, with interest rates ranging from 6% to 8%, the other portion of the loan was under my name, most of it on federal loans all broken down with different interest rates as well, and the worst one was a private loan with peaks with a variable interest rate of 10.5%, If needed I can provide paperwork for all these loans.”*

*“The worst part of the process was that this all took place during classes; they would call us over to finance and ask us to sign all the financial paperwork for this quarter. If we took too long we would miss class time, and if we didn't sign we would not be allowed to go back to class. We were pressured to get a signature no matter what.”*

*“In the end I had to allow the financial officer to auto e-sign all the paperwork so that I would not have to miss any class time.”*

**30. [REDACTED] (ID 7748), Massachusetts-Wilmington, Computer Electronics Technology, 11/2009-12/2011:**

*“I had to take a small loan from ITT tech as the Federal loans didn't cover the total cost, they told me I would be making payments directly back to them. They sold that loan to another loan service within a year of me graduating.”*

**31. [REDACTED] (ID 5061), Massachusetts-Wilmington, Information Systems Security, 9/2006-3/2011:**

*“For example: the last semester I was led to take a private loan from PeaksLoan because it had already to the point in which I had exhausted all available federal and state funding.”*

**32. [REDACTED] (ID 8797), Massachusetts-Wilmington, Computer Science, 9/2009-6/2011:**

*“The phone calls from collections just don't stop. They will offer you deferment for Navient/Sallie Mae, but for the private Peaks loans you were only allowed two or three deferments. Also they never disclosed that Peaks Loans was loan service provider that belonged to ITT-Tech. I found that out from someone in HR who told me not to say anything.”*

*“I was never told about the total amount of the loans or the percentage rate I was being charged at the time until I was two quarters away from graduation. And they did treat federal and private loans and grants as the same. I was never allowed to review the loan conditions.”*

**33. [REDACTED] (ID 8741), Michigan-Canton, Criminal Justice, 3/2008-3/2013:**

*“I was told I didn't have a choice but to take private loans after already being enrolled and that if I didn't take them I would have to drop out or pay out of pocket. I didn't understand any of it. I was pressured into getting a co signer which I didn't want to do. I didn't understand and I asked a lot of questions and feel I was lied to about all the loans I got. Never told me there was a difference in the peaks loan they made me take out compared to department of Ed loans I had to take. My loans and grants were treated as the same and I was under the impression by what I was told that I didn't have to repay them. Now I am 85k in debit between all my loans and I can't pay them.”*

**34. [REDACTED] (ID 4096, 8122), Michigan-Dearborn, 12/2010-1/2014:**

*“They tried to make me sign for a private loan for 2000.00 which would cost me a total of 16000.00 in the end. It was called a peaks loan. I asked why because my student loans should have covered everything, they tried to tell me that they didn't. Funny thing was that my debt changed a total of three times after multiple conversations. I told them that I would pay the debt myself. I couldn't waste the time spent there by not paying it. Seemed a little sketchy.”*

*“I was never told in detail about my costs. I was always treated like cattle when it came to meeting with the financial adviser. They never wanted to discuss anything with me, they just want me to sign things. I remember when my grant money failed to show up on time they tried to make me take out this "PEAKS" loan for \$1,200.00. They tried to tell me that it was a government loan. I read the paper work while being told I was keeping others waiting and found*

*out that it was a personal loan with an initial fee and interest rate of 26%. I did my math and found out that it was going to cost \$16,000.00 in total for this \$1,200.00 loan. I told them that I couldn't and they told me that I couldn't return to school without it paid. I had to figure out how to pay them the money and they finally let me back."*

**35. [REDACTED] (ID 2765), Michigan-Swartz Creek, Computers, Drafting and Design, 3/2009-3/2011:**

*"I have nearly \$70,000 in student loan debt between federal & private loans. I started off with around \$50,000 when I graduated in 2011. I started off with Sallie Mae. Then it was sold to First Associates/Peaks Loans. Peaks absolutely refuses to work with me to lower my payment. I cannot afford over \$400 a month to them to make my loan payment. My payment went from \$263 to over \$400 per month in about 3 month period. My federal loan I haven't been able to afford to start paying yet either."*

**36. [REDACTED] (ID 2549), Michigan-Swartz Creek, 8/2009-9/2011:**

*"I cant get married to my fiance without damaging his credit. I cant get approved for a morgage, now i cant buy a home for my family. I cant get any loans. I cant afford to pay my loans. They tricked me into private loans through peaks loans. They wont consoldate those. ITT told me all my loans would be consolidated after graduating."*

**37. [REDACTED] (ID 7780), Michigan-Troy, Criminal Justice, 9/2009-12/2012:**

*"I have 30k with PEAKS private loans at 15% interest and the remainder (almost 58k more) with federal through navient. My payment on both is \$600 each, totalling \$1200. I make \$480/week after tax in my IT position that i am in because i could not find a job in the criminal justice field due to my worthless degree. After paying these loans, i am left with almost nothing, and no options."*

*"ITT had us sign huge long documents, never providing any copies, and stating over and over that we would not have to pay ANYTHING the entire time we were enrolled. This was enticing, as I did not have any money to pay for school. I literally could not attend if I had to pay while I was in school, so i signed on the dotted line as they told me to. After time, they would "esign" applications for me without my knowledge, not understanding what in the world they were doing. They would say that grants and loans were one in the same, later to find out that was not true. They never explained that a private loan could have interest rates through the roof, they "bundled" all the pricing together, not explaining that most of it would be in a private loan like it is today at 15% APR. They also made it look like we would not be paying much after we graduate, come to find out I owe almost 90k between my federal and private loans. They never explained how many loans there are or where they would be placed, again, it was just "sign here" so you can get started. There was no review of loan terms at all and no review. It was all*

buried. This was part of their deceptive recruiting practice. They reached out to me, solicited me, and "sold me" when i was young and vulnerable and did not understand fully what i was getting into."

**38. [REDACTED] (ID 9039), Michigan-Troy, Electronics Engineering, 9/2011-6/2015:**

*"Once my allowed federal funding cap was hit, according to ITT Technical Institute, I did not have enough in federal loans to cover the remainder of my program. According to ITT, this was "no problem" because ITT Technical Institute offers "Temporary Credit" which I was told was just through the school itself, and not a private lender. Turns out, this was completely false and the "Temporary Credit" that I received was a private loan taken out in my name, without my consent, through a company known as University Account Servicing. I was also told that in order to receive this "Temporary Credit" I would have to make several \$175 cash payments throughout the remainder of my program. I refused to pay this as my federal aid should be more than enough to cover the cost of my education."*

**39. [REDACTED] (ID 8935), Michigan-Wyoming, Project Management Administration, 9/2006-9/2013:**

*"ITT Tech never explained to me that I would have a tuition gap that would then require me to take out private loans in order to complete my degree program. Instead they pulled me out of class to tell me that I had maxed out funding and that if I wanted to finish I would have to find alternative funding. The lady from financial aide then asked if I was employed? I said yes and she then offered me what they call a temp credit through the school with 0% interest until paid off, she said the first payment would be due 6 months after graduation. She also said if I did not find funding I could not return to class, I would be dropped and could not finish the program. I was already to far into the program to just quit. I was later told by the lady in the financial aide office that my loans were sold to private lenders."*

**40. [REDACTED] (ID 8216), Michigan-Wyoming, Electrical Engineering and Communications Technology, 6/2007-6/2014:**

*"During my exit interview with financial aid (which they did in one big group) they gave some students paperwork to sign forcing them into signing up for their temporary credit loan. If they did not sign, they could not graduate. This is the loan the CFPB sued them over. Some people where forced into high interest private loans to pay for this, however I made a huge fit about it and they left it as a zero interest loan from the school with a payment plan to pay it back through University Accounting Service."*



**41. [REDACTED] (ID 8239), Michigan-Wyoming, Criminal Justice, 12/2008-6/2012:**

*"I was completely misled about the cost of my program, after I graduated I was told that I wouldn't be receiving my transcripts until I payed off temporary credit loan that they had taken out without my knowledge which was around \$2,000. I am still currently paying on this loan which means I will never get my transcripts now. When asked to see my loan documents about this temporary credit, no one could give me answers about it other than if I don't pay it they would garnish my pay checks and it would go into collections causing my credit to be affected. I was also promised that I would get money off my tuition for a scholarship that I qualified for because of my GPA. After asking for my scholarship paperwork when I graduated to be sure I would get that money taken off my loan they said I never qualified for it and would need to still repay back all that money. I was promised close to \$4,000 off my tuition. I was also told my tuition would be less than what I am paying for now, because of the temporary credit loan that they took out without telling me about."*

**42. [REDACTED] (ID 5371), Michigan-Wyoming, Computer Networking, 12/2009-6/2010:**

*"ITT gives students a small loan to assist with paying for books and other supplies, one that is expected to be repaid in full before the student is allowed to graduate. If you were to discontinue the education at any point, they sent it off to a collections agency simply stating that was how they did things."*

**43. [REDACTED] (ID 5791), Minnesota-Eden Prairie, Information Technology, 8/2007-12/2008:**

*"I have a student loan in collections that I never signed for from a company called "Student CU Connect". I am currently disputing the loan and going through the validation process. This is a loan that came from ITT tech that I had no knowledge of."*

**44. [REDACTED] (ID 6585), Missouri-Earth City, Network Security, 9/2006-12/2010:**

*"ITT finance pressured me into moving quickly through the loan process. They pressured me into getting a co-signer even though I don't believe I needed one. They advised me to take out loans instead of letting my GI Bill pay for tuition directly and to live on the money from the GI Bill. They told me that my loans from Sallie Mae and my grants were not enough to pay tuition and pushed me to take a \$3000 loan out from a private company called Peaks to cover the remainder "owed"."*

45. [REDACTED] (ID 2544), Missouri-Earth City, Visual Communications, 6/2008-11/2011:

*“The total cost I was given was around \$30,000 to stay and complete the Bachelor's Program. I only stayed until the Associates Degree and owe upwards to \$50,000 in federal and private loans. I did not receive any copies of 'paperwork' I was advised to sign. No private loans were signed by me and if it was it was under deception. Shortly before receiving my Associate's Degree I was pulled into the financial department stating that my federal funding was running out and I needed to act fast by signing up for a 'interest free temp-credit'. Little did I know this must have been their high interest PEAKS private loan who has been sending me harassing phone calls and messages for 2 years now. They want \$900/month which I obviously can't afford to pay and they won't work with me. I have tried calling the school ever since to get copies of these information but they refuse to give it to me, stating I owe another \$2,000 to the school even though they can't tell me where this amount comes from or provide me with a receipt. All Pell Grants that were received by the school were never notified by me nor did I ever receive a disbursement. The school was receiving federal pell grants in the year or 2012 when I was no longer attending there and had asked be withdrawn.”*

*“The U.S. Securities and Exchange Commission has sued ITT for lying to investors to hide the abysmal performance of its student loan programs. The Consumer Financial Protection Bureau (CFPB) filed a lawsuit against ITT Educational Services, Inc., accusing the for-profit college chain of predatory student lending. The CFPB alleges that ITT exploited its students and pushed them into high-cost private student loans that were very likely to end in default. The CFPB is seeking restitution for victims, a civil fine, and an injunction against the company. In 2004, the F.B.I. executed a search warrant at the headquarters and other ITT tech schools. The warrant and related grand jury subpoenas related to information and documentation regarding placement figures and rates, retention figures and rates, graduation figures and rates, attendance figures and rates, recruitment and admissions materials, student grades, graduate salaries and transferability of credits to other institutions. This information was not disclosed to me. My last employer encouraged me to REMOVE my ITT Tech education from my resume due to the controversy and illegal practices by the school. I personally witnessed the grade and attendance inflation practices going on at the Earth City campus on a daily basis. Also lying about job placement and percentages and lying about the quality of education that would be received at ITT, lying about the amount of loans that would need, and lying about Pell Grants being distributed when they weren't. These illegal activities are in direct violation of Missouri's Deceptive Trade Practice Laws specifically False Advertisement §407.010 to 407.130.”*

**46. [REDACTED] (ID 4214), Nevada-Las Vegas, Criminology and Forensic Science, 9/2012-7/2014:**

*"I was a post 9/11 veteran. I received a 50% benefit. I was under the impression that the program costed approx \$40,000. The VA paid 1/2. I should owe 20,000 ish... I foolishly did this twice. Meaning I should owe \$40,000. I suddenly found myself in over \$50K in student loans."*

*"I learned of predatory loans after I graduated. I assimilated my experience to those of others and too feel misled being required to now owe a "temporary credit loan"."*

**47. [REDACTED] (ID 9123), North Carolina-High Point, Information Technology Computer Network Systems, 6/2010-12/2012:**

*"Because I was told that I had to enroll in both the fed loan and peaks programs I owed a total of around 70,000 dollars. I had to start repaying this 6 months after I graduated even though I had not found a job in my field or gotten the help I was promised. I am only making about 20,000 dollars a year instead of the specific 6 figures I was promised. The payments and interest rates are so much that my wife and I struggle to make the payments and can barely make the mortgage payment and have something to eat, not to mention the other daily bills that come with life. We have tried to contact the programs about getting some kind of help but they can not offer anything. Peaks loan in particular threatened to garnish wages and forcefully take money if we could not pay. We have payed something to peaks every month, even if it is not the full amount owed. Even though we do this, we are still harassed by phone calls at all hours of the day. Since we are overdue a certain amount on the account we now have to give our bank account number to make a payment when we had just been doing it by credit card. These loans have significantly increased our stress the last 4 years and have made it very hard to survive."*

*"ITT definitely treated federal and private loans as if they were the same thing. When I first got accepted to ITT they told me I needed to sign up for the Fed Loan program and the Peaks Loan program if I wanted to go to that school. They did not explain anything about either program or give me any other options. I also feel like they refused to disclose the loan terms because they just scrolled to the bottom of a screen and told me where to sign. I was not worried at the time because I was guaranteed that I would have a great job and would be able to pay the loans back no problem. After I graduated I was told I owed a small loan directly to the school and I was not told anything about that ahead of time."*

**48. [REDACTED] (ID 9162), Ohio-Hilliard, Nursing, 6/2012-3/2015:**

*"ITT mislead the total cost thus forcing myself and others to take out what they called "temporary lines of credit" or private loans."*

**49. [REDACTED] (ID 5935), Ohio-Norwood, 12/2009-1/2012:**

*“My grants were thrown into the pot with the rest of the subsidized and unsubsidized federal loans. They used the full amount they could get for all. Then there was the "school credit" which covered the remainder since I had no way of getting a private loan with my current credit. This credit was to be paid as you went. I was never told how, where or when this credit was to be paid. After a year we all received a letter from the school stating that the same school credit was going to be serviced by another company at a 8.5% rate. We were told that if we didn't agree to this we would no longer be able to attend the next quarter or any other quarter after that. STUCK. Later on towards the end of the second year the school credit turned private loan changed hands again to what is now Peaks. I paid \$220 a month for Three years, my balance never dropped. I was never given any paperwork about this loan. After asking for a payment history twice I spoke to a representative who reluctantly gave me the bad news. I had only been paying the interest for this three years with an interest rate of 16.5%!!! I was never given a statement ever in the form of a letter or piece of paper. I have repeatedly requested that this company not harass me during work hours, that has fallen on deaf ears.”*

**50. [REDACTED] (ID 7142), Ohio-Norwood, Computer Aided Drafting and Design, 6/2008-6/2010:**

*“I was told we would have temporary credit through federal loans. It was explained to me in the manner that I believed all the loans would be federal school loans but now, finding out only after I graduated, I am dealing with private loan companies. I believe this is a form of treating federal and private loans as the same thing or at least misleading the student to believe they are.”*

**51. [REDACTED] (ID 7021), Ohio-Norwood, Computer Drafting and Design, 6/2009-9/2011:**

*“We were promised temporary credit, and then it just happened to disappear to a private loan that no one knew about until after payments were already late.”*

**52. [REDACTED] (ID 4141), Ohio-Strongsville, Computer Networking Systems, 9/2009-7/2011:**

*“I had unmet need for the school but they still allowed me to sit in class with a temp credit. Later they found loans through peaks private loans and applied for me. I failed some classes due to a healthy issue and missing classes so I had to retake some which they had to borrow more money. One instance I only needed \$200 -which I did not personally have and they stated the min I could borrow is \$1000. They would take out \$1000 and refund the remaining. This never happened as I still owe that \$1000 plus interest on top of the 14K they took out initially. I don't remember the unmet need being 14K. I did sign all paper work but hindsight i was not in the right frame of mind to do so.”*

**53. [REDACTED] (ID 8149), Ohio-Strongsville, Computer Network Systems / Information Security Systems, 1/2010-1/2014:**

*"I have a massive amount of debt that I will never be able to pay off. I have 4 different loans in name, one is even in my parents name that they owe \$20,000. The other 3 are from ITT themselves, a federal loan through Sallie Mae/Navient and also PEAKS. The amount of money I owe is nowhere near the quality that came with it, nor was I ever told the amount would be this much."*

**54. [REDACTED] (ID 3168), Oregon-Portland, 6/2008-3/2013:**

*"I never understood how much of my education actual was from private funding, ie PEAKS. I thought that I unnderstood that my private loans could be rolled up in my loan consolidation. I thought I owed no more than four or five thousand in "Temporary Credit" when it turned out to be \$20,000."*

**55. [REDACTED] (ID 9579), Oregon-Portland, Visual Communications, 9/2008-6/2011:**

*"Between April and May of 2011 I had discovered that ITT had not notified my private loan servicers (Access Group/Peaks Loans) that I was still a student enrolled in classes. During this time I sent numerous emails to Andriel Langston (my financial aid advisor at ITT) to see if he could help me straighten things out, however he would not reply to my emails and was never available on campus. The other advisors would also refuse to provide assistance as they would insist that this is something that only Andriel could handle."*

*"Ultimately it turns out that because of this, I was not eligible for in-school deferment and the only way to delay payments would be to place myself on forbearance. This meant that even though I was a student that hadn't even completed my program, I would be placed on forbearance and accumulating interest before I could even get my degree."*

*"In my final email to Andriel, dated May 24, 2011, I wrote: Access Group is saying that they're not going to be putting me on deferment because they did not receive the information in time, so I'm basically screwed. I don't know if you guys want to try to talk to them or what, but the woman on the phone was telling me something completely different than when the other person from AccessGroup told me when they called me asking why I wasn't repaying my loans."*

*"Andriel never replied to this email, and the issue could never be resolved despite my numerous attempts."*

**56. [REDACTED] (ID 8997), Oregon-Portland, AAS ELCT, 5/2012-10/2014:**

*“They informed me that it should only cost \$20k-\$30k for my AAS, they forced me to part time by removing me from a class they "assigned me out of order" and offered me "credits" for the classes, which unbeknownst to me, was a loan through the school so that I had two loans to worry about.”*

**57. [REDACTED] (ID 5158), Pennsylvania-Bensalem, Computer Network Studies, 9/2009-8/2011:**

*“Half way through the program, I was denied a loan. They said don't worry about it and I was signed up for a high interest loan through Peaks @ 11.5%. The amount of money I owe wasn't made clear and the program was very expensive.”*

**58. [REDACTED] (ID 5874), Pennsylvania-Dunmore, Computer Electronics Engineering Technology, 5/2013-3/2015:**

*“I was charged for a temporary credit that I wasn't told about. Now I owe 7000 for just the temp credit.”*

**59. [REDACTED] (ID 7742), Pennsylvania-Harrisburg, Information Technology - Computer Network Systems, 12/2009-6/2011:**

*“ITT financial aid, signed me up for a loan, called Peaks which was not allowed the following year by the government. This loan was a personal loan from ITT.”*

**60. [REDACTED] (ID 6648), Tennessee-Knoxville, Computer Networking Systems, 5/2011-5/2013:**

*“I.T.T. tech absolutely mislead me about the total cost of the program. Before starting the program I was quoted a significantly lower cost than was presented to me right before graduation. There was no paperwork accounting for what I had purchased, how much it had cost, or how and when it was allocated. One particular financial tactic that I.T.T. tech used was to coerce me into accepting "Temporary Credit", which was a private loan issued by I.T.T. My understanding now is that this "Temporary Credit" is provided completely in house by I.T.T. and apparently has no external oversight to its operations, either from the government or any consumer protection agency. The amount of Temporary Credit that I.T.T. claimed I owed also fluctuated and could not be consistently tracked. I must emphatically state that I never received a breakdown of what I was purchasing, how much it would cost, or how much I would be expected to pay.”*

**61. [REDACTED] (ID 8522), Tennessee-Nashville, Computer Networking Systems, 9/2010-9/2012:**

*“When I signed up for a private loan because I owed \$2,000 to finish my course they told me that the loan is thru the school directly and that it would not accrue any interest, come to find out it was a private loan through the Peaks group.”*

**62. [REDACTED] (ID 8049), Tennessee-Nashville, 6/2007-1/2011:**

*“They told me that i could get a loan from the school at no interest for the amount due that my federal loans wont cover. What really happened was they made me get a personal private loan though peaks, with an extremely high interest rate. Itthey said i had to take it or they wouldnt allow me to graduate.”*

*“When i asked about the loan they made me get, and that thaey could probably get in trouble for that they said that everythong would be fine, what they were doing was legal.”*

*“They initially told me that federal loans would cover the entire tuition. Wich i found out it did not and that is when they made me get the personal loan to cover remaining costs before they would let me graduate.”*

**63. [REDACTED] (ID 8295), Texas-Arlington, Information Systems Security, 12/2006-3/2012:**

*“I did not know the difference between a federal and private loan until I started getting calls for payment. Greg (last name unknown) kept my "PIN" for the student loan signatures on-file somewhere and did all of this on his own. He even signed a loan for me with "PEAKS Loan Servicing" without my knowledge. Somewhere around June 2013 I got a call from "PEAKS" asking for payment, yet I had never even heard of the company before.”*

**64. [REDACTED] (ID 9273), Texas-Arlington, Information Systems and Cybersecurity, 9/2009-12/2014:**

*“All I was told at the first meeting we had was that I would need to sign up for student loans to be able to sign up for classes. It wasn't until after my second year that i received any kind of documentation on how much in loans was already taken and how many loans I had. At that time it was about 12 total loans, 2 private and 10 federal for about \$32,000 total. By the time I finished I had over \$69,000 in 22 federal loans and over \$10,000 in 3 private loans and over \$9,000 in Temporary Credit that owe ITT Tech. I still don't know how that is supposed to work with the temp credit since ITT Tech is gone.”*

**65. [REDACTED] (ID 4405), Texas-Arlington, Computer Aided Drafting And Design, 9/2007-5/2009:**

*“After my first year the administration said that Sallie mea had changed the eligibility requirements for a federal student loan and the amount that would be covered. We were then told not to worry and that ITT would take care of us. Never mentioning exactly what that meant. Shortly before I was about to graduate, I was called down to the finance office to sign some loan papers, that they said covered the additional cost that the federal loans didn't cover. Never once did they mention that this would be a private loan owed to ITT.”*

**66. [REDACTED] (ID 9298), Texas-Houston West, Computer Electronic Engineering Technology, 12/2007-12/2009:**

*“When i couldnt pay for all of the tuition with federal student loans or out of pocket the suggested something calked temporary credit for the rest of the balance of the quarter. They did not inform me that it was an actual private loan thru the school that would affect my credit until after 6 months out of school when trying get my transcript.”*

**67. [REDACTED] (ID 8402), Texas-Richardson, Computer Networking and Administration, 10/2009-12/2011:**

*“Usually each quarter I was forced to sign paperwork for loans the total amount was not described but I thought that the Peaks loan was a federal loan which I found was a private loan to ITT-Tech after I Graduated. The Interest equals 3/4 of the payment at an 14.75% on \$20,000 that has put a tremendous stress on me and my family.”*

**68. [REDACTED] (ID 9722), Texas-Richardson, Computer Networking Systems, 6/2009-1/2011:**

*“I did not understand most of the documentation, they gave me "temporary credit" with them since I was only 17 when I enrolled, as well as not telling me the actual cost of the schooling, just stating that I (and I quote direct from recruiters mouth) "wouldn't have to worry about the cost once I'm in my high paying job and flying in my helicopter.”*

*“Shortly before graduation they pulled each of us into their offices and we had to sign some "final loans" for us to be eligible to graduate otherwise we would not received our diploma, and this was money we "owed" ITT. Even with all the Pell Grants and loans they took out, I still "owed" over \$5k to them.”*

**69. [REDACTED] (ID 3735), Virginia-Chantilly, Information System Security, 12/2007-3/2013:**

*“I was never allowed to look through the paperwork and was forced to signed or be expelled on the spot. They digitally signed all of the documents for me and didn't tell me they were going to*



*open a bank account with my information to qualify for a loan in the middle of nowhere. I was informed where my loans were and was told on several occasions that all of my loans would be from the department of education.”*

**70. [REDACTED] (ID 7290), Virginia-Norfolk, Visual Communications, 12/2009-2/2012:**

*“When applying for school loans i was informed that my grants were fully used to pay for the quarter; therefore, i needed loans to fill in the missing gap. There was neither explanation of the interest rates, nor was i informed that they actually used just enough of my pell grant that i would be required to needlessly file for a loan. I was also signed up for "temporary credit" loan through the school. I was pulled out of class during the first or second week of the new quarter, told i had to fill out these loans or i couldnt continue on with my degree, rushed through the process and then sent back to class. Also looking through my pell grants the school falsely stated that i had expenses such as "transportation" , "room and board", and "living expenses" when i did not have either one.”*

*“Years later I researched and learned of the lawsuits the government had on the school. I also learned through friends that the school moved to another location. The "New Temporary Loans" i had to take out i was informed through research are part of the investigation.”*

**71. [REDACTED] (ID 9072), Wisconsin-Green Bay, Business Administration, 9/2005-6/2012:**

*“Throughout my entire enrollment at ITT Tech, I would randomly be pulled from class by some in the finance department to come in and "update my student aid," which typically involved them pushing me quickly through a few signatures, assuring me that it was just a quick protocol to make sure I wasn't kicked out of school for not having financial aid. They would push approximately 4-5 students through this in about an hour. I never received anything in regards to overall accumulated debt, but rather a form showing the cost per credit hour, and showing that I had enough loans available to cover my costs.”*

*“After graduation, I ended up with many Department of Education and Federal Loans, but also tens of thousands of dollars in Private Loans, albeit from the same institution (Sallie Mae). They would typically mention Sallie Mae, but the type of loan, federal or private, was never mentioned, nor were the two ever explained in a way the could be differentiated. The worst part came after graduating, when I started receiving statements from a company called Peaks Loan Servicing, with interest rates over 15%! While it was only about \$7,000, I could have put this on a credit card with a lower rate had I understood what this loan was, and I absolutely would have done so!”*

**72. [REDACTED] (ID 8616), Wisconsin-Green Bay, Computer Electronics Engineering Technology, 6/2010-12/2012:**

*“ITT set me up with several different loans of various amounts, from various servicers. They never stuck with one entity to keep things simple. They told me that I would need to get federal and private loans but never really went into detail on what the difference was and why. Some of my loans ended up being higher than expected because of processing and administrative fees on both the lender and ITT sides. I asked for a history of loans at various points throughout my time there to make sure I didn't miss anything, they never made it easy to get that information. They told me how much things would "cost" but as I did my time at ITT some of the interest rates on my loans seemed to increase more than they should with every new loan and I worried about the end costs, but I didn't want to have a half finished degree. My loans both federal and private were bought and sold multiple times. I had peaksloan as a servicer for my private loans at one point and was always difficult to contact and get information from them. The interest rate was over nine percent! That's outrageous! When I graduated, ITT left me with a mess of different loans through Direct Loans all for different amounts. There were payments ranging from less than \$30 all the way up over \$600 per month per different loan. I was denied a car loan I needed because of the messy loans and incorrectly quoted monthly payments in my credit report. I had to consolidate them all to fix my credit report and to avoid a total monthly payment that I could nowhere near afford on my yearly earnings or any decent "starting" salary as promised. I had to incur costs of consolidations to fix those loans and add to my total debt. That goes back to the false placement rates and starting incomes. I wish they would have gone through some scenarios of what my student loan payments might be like and different ways to repay after graduation. I may have reconsidered had I really known the burden they would cause.”*

**73. [REDACTED] (ID 5470), Wisconsin-Greenfield, Computer Networking Systems, 9/2008-6/2012:**

*“Six months after graduation when the lenders came seeking repayment, I felt like I was hit by a freight train. I had no clue I would have loans out with that many different lenders and PEAKS was the worst at 14.75%. What I understood from ITT is that I would have a federal loan and a private loan. With all the loans splashed around to different lenders, my monthly payment almost \$700. I remember sitting there like it was yesterday, doing the loan paperwork and I was made to believe their lenders were the only option.”*

**74. [REDACTED] (ID 9523), Wisconsin-Greenfield, 6/2007-6/2011:**

*“When i enrolled i was informed that government loans would carry me through to my bachelors degree and not to worry. When it came time to enroll for my bachelors courses i was informed that i would not have enough and would have to take out personal education loans to cover the total. I enrolled in Peaks loans to cover the rest of my tuition. Luckily my grandfather had put*

away some money for my schooling and the amount i had to take was less than some of my fellow students.”

75. [REDACTED] (ID 8967), Online, 12/2008-9/2010:

*“I have \$54,000 dollars in debt from federal loans and \$35,000 in debt from private loans through Peaks Private Loans. My federal loan is current, however I have had the money to pay on my private loan. My federal loan is \$192.92 a month and the private loan was \$650.00 a month I don't have that money.”*

*“When applying for loans they put you on what was called temporary credit until you had been approved for a loan. They did not disclose to me what the total amount was.”*

76. [REDACTED] (ID 9606), 9/2011-11/2014:

*“Having 30 thousand dollars in debt before even being old enough to drink will stress anyone out. I am currently 24 and am wondering if I will ever pay it off in my lifetime. I have already refinanced the Peaks private loans and currently trying to handle them 1 by 1..Very stressful. Discouraging.”*

*“The pricing of the entire course was not given. Most times I would only be shown input fields on a screen of where to sign and they insured me it was "boring state stuff" to apply for FAFSA and get the federal loans. They were the experts in working with the loans and to trust them.”*

77. [REDACTED] (ID 8062), 1/2009-5/2011:

*“They never explained the loan process at all. I was never told that I would have private and government loans. Also, they informed me I received grants and my loan would not be as high and they would be applied after graduation this was a lie.”*

78. [REDACTED] (ID 8645), 6/2010-6/2014:

*“They signed me up for an ungodly amount of loans all with high interest rates under the pretense that they were federal loans just to find out that they were privet loans. They decided to give me a "credit" which was a "loan" through the school itself and not a loan that I had agreed to. Instead of setting up my privet loans through a bank like I wished they set it up through a debt collector instead.”*

79. [REDACTED] (ID 8311), 12/2009-6/2015:

*“I was never told by ITT tech that I will have to pay a temporary credit they granted me before receiving my diploma in the mail. They never mentioned this to me ans I still haven't received my diploma because I haven't paid that separate debt with them.”*

*“They forced me to take high risk private loans I was not even familiar with. The finance representative signed me up for several loans I was not aware.”*

**80. [REDACTED] (ID 8631), 2/2008-5/2010:**

*“I never saw any accurate loan paperwork in my time at ITT... EVER I was lied to about the amount I would be paying. I was told because I was a ward of the state I would (and did) receive grants that I never did, that my repayment amount would never climb above 300 dollars a month, and that there would be loan forgiveness options for me. I never signed any paperwork except for initial paperwork for admission, and tax forms for a job they got me... which was as a sub contractor making \$12.00 an hour (not in the field). I never saw an accurate total amount for my loans, was told I didn't have to pay anything until I got a job after graduation, and that the interest on my loans would not begin until 6 months after graduation. I also didn't even KNOW I had private loans until after graduation when I started getting notifications through PEAKS.”*

**81. [REDACTED] (ID 8240), Criminal Justice, 3/2006-6/2010:**

*“They told me it would only cost \$70,000 for a bachelors, and failed to mention the extra books that you could only purchase through them and not return. I was never explained any of the loans and many times I was pulled out of class to rush through more paperwork, even being told just sign it or you can't go back to class. They have me listed at failing 2 classes and withdrawing 3. All of these classes were on days (like a Saturday) that I could not attend. I would inform them of this before the semester started and they would intentionally not dis-enroll me for 2-3 weeks, I would never attend and tell the teacher that I was unable to attend. They billed me anyway. When I found out it was far to late. They pulled me out of class 3 weeks before graduation and told me if I did not sign some documents I would not be able to graduate. I asked what was it, they replied unpaid debt to ITT, I asked for what and wanted the information. They refused and continued on that if I did not sign that I would not be able to return to class and would not graduate. I signed the paper to find out it was a Peaks loan with an interest of 18%. Never once would anyone explain anything to me about the loans.”*

**82. [REDACTED] (ID 3827), Electronics and Communications Engineering, 3/2007-3/2011:**

*“I do not remember what they said the cost was but i do remember how surprised i was when i found out i owed more than i should when i did see the cost, the remaindered was a peaks private loan for 34000. they also said i qualified for the presidents reduction of 17000 but I ended up with the full cost plus.”*

## EXHIBIT 13

**1. [REDACTED] (ID 8005, 7695), Alabama-Bessemer, Information Systems Security, 12/2008-6/2013:**

*“They also treated federal and private loans as if they were essentially the same thing and there was no difference. . . . They made it sound like grants and loans were the same thing and that there were no differences between federal loans and private loans other than who was handling the loan.”*

**2. [REDACTED] (ID 8167), Alabama-Bessemer, Criminal Justice, 9/2008-3/2010:**

*“Load advisers never explained paperwork. Never told you what you were signing, and would not let you take it home to read over. It always had to be signed “asap, in the office”. The did treat every loan as if it was the same. Never explained that this one you have to pay back immediately, or this one you have a deferment period, or this one you never have to pay back. They NEVER explained any of that.”*

**3. [REDACTED] (ID 7830), Alabama-Bessemer, 1/2009-1/2010:**

*“They never explained the difference between loans and grants and just I need to sign here[.]”*

**4. [REDACTED] (ID 5814), Alabama-Bessemer, Digital Entertainment and Game Design, 1/2003-1/2007:**

*“Also during this process the difference between private and federal student loans was not explained as well as tuition going up more than 300% in the seven years that I was a student.”*

**5. [REDACTED] (ID 7799), Alabama-Bessemer, Computer Networking Systems, 9/2004-6/2013:**

*“ITT Tech treated federal and private loans as if they were the same. It was never even disclosed to me initially that I would have to take out private loans.”*

**6. [REDACTED] (ID 5172), Alabama-Bessemer, Software Development, 3/2006-7/2010:**

*“The school mentioned signing applications for loans and for grants. However, the loans were lumped all together.”*

7. [REDACTED] (ID 6203), Alabama-Bessemer, Computers and Electronics Engineering Technology, 9/2006-8/2008:

*“They treated the loans as the same. They took both of my Pell grants to so called put toward my debt. I cant really remember how they told me about my debt.”*

8. [REDACTED] (ID 9348), Alabama-Bessemer, Criminal Justice, 9/2010-9/2012:

*“I was told the loans I signed for were interested free. I was never given any information on how to pay them or how to check them. When it came time to pay I was completely unaware and it caused my loans to default.”*

9. [REDACTED] (ID 9107), Alabama-Madison, 6/2015-8/2016:

*“ITT never explained any information about Pell Grants or private loans. When I had a seizure in January and took 1 quarter off, Great Lakes came after me immediately asking for payments. When I approached ITT Tech about this, they told me that they don’t get involved with private lenders.”*

10. [REDACTED] (ID 9720), Alabama-Madison, Electrical and Electronics Engineering Technology, 7/2012-12/2014:

*“I was NOT told about a private loan that I didn’t even sign up for unless it was in the mountain of paperwork that the financial aid guy had me signing very rapidly.”*

11. [REDACTED] (ID 8146), Alabama-Madison, 9/2003-12/2005:

*“My understanding of my loans where not clear to me. They made it sound like I was only boarrowing a little bit and the gov was taking care of the rest.”*

12. [REDACTED] (ID 9235), Alabama-Madison, Network Security, 9/2009-8/2010:

*“At the time i was not informed the difference between federal and private loans. I also had a PACT fund that was paying for my schooling to find out that ITT was overcharging for classes with instructors not qualified to teach them. So i lost part of my PACT fund and got two loans to pay off.”*

13. [REDACTED] (ID 7946), Arizona-Phoenix, AAS Drafting and Design, 9/2009-11/2011:

*“I was told that Federal and private loans generally had the same interest rate and that they could be lumped into one solid payment after graduation. When all my loan paperwork with said*

*and done I still needed to cover \$4,000 that I was unaware of. ITT Technical Institute gave me the \$4,000 loan without my knowledge until after graduation.”*

**14. [REDACTED] (ID 9452), Arizona-Tempe, Computer Drafting And Design, 9/2006-6/2008:**

*“They did not specify what the difference between federal and private loans were.”*

**15. [REDACTED] (ID 7953), Arizona-Tempe, IT/CNS, 5/2009-5/2011:**

*“I was told that all my loans were the same and that they were all government loans. I did not find out I had private loans until after I had graduated and defaulted on them. The cost was much higher then I was told and the interest rate was much higher then I was told. When I brought this to their attention they stated that there was nothing that they could do about it and that it was the cost of education.”*

**16. [REDACTED] (ID 9397), Arizona-Tempe, autoCAD, 3/2008-3/2009:**

*“My loans were stated to me that they would be considered the same as grants[.]”*

**17. [REDACTED] (ID 8230), Arizona-Tempe, Electrical Engineering, 9/2011-3/2015:**

*“Treating private and federal loans same never disclosed the percentage rate. Never got disclosure of loan terms.”*

**18. [REDACTED] (ID 8937), Arizona-Tempe, Drafting and Design, 8/2008-6/2009:**

*“They never explained that I was taking a federal and student loan out at the same time.”*

**19. [REDACTED] (ID 9533), Arizona-Tucson, Project Management, 6/2008-3/2013:**

*“Each semester was rushed through in getting the paperwork signed, and federal and private loans were the same kind of loan.”*

**20. [REDACTED] (ID 8073), Arkansas-Little Rock, Electronics Technology, 9/2008-8/2012:**

*“I was not made aware of the differences in loans taken out and how this would affect the interest on the loans. They basically told me that any particular loan that was taken out was the only one available.”*

21. [REDACTED] (ID 5391), Arkansas-Little Rock, Criminal Justice, 3/2007-7/2010:

*“Told me federal and private loans were the exact same things and three fore had the same terms and conditions.”*

22. [REDACTED] (ID 2716), Arkansas-Little Rock, Information Systems Security, 6/2004-9/2010:

*“I have loans I was told were federal and they turned out to be private.”*

23. [REDACTED] (ID 2629), Arkansas-Little Rock, Multimedia/Game Design, 6/2005-9/2009:

*“All of my loans where treated equally, never was there talk of them being treated separate. I was never told that there was a difference between my federal and private loans.”*

24. [REDACTED] (ID 3708, 3721), Arkansas-Little Rock, Criminal Justice, 9/2006-6/2010:

*“Treating federal and private loans as if they were the same thing: A big yes! I was NEVER taught the difference between my loans. They focused on the word subsidized and unsubsidized but never explained that some loans would be through private lenders and some would be federal. They told me that those terms only described the difference in interest rates and whether or not the federal government would need to run my credit. I was also never given an option in lenders. I was assigned Sallie Mae without mention of any other companies. I was told Sallie Mae WAS the Dept of Ed’s loan provider.”*

25. [REDACTED] (ID 2757), Arkansas-Little Rock, Multimedia, Game Design, 6/2005-9/2009:

*“The workers there not only confused the Federal and private loans but had me sign so many pieces of paper that I lost count of what I was signing and to what degree I was signing my life away. They refused to disclose all the loan terms and I had to go online on my free time to even start to look at the loans that I had applied for. They even had me sign paperwork stating that I could no longer receive loans Private or Federal and I had to borrow money from ITT itself which doesn’t make any sense.”*

26. [REDACTED] (ID 8153), California-Anaheim, IT- DCST, 1/2006-1/2009:

*“There was no real push to provide or brief me on the terms, differentiation between all the different loans, the total cost, or any thing of the sort.”*



**27. [REDACTED] (ID 3658), California-Anaheim, 6/2004-9/2009:**

*“Federal and private loans were treated the same and interest rates were hardly mentioned. Both my parents and my self being new to the process were limited on information and financial statistics.”*

**28. [REDACTED] (ID 7679), California-Anaheim, Data Communications, 3/2004-11/2009:**

*“It wasn’t clear if i was signing private of federally backed loans. I did not get my choice of lender and it was repeatedly sold following disbursement. Once the school had received their money, the loan servicing company would sell my loan to another company that i had no control over. I also had a California grant available to me and i have no idea how they treated it. I had a couple private loans as well and the impact of these was not disclosed nor that my tuition rates were going to increase every year in the program.”*

**29. [REDACTED] (ID 7009), California-Anaheim, CEET, 1/2003-1/2005:**

*“Never disclosed to me the differences between federal, stafford, private loans and how the repayments would be. Told me there was no reason to read the fine print just sign here here here and here. its just a bunch of legal mumbojumbo[.]”*

**30. [REDACTED] (ID 6884), California-Anaheim, Internet Networking, 6/2003-12/2003:**

*“They did not inform me of the high interest rates.”*

**31. [REDACTED] (ID 9422), California-Clovis, Computer and Electronics Engineering Technology, 9/2010-6/2012:**

*“Was not informed that interest would be accruing on certain loans while I was in school. If I had know that, I would’ve made payments while in school, and saved myself some interest and burden of debt upon graduation.”*

**32. [REDACTED] (ID 7990), California-Clovis, Information Systems and Cybersecurity, 12/2009-12/2013:**

*“When they were reviewing it to me, they said I was eligible for numerous grants from the federal government that would cover most of my schooling and said only a small amount of private loans would be required but later said I was covered under their temporary credit which everything would cover for the duration of the program. . . . later found out they were ALL federal and private loans with their credit being a loan from them in which they would call and harass me.”*

**33. [REDACTED] (ID 9622), California-Culver City, Information Technology, 6/2012-9/2012:**

*“I didn’t know who I was barrowing from or how even thow much I was barrowing from, I surely never got an explanation between private and federal . . . .”*

**34. [REDACTED] (ID 7109), California-Lathrop, 3/2006-6/2008:**

*“ITT Tech lied to me about my loans, i was told they were all federal student loans, now i am stuck with 4 different student loans, 3 of which are private making it nearly impossible to repay with the schooling provided.”*

**35. [REDACTED] (ID 8393), California-Lathrop, Criminal Justice, 9/2004-10/2005:**

*“They never explained anything about the loan to me me. I didn’t even know I was signing for a loan or loans. They told me the papers I was signing was for enrollment to school and I would receive a packet for loans and that if I didn’t qualify for loans we can work out payments directly to school.”*

**36. [REDACTED] (ID 5719), California-Lathrop, CNS, 6/2001-5/2003:**

*“I was not told anything about the loans, They told us “we will handle that” and no matter the circumstances they would get us the tuition funding. They said “This is our job you job is to go to school They did not tell me anything about the Temporary Credit, or that we would have to apply for another loan later on in the program. They never told me about the Private Loans. [N]ever even prepared us for how much this was going to cost us. I only discovered I had Private loans after graduation when they were asking for almost \$400 per month.”*

**37. [REDACTED] (ID 4505), California-Lathrop, Electronic Engineering Technology, 3/1999-12/2001:**

*“I was given no knowledge as to what loans or grants I was receiving nor how much debt I was incurring or how much the school cost at any point!”*

**38. [REDACTED] (ID 9487), California-National City, Project Management and Administration, 9/2009-12/2013:**

*“ITT Technical Institute mislead my loan appenditures by insuring me that my loans would stay under federal provisions. During my enrollment at ITT Technical Institute, the school went under loan reform by having to switch to a different lender. During that process, ITT Technical Institute put me under the schools private loans (University Accounting Services) and then through PEAKS private loans. ITT Technical Institute failed to mention that the UAS and PEAKS loans were not federal.”*

39. [REDACTED] (ID 8881), California-National City, Electronics Engineering Technology, 12/2000-12/2002:

*"I remember that they came off very lax or indifferent about there being any difference between federal and private loans[.]"*

40. [REDACTED] (ID 2608), California-National City, Computer Network Systems, Network Systems Administrations, 2/2011-6/2014:

*"They didn't tell me when I started a new loan. The entire time I was there I thought my loans were through Sallie Mae. They filled out my loan paperwork for me and when I tried to read what they wanted me to sign, they huffed and rushed me and impatiently said "it's the same stuff you signed before" (during Peak Loan signings they said that it was just a "program" to help with loans)."*

41. [REDACTED] (ID 8755), California-National City, 6/2009-3/2013:

*"They never explained loans to me. They just said congratulations you were granted loans."*

42. [REDACTED] (ID 9266), California-Orange, Electronics Technology, 1/2004-1/2008:

*"ITT recruiters did not fully explain to me in detail what I was signing, I felt very pressured to sign paperwork to continue with my education at ITT. They did not explain to me the difference between federal and private loans."*

43. [REDACTED] (ID 9049), California-Orange, 6/2010-6/2012:

*"They never really explain how the loan work they just said i qualify for this kind of loan and thats about it[.]"*

44. [REDACTED] (ID 5718), California-Oxnard, Game Design, 2/2011-5/2014:

*"Treated grants and loans as the same thing, said all my loans were federal when some were private."*

45. [REDACTED] (ID 8300), California-Oxnard, AS Multimedia, BS Digital Entertainment and Game Design, 6/2003-3/2007:

*"I never knew the difference between federal and private loans. I asked for an explanation several times and was always told they were the samething. [ ]The difference between grants and loans was never explained to me either. From the info I did manage to get out of them I was*

*under the impression that they were the same thing just one was issued from the government and the other was issued from a government lender.”*

**46. [REDACTED] (ID 7033), California-Oxnard, ISS, Information Systems Security, 12/2012-6/2015:**

*“I was hooked into taking a 25 thousand dollar private loan at high interest rates because my federal loans were all used up. It was told to me like it was any other loan process at each semester.”*

**47. [REDACTED] (ID 2845, 5811), California-Rancho Cordova, Computer Network Systems, 9/2005-5/2007:**

*“I was never informed of the transition from federal loans to private loans, or the risks that came with it. I was never informed of any interest rates, or how capitalized interest would work. I was never told that interest was accruing on my loans from the day I signed them, or during forbearance/deferment/grace periods. I was never informed of potential grants I could have used in place of loans.”*

*“When the Federal student loans “dried up” they themselves moved my funding to private loans. They never indicated that I was moving to private loans, or that anything was changing. It was just more of the same “here’s the papers to sign this semester so you can go to class”. There was never any one person who made clear the risk I was taking with allowing my education to be funded by these loans. No one helped me, an 18 year old kid trying to better himself and society as a whole by getting an education. They just wanted me to sign on the dotted line so they could collect their money and dump it back into marketing to get more kids like me to sign up.”*

**48. [REDACTED] (ID 9115), California-Rancho Cordova, Electronics and Communication - Engineering Technology, 6/2005-11/2009:**

*“I was not informed that some loans were federal, while others were private.”*

**49. [REDACTED] (ID 5093), California-Rancho Cordova, Information Systems and Cybersecurity, 9/2009-9/2013:**

*“All loans were claimed to be the same exact thing, federal and private. No grants were offered whatsoever. No opportunity to research or review loan terms was allowed, either.”*

**50. [REDACTED] (ID 9573), California-Rancho Cordova, Computer Electronics/Electronic Engineering, 1/1996-12/1998:**

*“They told me that I submit my paperwork and they would tell me what my loan was going to be. They never explained different grants that I may have been entitled to and never told me the*

*difference between a private and federal loan. I wasn't provided a copy of all my loan paperwork."*

**51. [REDACTED] (ID 8579), California-Rancho Cordova, Criminal Justice, 2/2006-2/2009:**

*"Treating grants and loans as if they were the same thing, I thought they were the same thing. I didn't know that all of the loans/grant paperwork was only for a loan."*

**52. [REDACTED] (ID 9474), California-San Bernardino, Computer Electronics, 1/2002-1/2006:**

*"Grants and loans where all the same to them."*

**53. [REDACTED] (ID 9670), California-San Bernardino, Computer Networking, 9/2005-2/2008:**

*"They would treat all loans the same and force you to sign."*

**54. [REDACTED] (ID 9368), California-San Bernardino, Computer Aided Drafting and Design, 6/2007-3/2009:**

*"My father (Stephen S. Bun) and I visited the college to begin the loan process. First they told me I was eligible for a pell grant/cal grant and asked us to proceed with loan applications just in case we didn't get enough from those two grants. The financial officer for ITT-Tech then told my father and I that we would be joining a loan which would be broken up into two where as I would take part of the loan and he would too. They didn't explain that my father would begin paying immediately nor did they inform us if we've got the the pell grant or any financial aid from the government. Also when my father's credit and my credit was no longer good and they couldn't continue with any more forms of loan since we were not qualified they added me on a temporary ITT-Tech credit and made me pay the loan right away. It was different from the federal student loan but they didnt mention anything to me."*

**55. [REDACTED] (ID 8176), California-San Diego, CNS (Computer Networking Systems), 3/2008-6/2010:**

*"I was never explained the difference between grants and loans. [ ] ITT also had set me up for loans through the school that I did not approve and forced repayment of them. They said I could even name my price, so I would pay them \$25 a month just to get them off of my back. This was in addition to all federal and private loans. I was not aware that I was being signed up for private loans in addition to federal loans. I was guided to believe they were all federal."*

**56. [REDACTED] (ID 6624, 9483), California-San Diego, Criminal Justice, 12/2007-9/2010:**

*“I was rushed over to Kathleen in Financial Aid who already had began the Federal loans process. Forms were being handed to me to sign I asked to be able to review these documents before signing this was discouraged as I would need to get enrolled immediately because there were few student openings available in the program. I was led to belief that my loans would be all Federal never a mention of private loans. My next to my last semester I was summoned from my class and told that I has exhausted my financial aid and that I would have to use private loans to complete my program. I was told that I had to do the private loans or that I would not be allowed to go back to class more pressure to just sign. I was reminded that if you miss 2-classes they will drop you again no time to question the need for the private loan just the rush to sign on the line .”*

**57. [REDACTED] (ID 7524), California-San Diego, Game Design, 4/2005-11/2008:**

*“I really had no idea what I was getting myself into. There was no conversation between myself and my financial aid advisor about how much I could expect to owe at the end or how much my monthly payments might be. I never even received an exit interview from my fin aid advisor. She would always tell me that I had maxed out my federal loans, and I only had so much financial aid, and that I had to take out out private loans to fund the rest. Not once did she mention to me the real difference between the two. Everytime it was time to fill out new paperwork, she’d tell me I needed a cosigner. I always told her I didn’t have one, so she came back with a ‘special’ loan that would help me fund the rest of my tuition. She sais she had no idea what the interest rate was. Turns out it was a sallie mae private loan at 13.25% interest.”*

**58. [REDACTED] (ID 9052), California-San Diego, Computer Networking (AA) Information Security Systems (BS), 3/2003-3/2007:**

*“I felt very mislead on how my schooling would eventually be paid for. The finance department bombarded me with information and paperwork with a lot of small print. I had a good understanding of the total cost of the program however I was not informed as to how much of it would be federal, subsidized, subsidized, private, etc. My parents even took out a loan to help me pay for the CNS (AA) program as well which helped. I still don’t know how much that was and even if it came off of what I’m on the hook for today. [] The school never informed me of the different types of loans they were signing me up for, I was only told that in the end you will consolidate them and you will only have 1 payment after school. There was no explanation of how much of the total loan disbursements would be federal, subsidized, unsubsidized, or private for that matter. I was simply just told to consolidate the loans in the end into a very low monthly*

payment. For whatever reason Sallie Mae was already chosen for me, I had no choice as to what loan company to conduct business with.”

**59. [REDACTED] (ID 8529), California-San Diego, 9/2010-6/2012:**

*“I was also told that while i was in school, that my loans would now incur interest. I later found out that this was a lie as I was receiving interest on my loans while working on my degree. While working on my degree, I was also working at FedEx who would pay 3k per year for student fees and tution. ITT would not take the full 3k as I later found out near the end of my degree.”*

**60. [REDACTED] (ID 7774), California-San Dimas, Project Management and Administration, 9/2008-8/2012:**

*“[I] was told that i would be paying for school via loans. [B]ut was not told it would be many different types and by different loan providers with ridiculous interest rates. They didn’t tell me i would get harassed by loan providers for payments and ruin my credit for missing payments on loans i didn’t know i had.”*

**61. [REDACTED] (ID 9096), California-San Dimas, Computer Electronics Engineering Technology, 6/2006-2/208:**

*“I was told I would have one loan with one payment, all grants earned would go directly to the loan. The federal loans would cover everything[.]”*

*“Understanding the amount of loans necessary, I was not aware there would have to be private loans used to cover expenses.”*

**62. [REDACTED] (ID 8310, 8919), California-San Dimas, Criminal Justice, 1/2005-3/2010:**

*“Mislead me all around. Told me I can get out of my sons student loan after 2 years. Told me grants and loans were the same and private and federal loans were the same.”*

*“I was told federal and private loans were the same, not to worry as long as I got funded, aka as long as the school go paid.”*

**63. [REDACTED] (ID 8819), California-San Dimas, 9/2003-1/2007:**

*“They made it seem like the same interest rate I was getting for my private loans was the same as my federal loans[.]”*

**64. [REDACTED] (ID 8601), California-Sylmar, Electronics, 9/2014-9/2015:**

*“I didn’t know there was Federal loans and private loans.”*

**65. [REDACTED] (ID 8319), California-Sylmar, Computer Drafting & Design, 9/2006-9/2008:**

*“They treated state and federal loans as the same thing since I never knew I was paying for two loans once I started paying for them.”*

**66. [REDACTED] (ID 3790), California-Sylmar, Computer Electronic Engineering, 1/2002-1/2004:**

*“They didn’t explain the details of the loan it self. They told me that they would help me get grants to lower my loan which they didn’t in fact they added for dept. They told I wouldn’t pay until I completed my course of study and was paying in between. They lied about everything[.]”*

**67. [REDACTED] (ID 8890), California-Sylmar, IT Computer Network Systems/Information Systems & Cybersecurity, 3/2009-6/2013:**

*“Every quarter or so, I summoned to the business office to sign papers. At no time was I being told that they were for both federal and private loans. I only found out about the private loans when I received a phone call from Student First in San Diego, CA (approximately 1 year after receiving my Associates) in or around April 2010. When I advised Student First that I was not aware of any private loan, I was told that they had been billing me...to an address I had not lived at since 2007 and certainly was not my address of record when I enrolled at ITT. When I asked why were they sending the billing to the incorrect address, Student First claimed that it was the address that ITT had provided them. Not possible, because that was not the address of record I gave to ITT when I enrolled.”*

**68. [REDACTED] (ID 7706), California-Sylmar, Electronics and Communications Engineering Technology, 1/2003-12/2007:**

*“I did not even know I had private student loans, I thought it was all Federal loans. I could not tell the difference with the paper work. I cannot even find the promissory note for the loans from my old student loan servicer. It felt like when I asked more questions that the school student aid program would get more frustrated with me. I thought that my student loan grants were paying my federal student loans, but that was a lie, I don’t know how my grants were distributed. I was severely rushed through the loan process. I am not sure if signing the loan paperwork was done, as I have no access to the original contract. The most confusing part was distinguishing my federal loans and private loans.”*



**69. [REDACTED] (ID 9256), California-Torrance, Project Management, 9/2011-9/2016:**

*“Till this day I am still trying to figure out the difference between loans, I was never informed on my options and always rushed in to doing things.”*

**70. [REDACTED] (ID 9311), California-West Covina, Computer Networking Systems, 7/2003-5/2006:**

*“[T]hey lied to me and i was never explained on the type of loans i was getting, all i was told was that it was like a credit card and that my payments would be \$250 a month after they have placed me in a job of my field.”*

**71. [REDACTED] (ID 9710), California-West Covina, 3/2007-9/2009:**

*“They did not go over my loan paperwork and they did not explain the difference in loans like federal or private. They didn’t show me the full costs of my tuition. They did not tell me how many loans I would be taking out like 7 or 8. They were very ssecretive. They did not sit down and explain all my paperwork or loans[.]”*

**72. [REDACTED] (ID 6070), California-West Covina, Computer Networking Systems, 1/2000-1/2003:**

*“I was told that I could have my entire education cost covered under grants[.]”*

**73. [REDACTED] (ID 5518), California-West Covina, Criminal Justice, 6/2006-9/2007:**

*“They did not clarify that I would have both federal and private loans (which the latter are killing me now). I never received any type of financial counseling just told to ‘sign here and here’[.]”*

**74. [REDACTED] (ID 9472), California-West Covina, 1/1997-7/1999:**

*“The loans where not explained well to me as a teenager. [I] I trully did not know if I was getting grants or loans. I was also explained to me later that I could have gotten a ton of grants to pay college instead of these loans.”*

**75. [REDACTED] (ID 8944), Colorado-Denver, ITCNS - Computer Network Systems, 9/2006-5/2009:**

*“They did not clearly explain how the grants were applied, they also did not explain the difference between private and federal loans.”*

76. [REDACTED] (ID 9366), Florida-Doral, BA Information Security Systems, 6/2003-9/2007:

*“Their financial aid department was a mess. Knowing you are at their mercy they just wanted to sign up you for any type of loan they could to keep you enrolled in the school. They treated private and federal as essentially the same as was a loan just the same to keep you enrolled. Very few details were given about you were getting yourself into.”*

77. [REDACTED] (ID 7796), Florida-Doral, Criminal Justice, 6/2008-12/2011:

*“They never really explained to me the difference between the loans I had to choose from. Therefore, they chose to split me between two loan departments. One was federal (Sallie Mae) and the other was a private loan, a bank (PEAKS). Again, never explained it to me. They just gave me the pen and told me to sign so I can continue my classes.”*

78. [REDACTED] (ID 6661), Florida-Doral, 3/2005-6/2007:

*“She said that I qualify for grants which I didn’t have to pay. I just found out those grants turn out to be private loans which iam on default today. I persuaded and pressured and rush to sign all papers without reading in it.”*

79. [REDACTED] (ID 2626), Florida-Fort Lauderdale, Multimedia/Animation, 1/2002-1/2004:

*“I was told that half of the payment was going to come from a government grant and that it was all approved, however, after graduating I found out that the whole payment came from a loan I’d have to pay back fully.”*

80. [REDACTED] (ID 8559), Florida-Fort Lauderdale, 12/2008-12/2012:

*“When signing the loan papers, i asked about different loans and i was told that both federal and private loans are the same thing, and not to worry about it.”*

81. [REDACTED] (ID 9386), Florida-Fort Lauderdale, Criminal Justice, 12/2005-6/2010:

*“I was not really made to understand the total cost of the program or the amounts of loans needed to complete my education. It was never made clear to me between the federal and the private loans.”*

**82. [REDACTED] (ID 8987), Florida-Fort Myers, Electrical Engineering, 1/2013-5/2014:**

*“I was never explained the difference between federal and private loans. [T]he loan rep also failed to disclose loan terms until I had signed for the debt.”*

**83. [REDACTED] (ID 7305), Florida-Hialeah, Information Systems Security, 9/2009-3/2012:**

*“They would just tell me to sign and tell me it was for a grant that I don’t have to pay back. Some semesters I didn’t have to sign anything, they would tell me everything was taken care of. [I] was unknowingly and unwillingly forced to use PEAKS private loans to pay for part of my study.”*

**84. [REDACTED] (ID 9307), Florida-Jacksonville, Information Technology, 6/2004-9/2005:**

*“The school never informed me that federal loans were not enough to cover costs and private loans would be needed. They never informed me of the interest rates for any of the loans or how my credit score affected it.”*

**85. [REDACTED] (ID 8053), Florida-Jacksonville, Information Systems Technology, 1/2010-5/2012:**

*“ITT Tech told me that the PEAKS loans where just like the federal loans. However, this is no the case. I have 3 loans with the same company ( First associates). They will not let me consolidate these loans. If I have know this information, I would never had taken these loans out in the first place.”*

**86. [REDACTED] (ID 4103), Florida-Lake Mary, Electronic Engineering Technology, 9/2013-7/2015:**

*“When I first started I told the loan department that I didn’t want to take more than 10,000 for my schooling and I would pay the rest out of pocket or with grants. They told me that was fine and that a lot of my funding came from the Pell grant it wasn’t until later that I realized I had loans coming out from Great Lakes[.]”*

**87. [REDACTED] (ID 7885, 4148), Florida-Lake Mary, Network Systems Administration, 9/2013-6/2015:**

*“When I initially met with Connie Reynolds I signed paperwork that included my enrollment. I was told that a grant would cover my entire cost of school. Once I returned to school to meet with financial aid I was told that I needed to sign (electronically on someones computer) for my financial aid money to be dispersed for my classes. Once I did that, after my first quarter I*

*started to receive letters in the mail from FedLoan Servicing. I inquired through financial aid and was told that FedLoans are the Federal Pell Grants. I never received any documentation from what I agreed to sign electronically on the financial aid computer. I put my full trust in someone else's hands."*

**88. [REDACTED] (ID 5147), Florida-St Petersburg, Information Systems Security, 9/2008-9/2012:**

*"I was not under the impression that I had both federal and private loans until I started paying them."*

**89. [REDACTED] (ID 6158), Florida-Tallahassee, Computer Electronics and Engineering, 12/2009-12/2011:**

*"It was not explained to me that there would be several federal loans and the private loan. When I realized that there were multiple loans, I was told that they would be grouped together at the end of graduation into one loan (which was not the case)."*

**90. [REDACTED] (ID 8744), Florida-Tallahassee, 9/2010-3/2012:**

*"I thought I had all federal loans until I withdrew, then I found out I had private, higher interest loans."*

**91. [REDACTED] (ID 7881), Florida-Tallahassee, Nursing, 6/2014-3/2016:**

*"ITT Tech advisors did not disclose that they were using private loans for my second year. I was advised my first year that they would only use Federal loans and it wasn't until I got my first bill, that I realized the errors."*

**92. [REDACTED] (ID 5291), Florida-Tallahassee, 9/2004-5/2006:**

*"There was no explanation of any grants vs. loans, it was explained to us at signing that the federal loans and private loans would both have the same interstate and interest would not start to accrue until six months after graduation."*

**93. [REDACTED] (ID 7185), Florida-Tampa, Computer Drafting and Design, 1/2006-12/2008:**

*"They told me I had grants that would help pay for the school which was a bold face lie, they treated Federal loans and private as they wished. Repeatedly stone wall on the disclosure of the loan terms and amounts[.]"*

**94. [REDACTED] (ID 8453), Florida-Tampa, 8/2004-12/2007:**

*“I sat at a computer and never saw the paperwork. Someone completed it for me. I thought I had all federal loans until I withdrew, then I found out I had private, higher interest loans[.]”*

**95. [REDACTED] (ID 5358), Florida-Tampa, 9/2004-5/2006:**

*“I thought all the funding and loans were privately funded. It wasn’t until after the program was cancelled and the bills started to come in that I realized that these were federal loans.”*

**96. [REDACTED] (ID 7922), Florida-Tampa, 9/2007-1/2010:**

*“They told me that I had a grant that covered most of my expenses. The amount Navient says I owe plus the amount spent on books shows otherwise.”*

**97. [REDACTED] (ID 4890), Florida-Tampa, Network Systems Administration, 7/2008-12/2009:**

*“ITT acts as if grants, loans, federal and private are the same thing. This is because they only care about the amount of money they’re going to receive from the grants and loans.”*

**98. [REDACTED] (ID 7587), Florida-Tampa, Networking Sciences, 10/2008-5/2009:**

*“They did not explain grants and loans very well. They also over ruled federal government regulations in regards to these as I was not in special circumstances that would deem my parents information to not be on the FAFSA. They did not allow me to take signed loan documents home so that I could read what I had signed.”*

**99. [REDACTED] (ID 7701), Florida-Tampa, Information Technology, 3/1999-7/2001:**

*“I was informed that both the Federal and private loans were the same.”*

**100. [REDACTED] (ID 8068), Florida-Tampa, Digital Entertainment and Game Design, 6/2005-6/2009:**

*“ITT Tech treated federal and private loans as if they were the same thing. Governed by the same rules and the same interest rates. No mention of the fact that Sallie Mae/Navient did not handle the private loans at all and that they would not be able to assist me with any issue that would arise with those specific loans. ITT Tech also refused to disclose loan terms or allow review of loan documents.”*

**101. [REDACTED] (ID 4453), Florida-Tampa, Digital Entertainment & Game Design, 1/2005-3/2009:**

*“The depth and scope of the loans were never explained to the students; federal and student loans were never differentiated, and we were called into the offices every quarter to sign a generic loan contract without any in depth explanation on what the amounts were that we were signing for, just that “it’s enough to cover the costs for the quarter”.”*

**102. [REDACTED] (ID 6686), Florida-Tampa, 12/2010-1/2012:**

*“[T]old me that I don’t Qualify for full loan through fasfa so I would have to take a certain amount from a private lender. don’t worry their basically the same[.]”*

**103. [REDACTED] (ID 9281), Florida-Tampa, Digital Entertainment and Game Design, 3/2006-3/2009:**

*“The loan services team routinely lied to me about the interest rate of loans I was receiving and never stated that the last 2 loans I was being provided were 9+ percent interest PRIVATE loans. I was under the impression my loans were all public, until I started to receive repayment letters. I was never given a copy of my loan terms.”*

**104. [REDACTED] (ID 8991), Georgia-Duluth, 12/2010-12/2014:**

*“Every time we did the FASFA it was just rushed through. I was given loans through ITT which the call a grant and the close out meeting we never discussed payments.”*

**105. [REDACTED] (ID 5074), Georgia-Kennesaw, Graphics Design, 9/2005-12/2007:**

*“I was never told that part of my payment was from a private loan. I was under the impression that all of my loans were from federal programs and didn’t find out that there were private lenders involved until looking over my loan paper work where the private loan amount was only marked as an amount on a single line on the form with no more information.”*

**106. [REDACTED] (ID 3837), Georgia-Kennesaw, Computer Networking Systems, 6/2007-9/2009:**

*“They did not explain the differences between federal loans and private loans, they wouldnt tell me the interest rates or the fact that if i was a part time student at any time that i would have to pay cash to attend.”*

**107. [REDACTED] (ID 4080, 5977, 8261), Idaho-Boise, Drafting and Design Technology, Online Business Accounting Technology, 3/2006-5/2009:**

*“I was rushed into completing all sorts of paperwork to apply for Federal, Private, Grants and loans. [ ] The different loans were never explained, who or what or how they worked, had no idea who the lender was going to be.”*

**108. [REDACTED] (ID 9494), Illinois-Arlington Heights, Computer Network Systems, 8/2009-9/2012:**

*“ITT Tech signed me up for loans as they saw fit. It was a very quick process in the beginning of each semester, during which the counselor would assign you various loans without disclosure or explanation in regards to the total cost of the program, the burden of paying it back, the differences between various student loan options: grants, federal or private loans. I just understood this as being the normal part of the program and I trusted that ITT Tech knew what they were doing and would not misguide me.”*

**109. [REDACTED] (ID 5680), Illinois-Arlington Heights, Computer Networking/Information Security, 8/2001-10/2005:**

*“ITT did not explain the difference between federal loans and private loans when I originally signed up. I was never even notified that they were separating my loans between federal and private.”*

**110. [REDACTED] (ID 8873), Illinois-Arlington Heights, Criminal Justice, 1/2008-9/2011:**

*“ITT treated private loans and federal loans the same. They did not elaborate after I asked many times, how these loans would affect me after graduation. I wanted to know the interest rates and all the details but they were never provided. Only after I signed the loans did I see the details in harassing phone calls from loan providers.”*

**111. [REDACTED] (ID 8959), Illinois-Oak Brook, Computer and Electronics Engineering Technology, 6/2004-6/2006:**

*“I did not know that i had a private loan until after i graduated. I was never told that i had a private loan.”*

**112. [REDACTED] (ID 8598), Indiana-Carmel, 12/2008-9/2012:**

*“Every time that i had to submit new enrollment documents it was never disclosed what type of loan i was signing for and how much the interest rate would be. They also never disclosed that some of the loans i had accepted to take would start accruing interest right away. They also never told me the exact cost of the course.”*

113. [REDACTED] (ID 9347), Indiana-Carmel, 3/2011-8/2016:

*"I thought I received some scholarships that's why I didn't transfer to a university they said because I was an ITT student I would be leaving free money but that wasn't the case[.]"*

114. [REDACTED] (ID 8763), Indiana-Carmel, 6/2010-1/2014:

*"They never once explained my loans to me. My advisor that i spoke to on the phone all the time, did not tell me anything about how loans would be paid back. I was told i wouldnt have to pay anything back because it was all government grants not loans, i didnt know i was 43000 in debt until i graduated and the loan people started contacting me about my loans. They never explained anything the amount or anything they just always told me each semester everything is covered and you dont have to worry about a thing. We have it all taken care for you."*

115. [REDACTED] (ID 9150), Indiana-Carmel, Criminal Justice, 12/2007-11/2013:

*"I thought that all of my loans were the same thing, I also didn't know the amount of money that was going to be taken out in loans. Some loans were taken out for a few hundred while others thousands of dollars. I truly didn't even know what my loan terms were as I never really saw the paperwork."*

116. [REDACTED] (ID 8840), Indiana-Carmel, 2/2005-6/2008:

*"They said government loans where considered grants due to me being active military[.]"*

117. [REDACTED] (ID 8024), Indiana-Carmel, Information Systems Administration, 6/2010-6/2013:

*"They did seem to treat grants and loans as though they were the same; it was all income to them, and they didn't care how they received it."*

118. [REDACTED] (ID 8150), Indiana-Fort Wayne, Criminal Justice, Visual Communications, 12/2009-6/2012:

*"Any federal loans that were obtained, we were never allowed to touch and there was no explanation of what it was paying for. They also did not allow us to see the loan documents, nothing was explained to us."*

119. [REDACTED] (ID 7027), Indiana-Fort Wayne, 1/2011-1/2013:

*"The entire financial aid system was misleading and confusing. The school did not explain the difference between different types of loans."*



**120. [REDACTED] (ID 8493), Indiana-Indianapolis, 6/2003-6/2006:**

*“Treating federal and private loans as if they were the same. Along with the federal loans I have 6 private loans I was not aware of until I graduated.”*

**121. [REDACTED] (ID 7685), Indiana-Indianapolis, 9/2012-6/2014:**

*“I was not told the amount I would be paying per credit hour. I was also not told that I would be required to apply for private loans. The man I interviewed with told me that my tuition would be covered by the Pell and government loans. I asked for paperwork, in which they still refuse to send and return my phone calls.”*

**122. [REDACTED] (ID 8476), Indiana-Indianapolis, Business Administration, 9/2006-12/2008:**

*“In regards to loan paperwork they never gave me the loan terms they just gave me the total amount. They also told me the program was affordable, which is a straight lie. \$45k for a business program that was worthless in my eyes and the public’s eyes too. Paperwork was not signed by me either. They always told me I could qualify for loans. Last semester they gave me a “no interest loan”, which sounded fishy. I was this far in so I accepted it and graduated. They treated all loans the same and told me no difference in federal and private loans same goes for grants.”*

**123. [REDACTED] (ID 8523), Indiana-Indianapolis, 9/2008-12/2011:**

*“I was told the grants i would be receiving if i maintain gpa high i would be receiving checks and i would not have to pay back i asked multiple times they said no and after i graduated i was told i had to pay back.”*

**124. [REDACTED] (ID 8975), Indiana-Indianapolis, Construction Management, 3/2010-12/2012:**

*“When I applied to ITT Tech for my associates degree in drafting and design technology at the King of Prussia, Pa campus from 2006-2008, financial aid never explained how the private and federal loan repayment went. They gave me false information about repayment terms. [ ]Unfortunately, 10 months after my employment, I was laid off due to the economic collapse and left to face the unrelenting phone calls and bills requesting payment for loans that I didn’t even have a job to pay. It was at then that I discovered the difference in the way private and federal loans work and how one offers a free deferment for hardships while the other charges you a \$50 fee PER LOAN for the same leniency.”*

**125. [REDACTED] (ID 9567), Indiana-Indianapolis, Information Sys Admin-Online, 3/2010-12/2010:**

*"I quit they tried to get me to pay for a loan I did not receive. When I pressed them for the documentation for this loan they dropped the calls and letters."*

**126. [REDACTED] (ID 3811), Indiana-Indianapolis, 3/2009-6/2012:**

*"They never discussed how much that school was and i thought i was signing for our fedral loans but they signed me up for private loans and alot of them 20000 worth. Plus on top of 80000 for federal loans for nothing didnt even graduate."*

**127. [REDACTED] (ID 8036), Indiana-Merrillville, Nursing RN, 12/2010-6/2013:**

*"When my school ended I had loan companies call me that I never knew I took out. I thought all my loans were federal when in all reality I had federal and personal loans. I had also asked num4rous times towards the end for all my loans information because I was not getting my refund checks after my classes were paid and was never allowed to see them. They were either busy with other people, out of the office, or on the phone."*

**128. [REDACTED] (ID 6670), Indiana-Newburgh, Breckingridge School of Nursing, 3/2011-6/2013:**

*"I never knew who my lenders were or if they were private or not."*

**129. [REDACTED] (ID 8470), Indiana-Newburgh, 6/2012-12/2014:**

*"Terry the woman in the financial aid office filled out all my FAFSA and loan papers for me. Nothing was explained to me about how they worked and what each thing meant. [ ] Didn't know the difference between loans and grants. [ ] I did t know I had a private loan taken out."*

**130. [REDACTED] (ID 4027, 7819), Indiana-Newburgh, Criminal Justice, 9/2006-6/2010:**

*"Yes they never had me look over any information. They said federal and private loans were basically the same thing and also said interest rates were much lower and would be paid off in 5 years not 40+[.]"*

*"They acted like it was all the same thing grants, federal and private loans. They also claimed interest rates would be low and could be payed off within 5 years. That was completely false. My interest rate on some of my loans was 13%."*

**131. [REDACTED] (ID 6703), Indiana-Newburgh, Computer Electronic Engineering Technology and Project Management, 1/2007-1/2013:**

*“I was getting private student loans it was ITT Tech’s version of student loans when was not warned ahead of time I found out after I graduated that I had private loans that I knew nothing about. They gave me the private loan when I first started school and compounded interest until after I graduated 5 years later[.]”*

**132. [REDACTED] (ID 8031), Indiana-Newburgh, School of Information Systems, 6/2009-6/2011:**

*“I didn’t even know that there was a difference in the federal/private loans. None of that was ever explained to me. They told me that my payments would start after I landed a job in my field.”*

**133. [REDACTED] (ID 8085), Indiana-Newburgh, Associates of Applied Science in Computer Networking, 12/2001-12/2003:**

*“I honestly still don’t know what I took out, they brought us in the office occasionally and had us sign paperwork to continue to get grants/loans. It was never clear what was going on until near the end, my mother was required to come and sign on a loan. After graduating, I found out i had \$27k in student loans. That number is now \$35k, due to Sallie Mae and their fraudulent business practices.”*

**134. [REDACTED] (ID 8468), Indiana-Newburgh, 1/2013-1/2015:**

*“I never even knew who my loan was thru or for how much.”*

**135. [REDACTED] (ID 2863, 7763), Indiana-Newburgh, Criminal Justice, 6/2006-3/2010:**

*“I had no clue what federal and private loans were, no one explained the difference. Not until I had graduated and couldn’t land a job in my field, that I finally started researching what could have gone wrong with this picture. All of my friends who went to other colleges, landed jobs in their field of study, and here I was in MORE debt than some who went to Universities, and I was still working a job not in my field.”*

**136. [REDACTED] (ID 7675), Indiana-Newburgh, 3/2007-9/2011:**

*“I didn’t even know that my loans were spread between private and federal loans. I even had a scholarship they swallowed up and told me I needed more.”*

137. [REDACTED] (ID 8525), Indiana-South Bend, Visual Communications, 6/2009-6/2011:

*“Understating the amount of loans necessary, especially the amount of private loans that would be necessary to cover the gap left uncovered by federal loans.”*

138. [REDACTED] (ID 7986), Indiana-South Bend, 9/2009-6/2011:

*“I was required to sign over the rights to my student loans for “direct payment” to ITT along with my G.I. Bill funding. I was told that with my G.I. Bill I would only have a small amount of money owed after completing my degree. This was not the case.”*

139. [REDACTED] (ID 7004), Kansas-Wichita, 6/2014-3/2016:

*“The only thing I understood about my loans was I had to max out my subsidized and unsubsidized loans along with the grant they offered to cover the program costs.”*

140. [REDACTED] (ID 8765), Kentucky-Lexington, 6/2015-9/2016:

*“I was told they would first use pell grant money and that I qualified for their opportunity scholarship which was 25,000 to use throughout the program . But yet they were taking out 9500 in loans plus I had a third party paying 1500 to cover the cost of books and fees for every 2 quarters.”*

141. [REDACTED] (ID 9251), Kentucky-Louisville, Paralegal Studies, 10/2010-5/2012:

*“The entire payment process was a blur. They would randomly pull you out of class and say that you’re loan wasn’t going to cover what you still needed and that you would need to take out another loan. At one point the loan adviser told me my payment to them personally would be around \$230 per month and if I wanted the payment lowered I could bring in a few thousand in and she would place it in her desk drawer. I declined on that generous offer.”*

142. [REDACTED] (ID 9552), Kentucky-Louisville, 9/2008-6/2012:

*“I would have to met one a year with my financial aid officer and when I did the documents were “electronically” signed and the total cost was never covered. I was never told whether I had private of federal loans and when I was in my bachelors program I was suppose to receive a 20% discount because of a presidential scholarship but I never did.”*

**143. [REDACTED] (ID 8237), Kentucky-Louisville, 6/2010-6/2012:**

*“They did make the federal and private feel the same thing. They did not express how much interest would affect my loan. I had a 11.75% interest. After my degree, I got the paper work and crunched some numbers. I am literally paying back double of what I owe. I was able to refinance through another private lender and got the interest down but the damage was already done and I had paid so much in interest.”*

**144. [REDACTED] (ID 6148), Kentucky-Louisville, Information Systems Security, 10/2009-6/2013:**

*“Two years after I completed the program with ITT I received a letter in the mail from a company named 1st Associates stating that they now own my private student loan with an interest rate of 14.75. First of all I never had knowledge of me taking out a private loan and I was never notified by the original company any private student loan.”*

**145. [REDACTED] (ID 8692), Louisiana-Saint Rose, Computer Electronics and Engineering Technology, 6/2009-5/2011:**

*“There was so much paper work we had to sign that nobody understood how the financial loans really worked. I jus feel like they were hiding so much from us through the fine print.”*

**146. [REDACTED] (ID 3758), Louisiana-Saint Rose, CEET, 7/2007-12/2010:**

*“The financial aid department did not inform me my interest rates would double without notice and they would sell my loans to other companies with higher interest rates and minimum monthly payments quadrupled. Also, the minimum payments did not cover entire interest accrual and never made any progress in paying of loan.”*

**147. [REDACTED] (ID 9176), Louisiana-Saint Rose, Information Technology - Computer Network Systems, 3/2006-6/2008:**

*“They also did not get into detail about how many loans would be needed for the program nor did they state that a private loan was going to be needed in order to complete the program. Furthermore, ITT employees did not explain in detail how the federal pell grant was going to be distributed. The only thing they would do, for the pell grant distribution, is ask for your signature and that all of the amount was going straight to ITT.”*

**148. [REDACTED] (ID 3951, 7808), Louisiana-Saint Rose, Digital Entertainment and Game Design, 8/2004-10/2008:**

*“I was told over and over again that the loan process was normal and every student takes them out. The monthly payments would be very reasonable. I was never fully explained how the loan/grant process works. I was just given federal loans to fulfill my costs. Then when that was maxed out, I was given private loans. No one really asked me if I wanted to do that. They just took upon themselves to sign me up for that. Was never told there was a huge difference between federal and private. When I received my very first \$900+ payment, I even contacted the financial department at the school to help straighten all that mess out since I had multiple loans spread out all over the place. I wanted help with consolidation and I didn’t even know where to start. They didn’t seem to want to help me with that much less help find me a job.”*

*“I was also maxed out on federal loans and they started dipping into private loans. Not once was I explained in detail that private and federal are two different beasts. I was just constantly being applied for loans each semester and signing away without any knowledge just how different they were.”*

**149. [REDACTED] (ID 8911), Maryland-Owings Mills, 2/2006-5/2008:**

*“I do feel like the true cost of my A.S. program was glossed over, and that mixing federal and private loans were not a big deal to them. They are a big deal!”*

**150. [REDACTED] (ID 9288), Maryland-Owings Mills, Information Systems, 1/2010-1/2011:**

*“The amount needed and where they were coming from were never really disclosed to me, I was simply told I was covered and that portions of a Pell Grant were helping me out. The discounts were shown on paper in very simple math formulas. They did allure to the notion that private and federal loans were needed to cover my costs, and that they were treated as the same in the fact that they can be differed. This was not the case with my private loans. I have never been able to differ them.”*

**151. [REDACTED] (ID 9555), Maryland-Owings Mills, Multimedia, 9/2007-5/2009:**

*“I had no idea that they would be getting private loans in order for them to enroll me into the school. I remember Sallie Mae was the discussed loan provider and only them.”*

**152. [REDACTED] (ID 9029), Maryland-Owings Mills, Computer Network Systems, 6/2010-3/2012:**

*“The paperwork was not explained to me. They took out private loans without my permission. I was told I was eligible for federal grants, and a federal loan. They also said that I would have to pay less because I had “tested out” of some of the classes.”*

**153. [REDACTED] (ID 8420), Maryland-Owings Mills, Information Technology - Computer Network Systems, 9/2009-9/2011:**

*“They provided paperwork to sign, but did not thoroughly explain that I would have multiple loans through federal (all housed through Navient/Sallie Mae), and a few private loans (Peaks Loan).”*

**154. [REDACTED] (ID 9299), Maryland-Owings Mills, Computer Network Systems, 8/2009-9/2011:**

*“There was always information regarding grants be applied to my schooling, but once asked how that effected my tuition, I was not explained. I was also not aware of private loan until the last quarter of school when information regarding my loan started to appear.”*

**155. [REDACTED] (ID 7822), Massachusetts-Norwood, 1/2010-12/2014:**

*“They were extremely vague on anything loan wise. I found out most of what i owed when i was graduating.”*

**156. [REDACTED] (ID 7353, 9381), Massachusetts-Norwood, 8/2009-10/2011:**

*“I had very little understanding of the loans and was not aware one was a private loan it was not explained to me.”*

*“There was a lot of information I did not understand at the time, they were very quick to have me sign things i didnt understand, some of the loans I got were private loans and now stuck with very high interest loans[.]”*

**157. [REDACTED] (ID 7983), Massachusetts-Norwood, Applied Science, 5/2006-3/2008:**

*“They never told me that when I was attending school the loans accrued interest. They never told me I could make payments while I was in school. They took advantage of me when they made me apply for the loans because I was fresh out of high school I had no clue how loans worked and the details of a how to make payments. I didn’t even know about how the interest gets tacked on the principle balance. When I asked to read the loan agreement they just said “don’t worry its*

*just a bunch of legal stuff”. Also they never told me that I’ll 7 different loans they misled me to believe that I was getting only one loan not multiple loans[.]”*

**158. [REDACTED] (ID 6728), Massachusetts-Norwood, IT/CNS - Computer Networking Systems, 6/2009-4/2011:**

*“I knew none of my loan terms. At the time it was put to me as a service: ‘we take care of all the difficult loan stuff for you,’ I was told many times. I bragged about this to other people about how the school had a bad rap and was actually very progressive in this regard...stupid of me. At first, it was supposed to be all grants. I pretty much never signed anything personally. On a handful of occasions they asked me okay them filing some things, but I still did not get to read them much -- just got a glazed-over quick explanation. Things like interest rates and repayments were never disclosed to to me. I was told at first that I would, due to my unemployment, that I would likely be able to get through school largely for free.”*

**159. [REDACTED] (ID 7765), Massachusetts-Norwood, System Networking, 9/2006-7/2008:**

*“I was told i got grants but at the end of the school year i ended up with a huge school loan.”*

**160. [REDACTED] (ID 7645), Massachusetts-Norwood, Computer Networking Systems, 10/2008-9/2010:**

*“The one thing that I am still confused about til this day is how they split my loans into two separate loans without giving me a heads up, telling me why or asking for permission. I’m very uncertain of exactly what happened, so I’ll just give my perspective:I was paying off my loans whenever I could, and then suddenly I start getting mail saying that ’m missing payments and my credit will take a hit. I was confused, so I double checked that I paid and it seemed fine. I thought it was a mistake. I ignored it. The second time I got that letter, I called and asked what the deal was. I was told that it would be okay if I just ignored it because they clearly saw that I was paying off my debt. I still kept getting mail for 4 months, and suddenly I got calls from a debt collector who was harassing me. very aggressively demanding money from me for missing my payments. I tried to explain the situation to him but he didn’t want to listen and told me to call someone else (didn’t even give me a number). I don’t exactly remember who I called or how I got their number, but it was only then that I was told my account was split in two and I was only paying one account off and not the other. There was no way to reverse or fix the situation, my credit took a hit from there as well. I still really have no idea what happened or why or how .”*



161. [REDACTED] (ID 7709), Massachusetts-Wilmington, 3/2010-8/2013:

*“They stated that I could take out loans through FAFSA and that later they would enroll me in a “private loan lender”. They never e planned the costs to me in detail and they never once explained what the private lender meant or was.”*

162. [REDACTED] (ID 8888), Massachusetts-Wilmington, 3/2003-12/2012:

*“They did a terrible job explaining how costly and how interest rates tend to go up do quick. Few 6000 dollar loans now amount to 112000 plus dollars and I try to make my payments every month.”*

163. [REDACTED] (ID 8797), Massachusetts-Wilmington, Computer Science, 9/2009-6/2011:

*“I was never told about the total amount of the loans or the percentage rate i was being charged at the time until I was two quarters away from graduation. And they did treat federal and private loans and grants as the same. I was never allowed to review the loan conditions.”*

164. [REDACTED] (ID 8322), Michigan-Canton, Multi-Media, 6/2006-11/2008:

*“They treated both loans the same. Though they mentioned one had a better interest rate, they did not go further into the major differences in being able to consolidate and such.”*

165. [REDACTED] (ID 7684), Michigan-Canton, Network Security/Administration, 1/2010-6/2012:

*“There was literally no financial explanation about what myself or many of the other students were getting themselves into. The fact that these loans were subsidized/unsubsidized/private did not come up and no information about these loans were given. [ ]When it came time for future loan disbursements throughout my time at ITT, they were done electronically. I would be sitting next to somebody that worked in finance while they were going through the entire loan process without explaining what it was they were doing. When asked, it was just ‘enrollment paperwork’. I was under the impression that the paper work being filled out was just necessary agreements for the next quarter. It turns out that it was loan agreements. When pressured they would not give me the ability to review the documents until after they were digitally signed and processed.”*

**166. [REDACTED] (ID 8527), Michigan-Canton, Information Systems Security, 11/2006-3/2011:**

*"I had no idea the amount of loans that would be necessary to finish my Bachelor degree at ITT. At no point did ITT make it apparent the total sum all my loans would cost. The loans and how they worked, and how I would pay for them after graduation was never explained to me."*

**167. [REDACTED] (ID 5137), Michigan-Canton, School of Information Technology- Multimedia, 9/2004-9/2006:**

*"I feel very misled about the total cost of the program, the amount of loans necessary, and the differences between grants, federal, and private loans. It took me years after my graduation in order to determine the differences of those last three, specifically."*

**168. [REDACTED] (ID 8174), Michigan-Canton, 8/2006-6/2008:**

*"No explanation of the repayment or how the loans work."*

**169. [REDACTED] (ID 5405), Michigan-Canton, Criminal Justice, 11/2010-12/2012:**

*"[I] was told all loans were combined. they quickly explained what each sheet was and moved to the next only slowing down to have me initial or sign. after each it was time to go back to sign papers they would just have the papers that needed initial up top and rest stapled under."*

**170. [REDACTED] (ID 7843), Michigan-Canton, 12/2010-3/2014:**

*"Many of the loan documents I was unable to read before I signed them. They would just digitally sign them for me after I entered in my password and I'd be on my way. I had no idea that this was going to cripple me debt wise for the rest of my life and I'd never get a job able to pay these loans off using the degree I obtained . It's impossible."*

**171. [REDACTED] (ID 6392, 9499), Michigan-Canton, Criminal Justice, 1/2006-1/2008:**

*"They were completely dishonest about the loans required to complete the programming. Stated that everyone qualified for private loans even upon denial."*

*"They were not clear about the financial burden. They told me I didn't qualify credit wise for a specific type of loan but that if I used a co-signer and was denied I would be eligible for another loan. They recommended taking the maximum loan amounts so that you could "live" off the extra while you were going to class. They rolled equipment (laptops) and books into tuition but did not indicate what the actual costs of the items were."*

**172. [REDACTED] (ID 9240), Michigan-Canton, Computer Networking Systems, 7/2004-8/2007:**

*“I was lead to believe that federal and private loan where the same thing, which is now amounting to me having over \$100,000+ in student loan debt.”*

**173. [REDACTED] (ID 9625), Michigan-Canton, 12/2007-12/2010:**

*“I had to pay every quarter. And then it stopped. And get refinanced every quarter new loans to replace old ones. Different rates. Different loan holders. It was odd to me. But I was young and aware of what was really going on.”*

**174. [REDACTED] (ID 8741), Michigan-Canton, Criminal Justice, 3/2008-3/2013:**

*“I was told I didn’t have a choice but to take private loans after already being enrolled and that if I didn’t take them I would have to drop out or pay out of pocket. I didn’t understand any of it. I was pressured into getting a co signer which I didn’t want to do. I didn’t understand and I asked a lot of questions and feel I was lied to about all the loans I got. Never told me their was a different in the peaks loan they made me take out compared to department of Ed loans I had to take. My loans and grants were treated as the same and I was under the impression by what I was told that I didn’t have to repay them. Now I am 85k in debit between all my loans and I can’t pay them.”*

**175. [REDACTED] (ID 7661), Michigan-Dearborn, Network System Administration, Network Security, 3/2012-3/2016:**

*“They rushed me threw the paper work. when I had to go down to review my fisa they rush threw it. I asked for an in depth cost. they only gave me a paper with the loans on it. there was a hidden 10,000 loan that I didn’t know about till after and I asked them and they said it was a temporary credit and wouldn’t tell me what for. I got Pell grants and don’t even know what they went to. then I lost the pell grants cause they said I made to much even though I’m a part time employee and work for tips.”*

**176. [REDACTED] (ID 7884), Michigan-Dearborn, 1/2013-3/2015:**

*“Private loans and federal funding are treated like the same thing. Students are forced to get a private lender to help them pay for tuition that is not fully covered by federal financial aid.”*

**177. [REDACTED] (ID 4540, 3939), Michigan-Swartz Creek, Criminal Justice, 1/2008-8/2012:**

*“I have more loan lenders than I remember wanting money! I have 2-3 different ones in navient alone! I never signed for!”*

*“They told me my loans would be just one payment a month! Making me believe I only had one loan company sallie Mae. They took out loans for me without my consent to the other companies and I’m supposed to pay 3-4 different loan companies over \$100 a month!!! I can’t even afford shelter if I did that!”*

**178. [REDACTED] (ID 9702), Michigan-Swartz Creek, Software Development, 9/2014-5/2016:**

*“They did not tell me that my private loans would be sold off once I graduate and I would have to pay more per month than stated.”*

**179. [REDACTED] (ID 4259), Michigan-Swartz Creek, Computers, Drafting and Design, 3/2009-3/2011:**

*“I did not choose my lender, nor did I know how difficult the lender would be in helping with payments post graduation. I was told that whatever federal loans I couldn’t get, ITT would pick up the rest. Or that I would get grants.”*

**180. [REDACTED] (ID 8072), Michigan-Swartz Creek, Electronics Engineering, 1/2010-5/2013:**

*“I was given loans that I had no idea about. I was not told that I would end up in so much debt. I never signed for the loans or was ever allowed to go over the details.”*

**181. [REDACTED] (ID 8142), Michigan-Swartz Creek, 9/2010-6/2012:**

*“I told them at enrollment that the loans were confusing, and I didn’t understand them. They assured me it would be one loan and easy to understand when it was all done. It wasn’t. It was split up into at least 3 loans and possibly more because of all the legal rope. They blackmailed me into signing that I was 100% responsible for paying them back on my loans-- if I didn’t I was told I would not graduate and get my degree (which is possibly worthless now due to lack of accreditation, much less the standing reputation of ITT as a whole with employers). Prior to receiving my first loan payment, they said they could not show me how much I would owe because it was automatically deferred until graduation.”*

**182. [REDACTED] (ID 9633), Michigan-Swartz Creek, Criminal Justice, 12/2006-12/2010:**

*“I assumed all of my loans were together but come to find out my they were separated between federal and private. Private loans being the most costly, When I went through financial aid all I was asked to do is sign on line, so I did and everything was taken care of, nothing was explained to me, I had a scholarship I guess but I dont know if it was applied to my loans or not.”*

**183. [REDACTED] (ID 2549), Michigan-Swartz Creek, 8/2009-9/2011:**

*“They pushed me into 2 private loans through PEAKS loans. They wont consolidate the two. They never told me the difference and that i wouldnt be able to consoldate with my federal loans.”*

**184. [REDACTED] (ID 7351), Michigan-Troy, Network Systems Administration, 8/2015-6/2016:**

*“When I applied I they had me under the presumption that I would take out 1 loan for my program. After the end of my second semester I realized that I was signing out a new loan each semester. They did not verbally disclose that I would have to take out new loans every semester.”*

**185. [REDACTED] (ID 7780), Michigan-Troy, Criminal Justice, 9/2009-12/2012:**

*“ITT had us sign huge long documents, never providing any copies, and stating over and over that we would not have to pay ANYTHING the entire time we were enrolled. This was enticing, as I did not have any money to pay for school. I literally could not attend if I had to pay while I was in school, so i signed on the dotted line as they told me to. After time, they would “esign” applications for me without my knowledge, not understanding what in the world they were doing. They would say that grants and loans were one in the same, later to find out that was not true. They never explained that a private loan could have interest rates through the roof, they “bundled” all the pricing together, not explaining that most of it would be in a private loan like it is today at 15% APR. They also made it look like we would not be paying much after we graduate, come to find out I owe almost 90k between my federal and private loans. They never explained how many loans there are or where they would be placed, again, it was just “sign here” so you can get started. There was no review of loan terms at all and no review. It was all buried. This was part of their deceptive recruiting practice. They reached out to me, solicited me, and “sold me” when i was young and vulnerable and did not understand fully what i was getting into.”*

**186. [REDACTED] (ID 8871), Michigan-Troy, Computer Information Systems, 9/2004-6/2006:**

*“ITT never explained the total cost of the program post graduation I.E. tuition + interest. When I arrived for my appointment I filled out financial paperwork before even speaking to a recruiter. They did not disclose the terms of the loans as far as interest rates or discuss any kind of repayment schedule. There was never a discussion about the difference between private and federal loans.”*

**187. [REDACTED] (ID 8218), Michigan-Troy, Criminal Justice/Project Management, 10/2010-5/2015:**

*“I was really concerned about my GI Bill. How much it would cover, and if needed, how much out of pocket. Somehow, my GI Bill ended, I got some form of a grant but also a student loan was included.”*

**188. [REDACTED] (ID 9388), Michigan-Troy, Multimedia Development, 9/2001-9/2003:**

*“I don’t remember much of this. All I know is that the Financial folks and the recruiters worked in tandem during this process. We were shuttled through very quickly, and they seemed to ramble off the same information to each student in a very open manner. They glossed over facts such as how much we would be paying but made sure we got as much as possible.”*

**189. [REDACTED] (ID 8225), Michigan-Troy, 3/2010-3/2012:**

*“Federal loans and private loans I had the understanding that they were exactly the same thing.”*

**190. [REDACTED] (ID 7714), Michigan-Troy, Criminal Justice, 6/2010-6/2013:**

*“When I signed up and got enrolled they basically told me it was free money and then later I learned this so called “free money” would have to be paid back. I never filled out the FAFSA paperwork they did it for me so I never had a say in anything. Had I known it would end up this bad I would have walked out then and never returned.”*

**191. [REDACTED] (ID 9275), Michigan-Troy, Information Technology - Web Development, 9/2001-9/2003:**

*“During the process of filling out loan paper work I was informed the loans which I was applying for were all federal loans. Later, however, I learned that a portion of my loans were private loans that had higher interest rates.”*

**192. [REDACTED] (ID 8680), Michigan-Troy, 9/2008-2/2011:**

*“I never physically saw paperwork from banks or the government. They told me that I was signing to agree to \$40k total at the END of the program. At the end of the program, whatever was not approved through grants & government assistance, would be put into an ITT Tech fund & I would have the option to figure out a payment program with them at the end of my education. They said that the reason for this is because I could qualify for a tuition reduction if I kept a high enough GPA. Throughout the 2 years I was there, I was a 4.0 student. I never received a tuition reduction & they ended up putting tons of money into private & government loans that I had no idea about.”*

**193. [REDACTED] (ID 8562), Michigan-Troy, Digital Entertainment and Game Design, 9/2006-6/2010:**

*“When I was first signing up for ITT Technical Institute I had no idea about student loans and was the first in my family to get student loans. They were really careful not to disclose to many figures and totals during my financial aid appointments. They never showed me the totals for my loans and just told me to sign where I needed to.”*

**194. [REDACTED] (ID 8423), Michigan-Troy, School of Information Technology, 5/2001-2/2002:**

*“I was very young and going through this process by myself and for the first time so a lot of what they were telling me was completely going over my head. I do know that I never received any paperwork on what I was required to pay back or what the interest rate would be on the loans I was given. I did not see any of this paperwork until 6 months after I stopped attending ITT.”*

**195. [REDACTED] (ID 8573), Michigan-Troy, Computer Electronic Engineering., 12/2007-7/2008:**

*“Treated all loans the same didnt tell me they would take all my pell grant money. Took out private and federal loans... i didnt know about the private or pell grant until months later.”*

**196. [REDACTED] (ID 9135), Michigan-Troy, Computer Networking Systems (CNS), 9/2010-6/2012:**

*“I was not told I would have to separate Loans one that was a private loan and the other through the federal government.”*

**197. [REDACTED] (ID 5154), Michigan-Troy, Computer and Electronics Engineering, 9/2001-12/2003:**

*“I was overcharged for classes. They took out the full amount in federal loans without any sort of refund for funds unused. I wasn't even told about grants or other programs I might have been*

*eligible for. I didn't learn that I was taking out both private and federal loans until after I graduated. There were times my loan paperwork was filled out without my presence, and I was called in to provide my signature with no explanation of what I was actually signing, just that I needed another loan to cover the cost of a class."*

**198. [REDACTED] (ID 7925), Michigan-Troy, Information Security, 3/2009-9/2013:**

*"As far as I knew, federal and private loans were the same thing according to ITT Tech. The process every 3 months for the "Repack" as they called them was totally confusing. The person always went very fast and all they needed me to do was sign a bunch of paperwork without an in depth explanation of what I was signing. They made it seem very easy and none of it was important."*

**199. [REDACTED] (ID 8129), Michigan-Wyoming, 9/2008-6/2012:**

*"They filled out my loan paperwork and FASFA for me, then told me where to sign. I even had an issue with my FASFA being incorrect with the numbers they put in and when I brought it up to them, they told me not to worry about it. I had my FASFA pulled last minute before graduation with my Bachelors resulting in having to take a personal loan out with ITT itself. They did not allow me to look at my loan terms, just told me that it was all taken care of and just to sign. They made my parents come in and get denied so that I could take out loans in my name and they maxed them out. When I tried to go to another school I was denied for loans because I had no money left in the Associates and Bachelors level. I still to this day do not know who all my loans are thorough or who to pay. I know I have some loans directly thorough creditors and not even loan services."*

**200. [REDACTED] (ID 8524), Michigan-Wyoming, Criminal Justice, 6/2009-10/2011:**

*"Told I qualified for grants that I did not get. I was not told or aware that my private loan was any different than my federal loan and that the interest would be double. [ ] They did not make anything clear at all when discussing loans period. I had questions and they were made to be very blase fair. They made me feel like there would not be this huge over powering debt to be paid on a strict guideline with interest. It was treated unimportant. If I could go back."*

**201. [REDACTED] (ID 8935), Michigan-Wyoming, Project Management Administration, 9/2006-9/2013:**

*"I was rushed through the loan process before I had a chance to understand the terms I was never walked through interest rates or kinds of loans that I was taking out. When I did ask about loans I was told they were federal loans and there are repayment plans that will help make*



*paying back the loans easier. I did not want to start over so I felt trapped into staying. I decided I would take the bachelor's degree program as long as I did not have to take out private loans or temp credit. I went to the financial aide office and asked if I would have enough federal funding to finish my bachelor's degree. Her response was I had plenty of funding to complete the program. I signed up for the program and again was pulled out of class and told I had maxed out my loans and was offered the temp credit again."*

**202. [REDACTED] (ID 6077), Michigan-Wyoming, Computer Networking, 6/2009-10/2012:**

*"I sat in front of a financial aid person and signed paperwork. Nothing was explained to me and I had no idea how much this college cost. I was young and naive and didn't know any better. I didn't even know the difference between a federal and private loan until I found out I had both. I didn't know what questions to ask and what I was actually condemning my future too."*

**203. [REDACTED] (ID 6078), Michigan-Wyoming, Computer Networking Systems, 8/2008-4/2010:**

*"I really am not sure about answering this question I was able to sign loan papers but they never really gave me any specifics on the loans and everything was done with digital signing[.]"*

**204. [REDACTED] (ID 8549), Michigan-Wyoming, Electrical Engineering, 9/1997-9/1999:**

*"They told me that I qualified for a Pell Grant so I had no idea after I filled out all the paperwork that I took out a loan to pay to go there. I was a kid out of high school and didn't know I would have to pay back a Pell Grant."*

**205. [REDACTED] (ID 8064), Michigan-Wyoming, Computer Electronics Engineering Technology, 7/2007-7/2009:**

*"They took advantage of young people that are new at school. I did not know what the difference was between loans and they did not tell us. I ended up with private student loans that I could not afford. They told us the program was 1 price and by the time it was over there were additional fees that were not discussed but later told about when the process was near complete."*

**206. [REDACTED] (ID 5449), Michigan-Wyoming, Network Systems Administration, 9/2011-6/2013:**

*"They never fully explained any of the differences in the funding and rolled everything together like it didn't matter."*

**207. [REDACTED] (ID 9152), Michigan-Wyoming, Drafting and Design, 9/2008-5/2009:**

*“They told me that the grants that I received was going to be enough for school. Then when I went to drop out of the program after I discovered all the fraudulent actions of ITT tech, the financial office told me I had to pay \$1,300 and I would be free of any loans and I would have no debt. As soon as I left I received a notice in the mail from Salliemae for \$13,000+ of student loans that I have from ITT tech. Went to the office to straighten it out and the financial person said “too bad there is nothing I can do.” I can’t even get a mortgage because of this loan that isn’t even supposed to be there. My life and financial status has been in ruin ever since this place.”*

**208. [REDACTED] (ID 7836), Michigan-Wyoming, 12/2009-9/2013:**

*“When I would go into Financial Aid appointments it was a whirlwind to sign papers. I don’t know how Financial Aid works, therefore I trusted the person issuing the paperwork. They never told me that multiple Federal loans would be taken out. After graduating I found out there were a total of 13 with a combined interest rate of 73%. I also have to 2 private loans that I have NO clue who to pay, where the company is, but I owe \$30,000. I have never received correspondence from this private loan, but it is on my credit report.”*

**209. [REDACTED] (ID 4518), Michigan-Wyoming, 3/2007-12/2008:**

*“They just made you sign paperwork they are like sure here you go let us worry about everything for you getting you signed up for private and public loans without even knowing truly what nightmare you’re getting into with private loans.”*

**210. [REDACTED] (ID 9003), Michigan-Wyoming, ITCNS, 9/2003-9/2005:**

*“There were explanations about types of loans, but not a lot of detail on what types were better for the student over ones that had higher or variable interest.”*

**211. [REDACTED] (ID 5060), Michigan-Wyoming, Computers and Electronics Engineering, 6/2001-5/2003:**

*“The differences between private and federal loans were not explained to myself or my parents, we were under the impression that all of my loans were federal and that no private loans were needed to proceed. I inquired several times about addition aid to purchase needed school supplies (a laptop, tools specific to my education that they were not supplying),I was told that additional funds that were received from my federal loans that were over the tuition costs were to be applied back to my loans, to this day I have not received any documentation showing this ever happened.”*

**212. ██████████ (ID 8456), Michigan-Wyoming, Computer Science, 9/2008-6/2011:**

*“I ended up with several different loans with Navient and a couple with a private lender of whom I had no idea about. They told me that at the end of my schooling I would have to repay 40,000 but it ended up nearly 65,000.”*

**213. ██████████ (ID 9230), Minnesota-Eden Prairie, Drafting & Design Tech, 3/2008-3/2012:**

*“ITT only gives the choice to use SallieMae/Navient as the governmental of subsidized & unsubsidized loans with Citibank being used as the private lender. I have found that real tech schools like Rankin give an option to shop for school lenders while the lenders are not predatory like Citibank has been known to be. That, & there has hardly been a way to pay off what they figured 2 degrees worth \$30,000 something a piece when no work was ever found from it.”*

**214. ██████████ (ID 9403), Minnesota-Eden Prairie, Web Development, 5/2002-11/2004:**

*“They didn’t explain total cost, how much my loans would cost me monthly once graduated, they never explained the difference between grants and loans. They just wanted my signature on the documents.”*

**215. ██████████ (ID 8418), Minnesota-Eden Prairie, Game Design, 9/2007-9/2010:**

*“i was told that Sallie Mae was not offering student loans anymore so i had to go through self loan program from Firstmark services a private company too complete my degree[.]”*

**216. ██████████ (ID 9401), Minnesota-Eden Prairie, Computer Aided Drafting & Design, 6/2010-7/2012:**

*“I guess I was more uneducated about the loan process than uninformed. They really didn’t explain much. Once I asked for my financial ledger, it made even less sense. My partner and I went through all the same classes at the very same time, but our loans have a \$5000 difference.”*

**217. ██████████ (ID 8416), Mississippi-Madison, Criminal Justice, 2/2009-3/2011:**

*“I was told to sign for a loan for school and didn’t know it was a private loan.”*

**218. ██████████ (ID 8580), Mississippi-Madison, Computer And Electronic Engineering, 9/2010-9/2012:**

*“They mislead me on how grants worked and that’s one of the main reasons I didn’t quit. I was told if I left I would have to pay those grants back. The finance guy at the end of the whole thing*

*just basically told us to pay \$50 bucks for the rest of our life and no big deal. He actually shrugged it off just like that. They made the signing of the grants and loans every quarter more of a priority than anything. I did not understand how this worked at the time or I would have never done it. I was led to believe that most of my loans were government grants and I was shocked when my total was over 30k for an absolutely horrible education experience.”*

**219. [REDACTED] (ID 8243), Missouri-Arnold, 6/2007-11/2008:**

*“I was lied to about the amount of grants i recieved.. Instead im in debt to my ears and years of paying fir a waste of time[.]”*

**220. [REDACTED] (ID 9183), Missouri-Arnold, 6/2010-7/2012:**

*“I didn’t really start questioning the financial info until my second year. I have a copy of my account that they gave me and it just doesn’t add up. I was supposed to receive nearly \$10k in grants but I still ended up with nearly \$40 in federal & private loans[.]”*

**221. [REDACTED] (ID 8775), Missouri-Arnold, 9/2007-12/2010:**

*“Did not show me any documents, nor explain what I was signing. They just said sign here for financial aid. I had no idea what the loans were or the massive amounts of them.”*

**222. [REDACTED] (ID 8581), Missouri-Arnold, Network Systems Administration, 9/2014-9/2016:**

*“They did all of my student loan paperwork. I was only told to sign them, and not told how much they were for or if they were federal or private, not allowed to read over the paperwork.”*

**223. [REDACTED] (ID 8761), Missouri-Arnold, 3/2004-8/2005:**

*“Yes they made it seem as though since i was from a poor family most of school was actually going to be free, but after a first term my parents and myself had to take more loans which ended up not being federal loans either[.]”*

**224. [REDACTED] (ID 8191), Missouri-Arnold, Visual Communications, 9/2010-12/2012:**

*“Failed to tell me not all of my loan was covered by a Federal Student loan. Placed me into a very high interest rate private loan through Student CU Connect to cover the rest. Failed to tell me the interest is so high that 80% of my payments would be interest. I was told about getting a small pell grant and signed for a single federal loan. Then 6 months after Graduating from ITT Tech, surprise, I have to pay on 2 loans every month.”*

**225. [REDACTED] (ID 3963), Missouri-Arnold, 9/2006-12/2011:**

*“There was so much paperwork that they made it seem like i would only be repaying for part and that i would not have to pay back the federal part. They used terms that confused me and the total number for tuition was alot less than what the loans came out to be. After graduating i have way more loans than what was told to me and they acted like the private amd federal were the same thing. They told me i had pell grants and thay would pay for a majority of my education but im over \$100k in loans.”*

**226. [REDACTED] (ID 7911), Missouri-Arnold, Software Applications Development, 6/2009-6/2012:**

*“ITT did not explain the loan options available, simply saying that loan applications had to go through them and it had to be taken out as a parent plus loan by my mother, knowing that she made less than \$10,000 per year as a widowed part-time bartender in poor health.”*

**227. [REDACTED] (ID 7295), Missouri-Arnold, Game Design, 1/2006-1/2010:**

*“I was not informed at all about tte difference between federal and private student loans, nor was i shown terms or documentation. I was given a form and told it was for assistance and told to sign. They made a point of rushing me through the form to get it ran. I was not even given any choice of loan companoes to go through, nor was i ever even informed who my loan provider was until after i graduated and they started sending me bills. In addition they also made it seem like tuition was very low and just a little more expensive than community college, and made the total amount sound like it would ve easy to pay off[.]”*

**228. [REDACTED] (ID 2740), Missouri-Arnold, Software Engineering Technology, 12/2001-5/2008:**

*“ITT did was not transparent about the loan process. For the most part, I was rushed through the paperwork process before, during and after graduation. They did not advise me that I had private student loan debt.”*

**229. [REDACTED] (ID 4094), Missouri-Arnold, Computer Electronic Engineering, 3/2005-5/2007:**

*“I was not given a choice as to where I could get my loan through. When I asked them about getting a grant to help me pay for some of my schooling, I was told since I wasn’t disabled, or didn’t have any children that I did not qualify for any grants. The school knew how much I was making at the time (\$13,000.00 a year was my income) and they insisted I could not get help with any grants due to the reasons mentioned above.”*

**230. [REDACTED] (ID 7995, 2755), Missouri-Arnold, Digital Entertainment Game Design, 6/2006-3/2010:**

*“Financial Aid was just trying to get the school paid. They did not allow us to pick a loan servicer. They would just call us in to sign paperwork often not knowing what loans they had picked for us. They never stated that some of the loans I took out through them were private loans that had higher interests rate. They took out these private loans because I couldn’t receive any more federal aid. I did not know this and would have found other loan services to help fill in the gap.”*

*“I never knew what type of loans I was taking out. [ ]Many times they would just have us go in and sign a bunch of paperwork without explaining the terms and possible interest rates.”*

**231. [REDACTED] (ID 8267), Missouri-Arnold, Visual Communication, 9/2009-6/2012:**

*“ITT changed who my loans were through 3 times. And charged me several times for books we never used, duplicates, and never allowed me to receive grants or scholarships.”*

**232. [REDACTED] (ID 2599), Missouri-Arnold, Accounting Technology, 9/2008-5/2010:**

*“NO where did anyone tell me or my spouse that we were signing for private loans instead of Federal loans. Had I known that we were signing for federal loans we would have never signed the documents. We were instructed multiple times via email to just click on the links and our financial aid would be taken care of on their end. We were NEVER explained in detail in an office setting when they did the financial aid or exactly what they were billing us.”*

**233. [REDACTED] (ID 8025), Missouri-Arnold, Bachelor in Cyber Security, 9/2011-6/2015:**

*“I never got a clear understanding, they were not able to explain and i was not expecting any private loan being involved until i graduated and they send me a \$9000 bill said the Ministry of Education did not pay this part, you have to pay this amount plus my \$60000 Federal payment.”*

**234. [REDACTED] (ID 7776), Missouri-Arnold, Information Systems Security, 3/2006-5/2010:**

*“Didn’t give full explanation of cost of the loans as well as did say the fed loans and private loans were basically the same thing and just quickly push the loan paperwork to where I didn’t have time to really review it.”*

**235. [REDACTED] (ID 8274), Missouri-Arnold, Digital Entertainment and Game Design, 9/2007-5/2012:**

*“I was told not to worry about the costs and that the Financial Aid department would work that out with me. As I stated previously, my options were limited. I could either pay out of pocket or with student loans. Obviously, I couldn’t pay on my own so my only choice was student loans. Not to worry though, it’s a simple process I was told. Paper after paper was pushed in front of me requiring my signature with very little explanation or a glossed over one. I ended up with Federal and Private loans through Sallie Mae. [ ]There was, however, one quarter where Sallie Mae was unable to provide financial aid to ANY students so I was forced to take out additional loans as well.”*

**236. [REDACTED] (ID 7740), Missouri-Arnold, 8/2005-3/2010:**

*“Had no clue on how many and how much I borrowed. Some loans were processed without my signature. A couple of the loans I was told were grants but later found out otherwise.”*

**237. [REDACTED] (ID 8358), Missouri-Arnold, Digital Entertainment and Game Design, 1/2008-7/2012:**

*“They offered no explanation as to the difference between federal or private loans. It was not until I started posting for them that I learned I had two loan providers.”*

**238. [REDACTED] (ID 6585), Missouri-Earth City, Network Security, 9/2006-12/2010:**

*“ITT finance pressured me into moving quickly through the loan process. They pressured me into getting a co-signer even though I don’t believe I needed one. They advised me to take out loans instead of letting my GI Bill pay for tuition directly and to live on the money from the GI Bill. They told me that my loans from Sallie Mae and my grants were not enough to pay tuition and pushed me to take a \$3000 loan out from a private company called Peaks to cover the remainder “owed”.”*

**239. [REDACTED] (ID 5190), Missouri-Earth City, Computer Network Systems, 9/2009-9/2011:**

*“I signed loan papers once and it all happened very quickly. After that I never saw any other paperwork regarding my loans and how much was being taken out in my parents and my name. Never once did they offer any type of scholarship information.”*

**240. [REDACTED] (ID 8148), Missouri-Earth City, Software Application Programming, 9/2006-6/2008:**

*“Overall at the time I was very young (20 years old) and I had no idea what I was doing when it came to loans. Because I had been in the military my family was not there with me to look things over (if they had even been able to.). In general it was very difficult to review any loan documents since when you went to sign them there was a line out the door of other students waiting to do the same thing. so you went in, signed on the line and exited. Very little if any explanation given, and certainly no specifics about what loans you were taking out or how they would affect you in repayment. I actually never even received hard copies of my loan documents while attending there.”*

**241. [REDACTED] (ID 8867), Missouri-Earth City, 11/2004-9/2005:**

*“I did not understand anything about my loan other than I needed it done before I could start class and that I would have to start paying back when I graduated.”*

**242. [REDACTED] (ID 6796), Missouri-Earth City, Digital Entertainment and Game Design, 9/2009-4/2012:**

*“Treated federal and private loans as if they were the same thing. They basically just had me sign various documents without explaining to me what it exactly I was doing. After graduation and going into repayment I learn that I had private loans I had taken out.”*

**243. [REDACTED] (ID 8972), Missouri-Earth City, Electronics Communication Engineering Technology, 9/2007-5/2011:**

*“The only cost that was discussed was the startup cost which was the first quarter. It was explained that they would take the loans as needed per quarter to ensure a smooth transition throughout the school year. Every so often they would have me sign some papers and when asked they would say oh it is just some paperwork so that you can finish out the semester. Once it was time for me to graduate they informed me i didn’t have enough money to pay for the last of my classes and that i would not be able to finish unless my parents took a plus loan out because i was no longer eligible to receive loans.”*

**244. [REDACTED] (ID 7984), Missouri-Earth City, Electrical Engineering And Communications Technology, 9/2011-3/2015:**

*“They very much so mislead me or didn’t even tell me about what kind of loans they took out of my name. They also maxed out my federal government limit so I also had to pay some of this out of my pocket. They basically did tell me that both federal loans were the same as private. I didn’t understand they way the did it because every quarter my grant changed or my scholarship changed. I asked about it and they would then change my grant amount. I was so mislead and*



*confused about what I was taking out. Even how much I was taking out. I don't know how they got the total of what I owed. I felt they rushed me through process and didn't even tell me all the loans I had taken out federal or private. Then all of a sudden I have to pay out of pocket. I was confused and didn't understand it."*

**245. [REDACTED] (ID 2683), Missouri-Kansas City, Electronics and Communications Engineering Technology, 12/2008-12/2012:**

*"They never disclosed the total amount that the program would cost, they would call me in and have me sign loan after loan; just saying "we didn't have enough with this loan so we went and got this other loan" mixing federal and private loans at will."*

**246. [REDACTED] (ID 7932), Missouri-Kansas City, Information Systems Security, 6/2006-3/2010:**

*"Nobody ever discussed interest rates when I asked and I was told throughout that I don't have to pay anything until 6 months after I completed my courses. I wasn't told about capitalized interest and how it would affect my loans or that it was taking place the whole time I went from day 1 with my loans while I attended. Loans were spread out so big numbers were never seen, and I was told on multiple occasions that they spread them out to maximize the amount I can borrow. I was signed up for several private loans and even one 3rd party loan all over 14% APR interest when they said that I couldn't get enough federal grant or loan money I was led to believe that the only difference was who the loan was from."*

**247. [REDACTED] (ID 7792), Missouri-Kansas City, 9/2006-8/2008:**

*"I was completely misinformed about private loans and didnt even know they existed until after I graduated. I got called to financial aid one day advising me I could not continue my education without signing these papers and they were related to FAFSA. Being that I needed to get back to class and was in a hurry, I signed the document. They did not inform me about extremely high interest rates and kind of pushed me out the door as soon as possible. The biggest tactic was cornering me with not being able to continue my education if I didnt sign the document. I was half way through the program, of course I didn't want to drop out and be 20 thousand dollars in debt without a degree! I was young and oblivious, and they used it to their full advantage."*

**248. [REDACTED] (ID 8407), Missouri-Kansas City, 9/2008-12/2012:**

*"I was completely unaware of the loans that were taken out in my name and the ridiculous interest rates being charged on the loans. There were federal and private loans, essentially force fed to me."*

**249. [REDACTED] (ID 7936), Missouri-Kansas City, Information Systems Security, 6/2006-3/2010:**

*“I did not realize that private loans were being applied for and I thought they were all Federal loans at the time. I never heard about capitalized interest and was expecting to just pay the loan amount after I completed school.”*

**250. [REDACTED] (ID 8332), Missouri-Kansas City, Associates in Network Management, 8/2007-6/2009:**

*“Told me that Pell Grants would be automatically applied for and then used for education. Each quarter they would call us individually to the Financial aid office to sign for our loans, including giving a deadline to have the paperwork signed. FA office personnel would then NOT provide the documents, saying that they would go in our file. No information was given regarding the interest rate of the unsubsidized loans. Indicated that both subsidized and unsubsidized loans were from the same lender, but had a slightly higher interest rate.”*

**251. [REDACTED] (ID 7793), Missouri-Kansas City, 9/2006-1/2008:**

*“I was not informed that my initial loan had a payback period of one year until that year passed. When I hadn't paid it back ITT obtained a much more exorbitant rate to cover the initial loan. I was told that Government grants would cover a majority of my ITT Tech expenses and I would only have to cover books.”*

**252. [REDACTED] (ID 8023), Missouri-Kansas City, Information Systems Security, 12/2009-6/2013:**

*“When I enrolled I was never advised, in an understandable way, how much debt I was going to accrue. The financial aid team never gave students the time of day to actually discuss their loan amounts. This was especially true for night students, because the Financial aid team mostly left at 4PM, so they would rush anyone that came in later than that. They always advised me to push for the maximum in Federal loans, even though it was more than enough to cover the loans. I learned in my second year of attendance that students were getting checks for the amount of money they applied for that was over the amount required. I was never advised this was an option, and I honestly have no idea where that money went. I never received an “overage” check from them. The amount of grants that I was given were all in Pell, and were minimal. There seemed to never be an option for scholarship from the school. In signing the paperwork, I was also never advised what loans were going to be federal vs private, nor was I given information on who the private loan provider was, mostly because ITT took the debt and then sold it to another company.”*

**253. [REDACTED] (ID 5058), Missouri-Kansas City, 12/2008-12/2010:**

*“There wasn’t discussion on the financial aspect of the program, more of a ‘we can help you pay, just sign here’ type of approach. The cost to attend the school wasn’t their focus, the focus was more on how quickly you can be done.”*

**254. [REDACTED] (ID 7038), Missouri-Springfield, 6/2010-3/2012:**

*“They setup a private student loan that was to be paid off once a grant I was getting came through. Turns out that they forgot to inform me that there would still be interested to pay back. So this account is on my credit report as a negative because when they paid the initial loan amount back they did not tell me I needed to pay more. I was told it would not be something I had to worry about.”*

**255. [REDACTED] (ID 9502), Nebraska-Omaha, Digital Entertainment and Game Design, 8/2008-8/2012:**

*“I went through 3 or 4 banks throughout my education and loans. They treated federal and private loans as if they were the same thing. I had private loans through Chase and Wells Fargo, but this was never explained. Once out of school I was struggling and contact the loan providers to lower my payments. This is when I was unable and not allowed to restructure or lower my payments.... This is when I realized the difference between Federal and Private loans. Why this was never explained to me is unknown. I honestly believe they took advantage of my ignorance on the difference and chose not to educate me on the implications of the loans.”*

**256. [REDACTED] (ID 5555), Nebraska-Omaha, Information Security Systems, 9/2005-2/2008:**

*“The student loan process during my time at ITT was terrible. During no time was I made aware that I had other options for a student loan servicer. My only option for borrowing was through Sallie Mae (now Navient) and the rates were dictated by Sallie Mae as well. Similarly, on one occasion what I thought was a Federal student loan was in fact a private student loan. That loan came with a 10% interest rate that was non-negotiable if I wanted to continue with my program. When I mentioned that the rate seemed inappropriate I was told my other option was to come up with the ~ \$6,000 for the next semesters tuition or risk not finishing my program. Another piece of the process that was bothersome was the fact that the individuals in the finance department would pull you out of class to have you sign student loan documents thereby guaranteeing you would quickly scan through and sign the documents in an effort to get back to class without missing much.”*

**257. [REDACTED] (ID 9006), Nebraska-Omaha, Computer Networking Systems, 4/2008-9/2011:**

*“I never remember seeing any “official” paperwork, as they’d just have you sign and a blank piece of paper that you agree that they can distribute the funds for you. After the first day of class, you never really had the opportunity to talk about the amount you’re spending on classes, and it was a mystery to most of the students that I knew (including myself). It felt wrong at the time, but I knew that it was necessary to continue with my education and the investment that I had already made into ITT.”*

**258. [REDACTED] (ID 7467), Nebraska-Omaha, 3/2007-8/2009:**

*“They basically told me that the loans that I were getting was getting we’re going to be low-interest 1 - 3% and that the grants if I got a grant what’s the same as a loan so I better just get the loans and get them all in one at Sallie Mae so that way it’s easier for me to pay off which was a total lie and they pushed me and rushed me through the loan application process.”*

**259. [REDACTED] (ID 9188), Nebraska-Omaha, 1/2004-1/2006:**

*“This is actually where I feel ITT mislead me the most! I never knew ANYTHING about my school loans and was pulled into financial aid every month and told “Sign this! If you do not sign this you can NOT go back to class, not even right now! If you refuse to sign, you cannot continue your schooling!” I never knew I was signing loans and I was NEVER told the amounts or any other pertinent information regarding the loans. I, genuinely, thought I was signing paperwork stating I was choosing to continue on as a student.”*

**260. [REDACTED] (ID 9209), Nevada-Henderson, Construction Management, 3/2007-6/2011:**

*“I recall on more than one occasion, a young lady would call me into the finance office after a semester had started to go over financial aid paperwork which had already been submitted. At the time I didn’t figure this to be a problem since my classes were being paid for, but now I realize, I wasn’t given the opportunity to shop around for cheaper loans for myself. I also never knew the actual cost and terms of the programs until I started paying off my student loans.”*

**261. [REDACTED] (ID 9663), Nevada-Henderson, Criminal Justice, 11/2006-3/2010:**

*“The Financial Aid counselor sat down with me and signed me up with loans to attend the school. What I was not aware was that they had applied me to multiple loans for each quarter instead of applying me for a semester at a time. In addition, when applying for these loans, I asked, ‘why are they was only applying me to Sallie Mae for both subsidized and unsubsidized loans, as well as, private student loans and not financial aid and/or scholarships’, and the*

*counselors' response was that they could not help me look up or search any scholarships that would help me to pay for the schooling. Scholarships and financial aid was too long of a process and ITT personnel was not allowed to help me due to restrictions of the school. This I found a little confusing since from my experience of when I attended Leeward Community College in Hawaii, their financial aid department had helped me look up both scholarships and helped me apply for financial aid through FAFSA. So basically, I had to take out multiple loans in order to go to school and each year, the my total loans went up."*

**262. [REDACTED] (ID 9674), Nevada-Henderson, Information Technology Multimedia, 9/2005-9/2007:**

*"I was 16 when I started the program at ITT Technical Institute and my Mom had a very limited understanding of the English language. I did my best to convey the terms and conditions that we were presented to my Mom, but given my age and limited understanding of the financial process, I fully believe I was misled about the total cost the program."*

**263. [REDACTED] (ID 9525), Nevada-Henderson, Digital Entertainment and Game Design (DEGD), 9/2005-6/2009:**

*"Even with my father as a cosign we were completely misled by the loan jargon they were using when promoting the school to us. On top of the fact that at the time my father's credit wasn't exactly that great they were underplaying just what the interest would eventually mean to my loan. The last two years they called me in twice to sign for additional loans because the first one 'Wasn't going to cover all of it' as well as convincing me to purchase a crappy laptop, already ~4 years old, from them for an extremely bloated price through one of their systems. They were confusing grants and loans there as well. Funny enough the laptop was more effective than the desktops were until around the 3rd year I was there when they upgraded them. They were selling the old computers for a tenth of the cost my laptop would turn out to be to anyone who wanted them."*

**264. [REDACTED] (ID 9164), Nevada-Henderson, 3/2002-3/2004:**

*"I had no knowledge that the amount of loans were being taken out, no grant programs, not much of anything. I went to one school, for a 2 year program, and somehow managed with both private and federal loans, grants, all separated into different loan groups. I still to this day don't understand what was done, how it was done, and how they can legally do this to people."*

**265. [REDACTED] (ID 9160), Nevada-Henderson, 9/2007-6/2012:**

*"When I wouldn't sign some of the loan paper work, they pulled me out of class into financial aid office and explain that if I don't sign the loan paper I would be drop out of school. I did not know how many loans I have "taken" out until I applied to purchase a home and was denied a*

mortgage “loan because of my student loans. They did not explain the difference between a pell grant, subsidize, unsubsidize, federal, private, or any other types of loan was.”

**266. [REDACTED] (ID 8952, 9417), New Jersey-Marlton, 6/2011-12/2013:**

*“When I went to enroll and sign documents to make it all official they made it seem like it was all the same and all one lump sum making it sound like my job I would get after I graduated would be more than enough to pay for it all and I believed them, only to find out 6 months after I graduated and still looking for work in my field that I had two loans to deal with instead of one like I was expecting.”*

*“When I arrived to enroll they didn’t explain to me the differences between a federal and a private loan they made it sound like one loan over all on top of telling me not to worry because the job they would get me when I graduated would be more than enough to pay my loans, but due to the failure to find me a job on top of having 2 different loans I am struggling[.]”*

**267. [REDACTED] (ID 8426), New Jersey-Marlton, 9/2007-9/2011:**

*“I knew this would cost quite a bit, but never knew how much. I also had no idea the amount of loans I had, what were private and federal, and if I ever got grants. It wasn’t until friends going to traditional schools told me about the grants their financial aide got them that I figured I might be getting a short deal.”*

**268. [REDACTED] (ID 9705), New Jersey-Marlton, CNS, 6/2014-9/2016:**

*“I couldn’t tell the difference between federal and private loans, the money talk was so vague and blanketed, I signed on hoping the jobs I’d get would easily pay back the loans. I never understood what was happening when my loans changed or anything[.]”*

**269. [REDACTED] (ID 8516), New Mexico-Albuquerque, 8/2006-5/2010:**

*“Every semester they would call you in to do the loans and never expressed how much I was taking out and what this could mean in the future. I never got the sense it was a big deal and was never informed differences with private and federal. Towards the end I was taking out a ton of private loans and they never explained or cared to say “look, you are up to \$120,000 plus” in loans. NEVER!!”*

**270. [REDACTED] (ID 8376), New Mexico-Albuquerque, Computer Networking, 12/2007-12/2009:**

*“I was misled about the amount of loans they were going to take out for the program and how those loans would be dealt with. IE. several micro loans were taken out for each semester each carrying its own high interest rate. I was never told the difference between federal and private loans and no one ever explained what type of loan i was signing for when a new one was taken out each semester. Towards the end of the program when i asked for more information on the loans and what it all ment i was refused information on my loan terms and refused help to review my loan documentation. ITT tech ran me into debt to the point that i could no longer qualify for more loans to complete the program, so they gave me a personal loan from the school itself to finish paying for the courses. The recruiting agent was extremely aggressive in getting me to sign paper work. The day I went to just get information about the school was the same day they signed me up for classes.”*

**271. [REDACTED] (ID 8649), New Mexico-Albuquerque, Information System Security, 3/2003-3/2007:**

*“When I enrolled at ITT, I asked if I could pay for some of my classes out of my pocket, I was denied and told that I had to apply for federal and private loans in order to attend ITT. I was just told to sign alot of papers with out being explained what they were.”*

**272. [REDACTED] (ID 5917), New Mexico-Albuquerque, Business Administration, 3/2004-9/2010:**

*“ITT did not give a total cost of the loan, they gave the principal but not amount of accrued interest, or the monthly payments of either principal only, or principal and interest. I did not understand the total amounts of the necessary loans, as i was not told the interest rates of my loans. It wasn't until after graduation that I found some of my loans had as much as an 11.5% interest rate. I was never told my interest rates. I was told I did not qualify for any grants and ITT did not encourage me to look for other sources of funding for my education. My loans were lumped together, both my federal and private loans were treated as the same thing. [] I was not told about options for funding, ITT wanted to handle everything, i could have shopped around for lower interest rates or handled the loans on my own, but ITT discouraged that.”*

**273. [REDACTED] (ID 8938), New Mexico-Albuquerque, Computer and Electronics Engineering Technology, 6/2007-6/2009:**

*“We were called into the office once every two quarters or so to sign loan paperwork. We were not told where the money was going, what it was going towards or when and how it was getting used. All they said is that we need to sign for the next disbursement and that they would use it to pay when and where it was needed. It was always confusing, and questions were never really*

answered. My last semester before graduation they told me how much I owe and what my monthly payments were going to be and I was shocked. Not to mention, there were multiple loans with multiple companies which I was unaware of as well. I was never told the difference between federal and private loans and didn't even know that I was getting both federal and private loans until I graduated. I am only aware now after unsuccessfully trying to lower my student loan payments which total \$650 a month with a 9% interest rate. Interest rates were another thing that were never discussed. I was never told that my interest rate would be 9% on a \$50,000 loan. If I would have known that I would not have gone."

**274. [REDACTED] (ID 7950), New Mexico-Albuquerque, 12/2008-6/2012:**

"They wanted me to get loans any way possible they would apply and get me loans just so that I continue to pay and go to school there. I did not qualify for some loans so they had me take my parents in and had them apply for loans. They never really explained what kind of loans or interest rates they just had us sign any loan that was approved and never gave me an opportunity of applying in other places for loans that would benefit me."

**275. [REDACTED] (ID 9654), New Mexico-Albuquerque, Criminal Justice, 12/2007-9/2011:**

"I didn't understand the total cost of the program and how my grants didn't fully cover the cost of each quarter. I didn't realize the amount of loans I would need considering that I qualified for the full amount of my grants. I didn't realize that I had federal and private loans on top of my grants."

**276. [REDACTED] (ID 8600), New Mexico-Albuquerque, 6/2009-11/2011:**

"I was told that the federal and private loans worked exactly the same way. The only difference was the company, there was only so much moneis I could take per company."

**277. [REDACTED] (ID 8113), New Mexico-Albuquerque, 6/2012-3/2013:**

"I was told I qualified for the maximum amount of student loans which lead me to believe everything would be paid for."

**278. [REDACTED] (ID 3646), New Mexico-Albuquerque, Applied Computer Science - Computer Network Systems, 6/2002-6/2004:**

"I was very young (18) and one of those statistics likely to default having come from a low income family. My recruiter filled out all the paperwork for me. I have managed to keep hardcopies all these years since 2002. [ ]The loan process was never explained to me. I ended up



*with about 8 different federal loans (half unsubsidized and half subsidized). I didn't know what the difference between subsidized/unsubsidized is. I later consolidated my federal loans in using FFEL."*

**279. [REDACTED] (ID 6435), New Mexico-Albuquerque, Computer Networking Sciences, 3/2009-6/2011:**

*"They vaguely mentioned the interest rates and never calculated what the monthly payment would be. Additionally, the tuition was for more than what the government would loan. A private lender was added to pay the rest, at an interest rate much higher than the government loan charged."*

**280. [REDACTED] (ID 7616), New Mexico-Albuquerque, 6/2011-12/2012:**

*"The whole explanation of the loans was very cloak and dagger."*

**281. [REDACTED] (ID 6007), New Mexico-Albuquerque, 6/2003-9/2007:**

*"Financial Aide rushed me through the process of signing paperwork for student loans, and my estimated repayment was nothing more than a few hundred a month. I was under the understanding that each degree program (Associates and Bachelors) were around \$30,000.00 each for a total of around \$60,000. I was never educated on how the interest works or how it was accrued. Now my loans are well over \$100,000.00 and still confusing."*

**282. [REDACTED] (ID 9517), New York-Albany, Computer Network Systems, 1/2007-1/2010:**

*"Majority of the times when I asked for my financial paperwork I was given the run around and never received them."*

**283. [REDACTED] (ID 7892), New York-Albany, Computer Electronics, 2/2013-7/2015:**

*"They told me i would have a degree for 33000. I owe 44000 and they tried to send me a paper saying i got a personal loan from them and never signed for an ITT tech personal loan. Told me i received scholarships bit still took the fed loan and did not deduct it[.]"*

**284. [REDACTED] (ID 8506), New York-Albany, Computer Drafting and Design, 9/2010-9/2012:**

*"Each semester I would meet with financial aid who would type a bunch of numbers in a computer and say "federal will give you this many dollars, so you'll need a personal loan for this many dollars" after the 2 years I realized they had taken out 14,000 in personal loans for me at 11% interest and I have about 8 separate federal loans."*

**285. [REDACTED] (ID 7639), New York-Albany, 1/2009-6/2012:**

*"I did not understand exactly how much I would be paying. Had I have known that I would have to pay \$54,000 for an education that I am not currently using because there is little to no entry level positions in my field. Also the classes I was told most of them were obsolete now and most of the programming languages are also obsolete."*

**286. [REDACTED] (ID 7490), New York-Albany, Computer Electronics, 9/2009-9/2011:**

*"They didnt explain at all about the high interest rates of the loans .I didn't know that I had a second loan it I graduated."*

**287. [REDACTED] (ID 7930), New York-Albany, Computer and Electronics Technology, 9/2009-6/2011:**

*"I was told to sign papers and let finance take care of the details, with no choice of who the lender was."*

**288. [REDACTED] (ID 9424), New York-Getzville, Computer Networking Associates, 9/2009-8/2012:**

*"A good portion of the loans I ended up with where never fully disclosed to me. There was a larger private loan that I don't remember ever consenting on that I found out about after graduating."*

**289. [REDACTED] (ID 9341), New York-Getzville, Drafting and Design, 3/2007-3/2009:**

*"I was not aware that my private and federal loans were separate until I started defaulting on one while paying what thought was the statement for the loan as a whole."*

**290. [REDACTED] (ID 8379), New York-Getzville, Information Technology- Computer Networking Systems, 9/2008-9/2010:**

*"It was never explained to me that I would have private and federal was different they explained it to me as if they were the something."*

**291. [REDACTED] (ID 6568), New York-Getzville, Computer and Electronics Technology, Computer Networking Systems, 6/2001-9/2004:**

*"I was thrown paperwork in my face to sign without proper explanation of how much interest the loans were for, no specific number was given, they just said, "Dont worry, you dont have to pay until you are done with school"."*

**292. [REDACTED] (ID 7826), New York-Getzville, Computer Networking Systems, 11/2002-11/2004:**

*“I was not advised of the difference between grants and loans. I was not advised about the difference between private student loans and federal student loans. Now I am stuck with a small federal loan with a low interest rate and a huge private loan with a very high interest rate.”*

**293. [REDACTED] (ID 9462), New York-Getzville, Computer Networking Systems, 9/2011-9/2013:**

*“I have 2 sets of loans, one set of government student loans and a temporary credit account from ITT. I had very little communication about the loans past the initial financial meeting.”*

**294. [REDACTED] (ID 7702), New York-Getzville, 5/2007-7/2009:**

*“I was lead to believe that I was taking our a loan from a single entity then after I graduate I started receiving calls from 3 separate entity’s telling me I needed to pay them money. I was lead to believe that all of my loans would be low interest federal loans not a mixture of federal and private loans.”*

**295. [REDACTED] (ID 7476), New York-Liverpool, Computer Networking Systems, 8/2006-8/2008:**

*“They never made anything clear about the loans and why they were taking out so many on my behalf. I know of at least 9 loans during my 2 year degree program with them and I know people in 4 year schools that only have a few loans. They never made it clear about the difference of private loans and federal loans. They never told me that my wages would be garnished and only I loan would be payed while the others sat that compounding interest. I pay more in student loan debt than I do for rent! The worst part is that is only being payed on 2 loans! Others are still compounding and not being payed. I can’t afford this. I was never told private and federal loans couldn’t be consolidated together. I was told all my loans could be combined into one but only once.”*

**296. [REDACTED] (ID 7923), New York-Liverpool, Computer Electronics, 11/2004-11/2006:**

*“I did not understand what the total cost was and was never told that private loans were needed because I believe that they were all Federal loans.”*

**297. [REDACTED] (ID 8770), New York-Liverpool, IT Network Solutions, 9/2003-5/2005:**

*“Yes when I first enrolled they didn’t tell me about cost of books not being included. They did not tell me that there was a limit on student loans that I would hit and have to take out private*

*non government student loans to finish the program. They did not tell me I would have to have a co-signature in the last semester because of the debt I piled up in beginning sessions. They did not disclose that these loans would be at a higher rate because they would be private. They just gave me documents to sign saying you need it to do one last semester and graduate.”*

**298. [REDACTED] (ID 8190), North Carolina-Charlotte North, Networking Systems, 1/2011-1/2012:**

*“They did not explain about the difference between federal and private student loans. I thought i was only using federal loans but they also signed me up for private loans.”*

**299. [REDACTED] (ID 9141), North Carolina-Charlotte North, 11/2008-6/2011:**

*“They took a private loan out that I didn’t know about til repayment came. The recruiter was fast talker so much She never let me fully look over what I was signing, I trusted that she was helping me make the right decision.”*

**300. [REDACTED] (ID 8065), North Carolina-Charlotte North, Information System Security, 6/2010-9/2013:**

*“I never knew how much my loans were for or the terms until my 3rd year. Each year I would go to finiacial aid to sign the papers but we never went over the amount, I assumed they were giving me grants.”*

**301. [REDACTED] (ID 8489), North Carolina-Charlotte South, 9/2008-9/2011:**

*“They did all our financial aid for us , they never gave us our pell grants. When I asked they said they don’t issue pell grants to students anymore.”*

**302. [REDACTED] (ID 8098, 7772), North Carolina-Durham, Network Systems Administration, 9/2014-6/2016:**

*“When i signed my paper work to go to school there the lady was almost harrasing to an extent. they would throw a bunch of paperwork out on the table that would build up their school and how it will change your life without going over the fine print. I was unaware that you could even use private loans for school. I didnt even hear private loans come out of any bodies mouth there. They would pressure you to sign quick. I would have to sign something every quarter or i would be kicked out. little did i know they were taking loans out all the time. they would say its just making sure your fasfa is up to date or current. i also had to pay out of pocket some for class that they said my loans didnt cover all of the tuition. then after i paid it took them a month or so to cash the check. they probably pocketed that money more than likely. now i have 8 loans in my*

*name for a worthless degree that i have not even got in the mail yet and iv been out for 3 months.”*

*“They needed loans which i knew they would but then they asked for money to pay what the loans didnt cover. Which if i took out loans and had scholarships what was the extra money for. It also took them a month to cash my check which is kind of shady to me.”*

**303. [REDACTED] (ID 8946), North Carolina-Durham, 7/2013-9/2015:**

*“I was originally told that my loans would be processed once a year, I was not told that they were processing multiple loans per semester during the once a year occurrence. I thought I was signing for ‘x’ number of loans for the entire year, not ‘x’ number per semester.”*

**304. [REDACTED] (ID 8405), North Carolina-High Point, Nursing, 8/2011-3/2014:**

*“They never really explained the paperwork to me and so basically I didn’t know what I was getting in grants and how much of a loan I would have to do each quarter. What I couldn’t understand was If I was getting grants then why was I having to take out so many loans? No one could or wouldn’t explain it to me they would just say you need to sign this paper. I know that was probaly dumb on my part but I knew if I didn’t finish this program then I would be left with loans to pay back with no degree to show for it.”*

**305. [REDACTED] (ID 9123), North Carolina-High Point, Information Technology Computer Network Systems, 6/2010-12/2012:**

*“ITT definitely treated federal and private loans as if they were the same thing. When I first got accepted to ITT they told me I needed to sign up for the Fed Loan program and the Peaks Loan program if I wanted to go to that school. They did not explain anything about either program or give me any other options. I also feel like they refused to disclose the loan terms because they just scrolled to the bottom of a screen and told me where to sign. I was not worried at the time because I was guaranteed that I would have a great job and would be able to pay the loans back no problem. After I graduated I was told I owed a small loan directly to the school and I was not told anything about that ahead of time.”*

**306. [REDACTED] (ID 3766), North Carolina-High Point, Computer Networking, 9/2009-3/2011:**

*“I got a stack of paperwork and instead of letting me read it all and go through my counselor talked about each page and what I was signing. I now realize she only disclosed the good and promising lies they tell. I couldn’t take it home nor did I get copies of everything. Only certain copies and was told I’d have 6 months til I start repayment on any loans.”*

**307. [REDACTED] (ID 9227), North Carolina-High Point, 3/2012-3/2014:**

*“I never understood the amount of the loans necessary. I would go into an office with a financial aid officer, type in my information. The officer would then take over typing. I would then type in my information again for approval and that was it. There was never a breakdown of what exactly I was paying for.”*

**308. [REDACTED] (ID 9630), Ohio-Akron, Drafting and Design, 3/2013-3/2015:**

*“I think by giving us students a scholarship to make us think that we were getting a deal. as I filled out the forms online with the student representative they would tell me that I qualified for some kind of scholarship. it made me feel good that I was getting something when my credit was bad. so I took it. they made you feel like you were going somewhere in life. I was even told that I could keep the scholarship if I came back to school, which was another factor in going back[.]”*

**309. [REDACTED] (ID 9419), Ohio-Akron, Computer and Electronics Engineering Technology, 9/2010-12/2012:**

*“This is where I feel the school really hurt me. Not once was anything about the loans ever explained to me. They went through and did all the filling of the loans on their own and just had me sign them. I really wished I knew then what I know now about the whole situation. The only thing they mentioned was I would be getting a federal and a private loan. Also a loan directly through them. They never explained the difference between the two either. I never would have gotten a private student loan if I knew how harsh they can be. I never knew how much the whole thing was going to cost me until the very last time I met with them. That’s when I received the paper work breaking down the loans and how much I was really going to have to spend. I wish they would’ve made the loans very clear up front so I knew exactly what I was getting into. They basically brushed it off like I had nothing to worry about. They always seemed to rush though it too. Never took the time to break everything down for me.”*

**310. [REDACTED] (ID 9121), Ohio-Columbus, Computer Networking Systems, 5/2009-7/2010:**

*“They did not discuss the loans at all with me they told me the total cost and called my mom over the phone for her personal financial information, had me sign some papers, and then I went on my way. After i started repaying my loans I recieved a letter from a collections company for roughly \$4,500 that i owed ITT. ITT never tried to bill me before hand and infact they told me my loans would cover the whole cost.”*

**311. [REDACTED] (ID 6143), Ohio-Columbus, Computer and Electronic Engineering, 9/2010-6/2012:**

*“They treated the process of signing of for grants as very secretive. They would not tell me when they applied me for one or which ones they did. I only ever knew I had received a grant when I got paperwork in the mail letting me know the amount had been applied towards my loans. They did not explain there might have been private loans or what the difference between them would be. They offered to do the PLUS loan in my fathers name, which we did apply for, though my father was in retirement and we hadn’t thought would have qualified, since he wasn’t really making any money. We hadn’t known that repayment for it would begin immediately, or how much the loan might balance - we were told that he would apply, and if accepted, he could decide how much to apply for within a thresh hold he was approved for. Instead, he were next informed the amount that had been taken out of his name and that it was due.”*

**312. [REDACTED] (ID 9546), Ohio-Dayton, Computer and Electronics Engineering Technology, 12/2010-12/2012:**

*“I was never told about how and when I was to repay my loans. I was not even told about my private loan being sold off the another loan servicer and Sallie Mae becoming navient leaving me blindsided be unexpected payment request and having no info on how and why I had them as lenders. Another part that had me concerned about my loans was the fact they need me to take out a private loan as well. My federal was not maxed out and I didn’t think it was needed. Especially since it was a \$11,000 dollars compared to the \$33,000 that was taken federally.”*

**313. [REDACTED] (ID 9623), Ohio-Dayton, Criminal Justice, 3/2007-12/2009:**

*“Did not explain the difference in the loan types or the cost each quarter. Paperwork signed without my permission and after I was already done with the program. No explanation of my grant amounts and how the grants were dispersed.”*

**314. [REDACTED] (ID 7470), Ohio-Dayton, Computer Engineering/Electronics Technology, 8/2004-5/2006:**

*“I was not given any choices between private and federal loans. At the time, I didn’t know any better. But I was told I absolutely had to take our private loans or I couldn’t attend the school. I was also forced to find co-signers. I don’t remember signing loan documents at all, or being informed about terms or amounts of loans.”*

**315. [REDACTED] (ID 8912), Ohio-Dayton, Computer and Electronics Engineering Technology, 9/2006-8/2008:**

*“First off I did not understand the difference between federal and private loans. They didn’t go into detail on these issues to which I didn’t know to ask.”*

**316. [REDACTED] (ID 9242), Ohio-Dayton, Computer Networking Systems Technology, 12/1999-12/2001:**

*“I knew that I couldn’t afford to pay for the school in the situation I was in but was told that I could easily get grants that would cover the majority of my cost because I was a veteran. For the rest of it I could take out small loans to cover. I was told that loan interest rates for students never went over 2-3% and I could small payments for years if I had to so not to worry. They filled out paperwork for me and had me sign telling me that I was filling out all the paperwork I needed to get the grants and loans. I was told in a few days that I qualified ‘for funding’ and everything was taken care of so I could start the program and they would get with me to explain things. After a couple weeks I hadn’t been contacted so I went to the financial aid office to find out how many grants I had gotten. It turns out that I only qualified for loans and that I would also need to make monthly payments to stay in the program. They told me that they would resubmit every semester and I would probably qualify later so not to worry too much because I would be making more than enough money with the degree to pay back loans if I did not end up not getting grants. I had already started the program and rearranged my work schedule to accommodate it so decided to stay because I needed something to move forward and thought it would be lie they said. It turns out that I wasn’t able to make the money they said I would make and the degree wasn’t worth it even if I had gotten grants.”*

**317. [REDACTED] (ID 7681), Ohio-Dayton, Computer Networking, Information Security Systems, 6/2006-6/2013:**

*“I was mislead greatly by ITT tech’s promise of how the loans worked and that they would be affordable payments. First off, I was told ‘d receive a military discount but later came to find out that I was charged the same rate as all other students. They also took money from my military benefits but I’m not certain if they were ever applied to the loans given to me by ITT tech, whom did not let me choose my lender or give me options. They also did not express interest in any potential grants or even let me apply for them. The federal and private loans were treated as if the same type of paperwork and I was rushed through the process without fully comprehending the gravity of their cost. I was told the federal loans would cover all of my education up to my bachelors degree, but on my last three quarters was told this was not the case and that I had to take out a private loan from ITT tech to finish my degree.”*



**318. [REDACTED] (ID 8831), Ohio-Hilliard, Computer Network Systems (Associates); Information Security Systems (Bachelors), 8/2007-7/2012:**

*“The loan system always seemed a bit off to me, but having just graduated from high school and having no knowledge of how things should work, I took them at their word. I now know I was incorrect in doing so. Through the course of my enrollment at ITT, I was forced to take out both private and federal loans, and at one point I remember the person I spoke with about loans claim the 10.75% interest rate I received on one loan was the “lowest rate they had ever seen for that loan” and how “impressed they were I was able to get a rate that low”. Of course I now understand that’s a horrible rate, but it didn’t stop me from being forced to take multiple loans out ranging from 6%-10.75% even though my credit score was well above 700; as was my cosigner’s. They never properly explained how the interest would compound, nor did they give me any options when it came to my loans, only “here’s your loan, sign on the line, please”. This led to multiple private and federal loans from multiple lenders, which led to an initial minimum monthly payment of ~\$1,100 once I was required to start repaying on my loans. I’ve been able to have that reduced to ~\$600/month now that I’ve consolidated loans, but even after consolidation I still have loans through four separate lenders, which is quite the hassle to deal with. They never once explained the difference between federal and private loans, nor gave me the option of federal over private; they forced both on me stating they were the best loans possible.”*

**319. [REDACTED] (ID 8984), Ohio-Hilliard, Multi Media/Graphic Design, 9/2005-5/2007:**

*“They also never fully told me how much each loan was. Once the person told me ‘It is easier if you don’t read it this whole process goes easier. At the young age I didn’t think ‘educators’ would lie to me. They were never around when I had questions. Only around if they wanted me to sign something. They never explained to me how I was getting both federal and private loans. They never explained what it all could me. They only called it ‘Loans’.”*

**320. [REDACTED] (ID 9317), Ohio-Hilliard, Masters in Business Administration, 3/2013-6/2016:**

*“They did not talk in detail, all they did is make you fill out the forms so you can get approved to go to school, the excuse is it will all be clear when you are about to start re paying[.]”*

**321. [REDACTED] (ID 9220), Ohio-Hilliard, Associate’s Degree of Science in Nursing, 9/2010-3/2013:**

*“ITT was definitely misleading about how we would be paying for the program. The employees did all the process themselves and just presented the documents to us to sign without reviewing what type of loan it was, or any of the loan terms such as the interest rate, what payments would*

be, or any other pertinent information. They treated all the loans and grants the same, and did not even disclose whether they were federal or private loans.”

**322. [REDACTED] (ID 8992), Ohio-Hilliard, 9/2015-5/2016:**

*“I never got to talk to anybody about my finances after my first enrollment meeting. They forced me to sign paperwork without discussing what it was with me. Told me if I didn’t sign I would be kicked from the program and lose everything.”*

**323. [REDACTED] (ID 8028), Ohio-Hilliard, 8/2007-2/2009:**

*“When i signed my loans i was never shown any proper documentation i was only told where to sign. I was pulled out of class several times and told to go see financial aid and they needed to have me sign some things. I was told that i had to sign these documents so that i could stay in class. I was told they were just documents to help with financial aid. The interest rates or terms of loan were never disclosed verbally to me. Then i was asked to sign i was rushed through looking at the documents before signing because they said they were busy and had other students to see and if i did not sign right away i would have to leave the campus for the semester and then re enroll after the semester. They never disclosed the full amount of the loan and was pressured into signing in fear of having to wait another semester to re enroll. So i signed so i could continue classes.”*

**324. [REDACTED] (ID 9221), Ohio-Hilliard, Associate’s Degree of Science in Nursing, 9/2010-3/2013:**

*“ITT was definitely misleading about how we would be paying for the program. The employees did all the process themselves and just presented the documents to us to sign without reviewing what type of loan it was, or any of the loan terms such as the interest rate, what payments would be, or any other pertinent information. They treated all the loans and grants the same, and did not even disclose whether they were federal or private loans.”*

**325. [REDACTED] (ID 8488), Ohio-Hilliard, RN Program, 8/2012-3/2014:**

*“They told me that I was getting Finacial aid not loans. Also I don’t remember signing anything, and heaven forbid you wanted to review any paperwork. When I would inquire conveniently no one was available They did everything you could and could not imagine. Even demanding I pay the school directly or I would not be allowed to continue.”*

**326. [REDACTED] (ID 2727), Ohio-Maumee, Business Technology, 1/2009-9/2010:**

*"I didn't have any clue how much it would cost me. They rushed me through the whole loan process. They gave me a private loan that I thought was a school loan at 0%. I also thought according to them the federal loans were grants that I didn't have to pay back. The entrance concilling was done by them not me. Only reason I know about the entrance concilling is from my other schools."*

**327. [REDACTED] (ID 7465), Ohio-Maumee, Criminal Justice, 3/2007-3/2009:**

*"The total cost was never mentioned. There were more loans taken out than necessary. Things were never explained in detail. It was mostly sign here and there and let move forward kind of process. Never explained the difference between private loans, federal loans, grants and loans. Unsubsidized and subsidized loans."*

**328. [REDACTED] (ID 7966), Ohio-Norwood, Computer Networking Systems, 8/2006-5/2007:**

*"I was never informed that if I withdrew from the campus that I would still owe the amount. I was never explained why I owed the amount I did even though I withdrew under a year and other students who attended the time frame or less owed far less than me. I was never explained what exactly my loans were or how the loan system worked. I was pressured into getting high interest loans with no co-signer and no previous credit history at the age of 19."*

**329. [REDACTED] (ID 8939), Ohio-Norwood, 9/2006-9/2009:**

*"When I first started signing papers I was told the total amount for my degree would be 24k to 26k. I thought it was pricey but from all of the misleading nonsense they kept feeding me about we would get more attention than someone who attended a different college I was okay with it. [] My total debt ended up being of \$40,000 and not the \$25,000 I was originally told."*

**330. [REDACTED] (ID 8491), Ohio-Norwood, Computer Networking Systems, 6/2006-6/2008:**

*"I was totally misguided on the financial aid aspect. For me unfortunately some of my loans are private along with federal. I had no idea about this, and I thought ALL of my loans were federal. With that ive learned the private ones are extremely difficult to pay with high interest rates. They would explain that since I worked 40 hours a week making minimum wage I wouldn't qualify for any help; they would force me to sign things saying I only have minutes to sign them or the paper work on this awesome rate they gave me would be invalid. I never once understood the amount*

*of student loan debt I would be in. They made it seem like I would have such low minimum payments and interest rates.”*

**331. [REDACTED] (ID 9374), Ohio-Norwood, Network Systems Administration, 3/2012-12/2013:**

*“Interest rates on my loans were not disclosed when signing for each disbursement.”*

**332. [REDACTED] (ID 7910, 3831), Ohio-Norwood, Computer Aided Drafting and Design, 9/2006-9/2008:**

*“They rushed me through the loan process. I was not aware private loans had been taken out until my 6th quarter. They said it was to “continue me” in the program.”*

*“They misled me on the amount of loans necessary and rushed me through the application process. Nothing was ever explained in detail. I have 9 total loans out and paperwork for only 8 of them. I cannot determine where this ninth loan came in. The difference between private and federal loans was never explained in detail to me. I was supposed to owe a total of \$42,107.00. It is now up to \$ 44,000. I have made payments for 7 years and have never once defaulted.”*

**333. [REDACTED] (ID 6372), Ohio-Norwood, 3/2007-9/2009:**

*“I was originally told federal grants would cover the cost of my education. During my final semester I was informed I would need to take out a private loan with them in order to graduate.”*

**334. [REDACTED] (ID 8292), Ohio-Norwood, 3/2007-3/2009:**

*“I was not directly informed of the different types of loan that were associated with attending school. As I advised the advisor that I was unfamiliar with the process and that they was the 1st school I have visited and looked into.”*

**335. [REDACTED] (ID 7928), Ohio-Norwood, 12/2009-12/2011:**

*“They failed to mention that the private loan I would need to have interest rates as high as 14.75%.”*

**336. [REDACTED] (ID 8212), Ohio-Strongsville, 9/2008-9/2010:**

*“I had no idea of what type of loans I was receiving. Interest rates were never disclosed. I was not even given a choice. I was informed that financial aid and grants would pay for a large part of my tuition. When I saw the amount of loans I had after graduation were unbelievable. I had no idea why they were so high. No one explained this to me.”*

**337. [REDACTED] (ID 9475), Ohio-Strongsville, Information Systems Security, 9/2006-6/2012:**

*“I only had to fill in necessary information and told that they would be signed at a later date. multiple occasions I asked to get signed documents for my records and told that the originals could not be released. I asked why many loans were showing up on my credit report when I only signed for one loan I was told this was the structure and by signing one loan that allowed ITT to process the full amount in various loans. I asked for terms of the loans and was told that information could not be released and that I would pay ITT, not the loan servicer. [ ] I was appalled to see that once I requested the loan information that some interest rates were over 17% and that I had approved the loans. Out of 36k of private student loans I had approved a single 5k loan to cover a quarter because they said my federal loan allotment had run out and I had to sign the loan or the whole quarter would be wiped out and I would not get credit for any of my classes.”*

**338. [REDACTED] (ID 8980), Ohio-Strongsville, Multimedia, 5/2003-9/2006:**

*“They did not explain and I was not aware of the cost and risk of taking on \$20k in private loans at 10 - 13% interest, along with \$20k in federal loans. They said I did not qualify for more in federal loans and the only way I could finish was to take private loans. I was never given information on the difference or how high the interest rates were. I was not informed I would be graduating with a monthly student loan payment of \$500+.”*

**339. [REDACTED] (ID 9283), Ohio-Strongsville, Computer Networking Systems, 7/2008-1/2011:**

*“The loan officers at ITT were very different than the officers at the university that I got my Bachelors degree. Att ITT it was never clear weather I was getting government loans or private loans and the interest rates for payback were not discussed. I was basically presented with a packet of papers and hurriedly made to sign them.”*

**340. [REDACTED] (ID 2628), Ohio-Strongsville, Programming, 4/2002-9/2002:**

*“I was told I didnt have to repay until after graduation. I started recieving bills for the loan about 3 months after i started.”*

**341. [REDACTED] (ID 9083), Ohio-Warrensville, Computer and Electronics Engineering Technology, 12/2006-12/2008:**

*“They told me that my private loan and my federal loan was one in the same but when i started paying for what I thought was one loan, turned out to be two completely different loans witch i current cant pay both at the same time.”*

**342. [REDACTED] (ID 8201), Ohio-Warrensville, Criminal Justice, 12/2008-1/2009:**

*“I wanted to get a loan from my bank or pay for it myself and I was told I had to get the loan they provided me in order to go to there school.”*

**343. [REDACTED] (ID 9488), Ohio-Warrensville Heights, Nursing, 6/2013-6/2015:**

*“There were times when my named was signed for things that I do not recall. I never received the time to properly read over anything regarding student loans. It was always someone in control of the mouse clicking things for me and telling me to “sign here”, “initial here”. I was also told that I wasn’t eligible for a refund check, which wasn’t true, and that if I was eligible they would send the money back so that my loans would be lower, false.”*

**344. [REDACTED] (ID 8626), Ohio-Youngstown, 1/2010-1/2012:**

*“Did not understand my financial aid. Was not explained anything about my loans and who they were from.”*

**345. [REDACTED] (ID 7451), Ohio-Youngstown, Computer Network Systems, 9/2004-3/2007:**

*“The whole process was very misleading as I remember seeing so much paper work and being told to sign here and there. Without any real understanding of all of the student loans. Not understanding the difference between the federal and private loans. They were treated as the same thing.”*

**346. [REDACTED] (ID 7987), Ohio-Youngstown, Drafting And Design, 10/2006-10/2008:**

*“When I was at ITT I was in my early 20’s, the company did not explain the different type of loans available, how grants work and how much federal aid vs private loans I was taking out. I felt it was like sign and just give us your money and you are fine.”*

**347. [REDACTED] (ID 2574), Ohio-Youngstown, Criminal Justice, 12/2009-3/2014:**

*“I was told that I was getting scholarships and never seen them applied to the program. I was told it would not matter about my loans as they would be very low payments. I was signed up for loans that I did not even know I was signing up for. They moved loans and grants all around, that I had no clue what was what.”*

**348. [REDACTED] (ID 9362), Oklahoma-Tulsa, 9/2013-12/2015:**

*“I was told my total loans for repayment were 10,000 cheaper than I’m seeing now with Navient.”*

**349. [REDACTED] (ID 9067), Oklahoma-Tulsa, Information Systems Security, 8/2006-1/2008:**

*“I was not told I had any other options aside from what they told me. They pushed me to get co-signers so the loans would go through. I didn’t really get a chance to review loan documentation or see the full details of the loans I was taking. I got pushed pretty hard into just signing and everything would be great. I would be able to get a job right after school and make enough to live and pay back all the loans. The difference between the types of loans was never explained. This was a huge letdown. I found out much more information about federal vs private once I left school and was pretty upset about the ones I was pushed into getting.”*

**350. [REDACTED] (ID 8357), Oklahoma-Tulsa, 9/2013-9/2016:**

*“When we first arrived at ITT we were told not to take the Parent Plus loan under any circumstances. Yet each year, they forced us to sign up for it knowing we didn’t want. We were told by others that any loan we could get was a good loan. This was all within the same building. We would get paperwork after paperwork from loan lenders telling us things we had no idea what they were about. ITT always seemed lost and confused when we would tell them about our loan situation.”*

**351. [REDACTED] (ID 5836), Oklahoma-Tulsa, Electronics and Communications Engineering, 1/2009-1/2013:**

*“I had no idea how much the total cost for my degree was costing me until I graduated and I had to start paying back the loans that they took out. They didn’t even offer to go over the loan information with me prior to my graduation, all they did was have me sign paperwork and told me I started on that following Monday.”*

**352. [REDACTED] (ID 7980), Oklahoma-Tulsa, 6/2014-6/2016:**

*“I sent scholarships I received from the Osage tribe to them. They never applied the checks to my account and never canceled my loans for that amount. They would never tell me how much I owed and when I asked for paperwork they told me I was allowed to have it. I fought with them for two years over paperwork and finally received a statement when school was almost over, stating I had a \$4,000 credit towards me for overpayment. They never told me. It should have actually been an overpayment of about \$8000 that should have been applied to my account and then loans for that amount would be returned. They never did anything.”*

**353. [REDACTED] (ID 8731), Oklahoma-Tulsa, Project Management of Construction, 3/2010-12/2014:**

*“They said they had all kinds of grants and/or scholarships we could apply for and when it came time to fill out for those it was “I’m sorry those are no longer available or I’m sorry those have already been used up.””*

**354. [REDACTED] (ID 7732), Oklahoma-Tulsa, IT Department, Software Development, 6/2015-3/2016:**

*“While signing with ITT and all the loans and grants they wouldn’t let me read the full terms, they would just skim through it. They told me my grants would cover for everything and I wouldn’t have to pay anything back.”*

**355. [REDACTED] (ID 9531), Oklahoma-Tulsa, CCNA, Networking, CNS, Communications, 8/2006-3/2016:**

*“There were several times in the early years 2006-2008 where the finance manager/officer would inform me they went ahead and finished the form and sent it on. In fact my name is misspelled in all my student loans. They would detour my questions about loan status and tell me the interest would not be too bad, but never gave me any kind of number. I was often left to dig through my own records to find any sort of info, as they would always ignore the question or change the subject to something serious, like something about payments on loans even though I was still enrolled at that time.”*

**356. [REDACTED] (ID 3168), Oregon-Portland, 6/2008-3/2013:**

*“I never understood how much of my education was actually from private funding, ie PEAKS. I thought that I didn’t understand that my private loans could be rolled up in my loan consolidation. I thought I owed no more than four or five thousand in “Temporary Credit” when it turned out to be \$20,000[.]”*



**357. [REDACTED] (ID 8373), Oregon-Portland, 9/2007-12/2011:**

*“They never made it clear on who I was able to borrow from or how many loans I needed to attend. They made it sound like all I needed is 1 federal loan and one private loan. Then they had me take out a few more loans after a few quarters, but I just did it because if I didn’t I wouldn’t be enrolled next quarter. I didn’t want to get stuck with loans and no degree to show for it. I was told not to worry about the process and I look back with little understanding of how things could have been different. But when I was in the financial aid office they presented me with “this is what you need to continue education for next quarter. read and sign this...” They acted like the private loans were no different from the federal ones. Saying it was just not loans from the government since they can only do so much under their umbrella. After graduating it was a rude awakening to see some of the stark differences in the public/private loans... I was part of the presidential scholarship which was supposed to save me 20% on my enrollment each quarter after beginning my 3rd year. Not really sure how that was applied to my schooling financially I just remember ‘signing up’ for it since I was eligible.”*

**358. [REDACTED] (ID 8377), Oregon-Portland, Computer Networking Systems, 3/2009-3/2011:**

*“The company’s recruiters preyed on me and I didn’t understand the lifelong burden of debt I was agreeing to. They did not understand and clearly explain the debt repayment options so I am left with a much higher payment than I expected causing financial hardship. They did not explain any differences from federal and state loans. They did not explain to treat grants and loans as the same thing. They did not explain the total cost of the program. Several occasions I was told that the loans I had would not cover the costs and I had to reapply for additional funding.”*

**359. [REDACTED] (ID 8689), Oregon-Portland, Construction Management, 6/2008-12/2012:**

*“The financial department told me to take dual programs to lower the costs of my student loans. I never got to review or look over my paperwork. They made me feel dumb when I asked questions. They also told me my loans would be a set amount, and the interest rates would be a locked in rate. I just found out my loans were nearly doubled what I was told, and my interest rates are triple the rates promised to me.”*

**360. [REDACTED] (ID 7809), Oregon-Portland, Computer Electronics Engineering Technology, 4/2011-6/2012:**

*“Along with that they had me in subsidized and un-subsidized federal loans and when that wasn’t enough to cover tuition I was forced to take out a private loan to cover the remaining cost at an alarming high interest. Little did I know that this private loan would amount to over double*

*the original loan amount if paid through the full term. I was also never made clearly aware of how much the payments on these loans would be when the time came to repay them.”*

**361. [REDACTED] (ID 7462), Pennsylvania-Greentree, Electronics Tech, 9/1995-9/1997:**

*“I did not understand how the loans worked. I was supposed to have some kind of credit being originally from Ohio that Pennsylvania gets, I did not understand what it was. It was never really explained to me.”*

**362. (ID 2712), Pennsylvania-Greentree, Multimedia Technologies, 1/2006-1/2007:**

*“They did not help me to understand the repayment terms and overall cost of my loans. They also did not explain the difference between federal and private loans.”*

**363. [REDACTED] (ID 8046), Pennsylvania-Harrisburg, 9/7-12/9:**

*“The overall amount of the schooling changed nearly every quarter, with out any factual evidence or warning that it was happening. I was also told many times that I qualified for no grants and must take out more loans to continue schooling, but never reveled the amounts I had to pay to continue schooling. Sometimes these were expressed as federal loans, sometimes they were referred to personal loans, but interest rates and terms were NEVER disclosed and I was merely handed a paper and was asked to sign if I wanted to continue school.”*

**364. [REDACTED] (ID 5354), Pennsylvania-Harrisburg, Electronics Engineering Technology, 6/2013-12/2014:**

*“ITT financial support employees were constantly changing, quitting, and giving goes information. They made it increasingly difficult to obtain information on my loans, grants, and other tuition information.”*

**365. [REDACTED] (ID 7500), Pennsylvania-Harrisburg, 9/2010-6/2012:**

*“When I began my enrollment I was under the impression that I would be receiving grants that did not have to be paid back. It was not until my 3rd semester that it was disclosed that I was receiving loans that needed to be paid back once I stopped attending school.”*

**366. [REDACTED] (ID 4800), Pennsylvania-King of Prussia, 9/2005-8/2007:**

*“The difference was not made apparent to someone that was new to these terms and situation. It was stated that these are the loans that you will need. No choice was given to change or look for others.”*

**367. [REDACTED] (ID 8321), Pennsylvania-Levittown, 9/2010-6/2012:**

*“The financial advisor stated me I will only be paying back 10 grand, 2 years after I graduate my loan is over 34000 . They said that my federal loan that I received I did not have to pay that back just what I owed the school.”*

**368. [REDACTED] (ID 9511), Pennsylvania-Levittown, Information Technology, 6/2011-6/2013:**

*“I was led to believe that due to my situation I was receiving grants for my education. I was told that since I was a minority taking care of my nephew, my education was being covered by grants. I repeatedly made it clear to them that I couldn’t afford to become buried in school debt because I was working in at job with no secure income at the time. They ensured me that the grants were covering my cost.”*

**369. [REDACTED] (ID 7813), Pennsylvania-Levittown, CNS, 1/2010-6/2012:**

*“During enrollment in Richmond and at the Bensalem campuses, I was told that I did not have to make any payments on the loans as long as I was in school and that the loans would stay with one company. This ended up being a lie. While still in school, my loans changed at least three times that I recall, and each time the interest rates climbed.”*

**370. [REDACTED] (ID 8740), Pennsylvania-Mechanicsville, 1/2003-9/2005:**

*“I was not informed that I would be receiving private loans as part of my financial process until I received a collections notice from them after I graduated. The only part of the agreement I was aware of was the federal subsidized and unsubsidized loans.”*

**371. [REDACTED] (ID 6691), Pennsylvania-Monroeville, Computer Network Systems, 6/2006-12/2008:**

*“I had multiple loans with ITT and looked to them for guidance on how to obtain loans and grants and find the best lowest cost for me. They instead stuck me with high interest rate loans and did not work in my best financial interest.”*

**372. [REDACTED] (ID 8813), Pennsylvania-Monroeville, 8/2005-1/2007:**

*“It was never explained of the long term commitment of the private loans. Or the interest sky rocketing once you got out of school. Not once was the future discussed with loans or anything of that nature. I was also urged to sign the documents in my name the day of the loan meeting. I never knew school would cost me this much, especially with the private loans.”*

**373. [REDACTED] (ID 8140), Pennsylvania-Philadelphia, Computer Drafting & Design CAD, 1/2015-9/2016:**

*“I thought I was getting only scholarships and free grant money not private and personal loans that have to be repayed with no job now I have more debt than education and no where to transfer these credits and complete a CAD program without being forced to start again[.]”*

**374. [REDACTED] (ID 9027), Pennsylvania-Pittsburgh, Computer Science, 6/2011-1/2013:**

*“Not once was anything brought to my attention about what my loan payments would be or for how long.”*

**375. [REDACTED] (ID 8902), Pennsylvania-Pittsburgh, 3/2007-6/2009:**

*“Before graduation, I had thought my loan payment would be around the 70-100 dollar range. I found that after graduation, my loans were split between the different semesters, and that I owed about 70 PER semester, making my loans over 200 dollars a month.”*

**376. [REDACTED] (ID 7728), Pennsylvania-Tarentum, 3/2008-6/2010:**

*“I was under the assumption that every thing was going to be federal but it was not. I have a huge private loan from them. I also was not told how expensive this all really was going to be.”*

**377. [REDACTED] (ID 9195), Pennsylvania-Tarentum, Criminal Justice, 8/2009-12/2010:**

*“The whole signing of the loan process was a whirl wind and was never really made clear to me of what or where exactly the money was coming from. They basically set me up on a computer and clicked through having me sign electronically for the loans. I wasn’t ever gave my information to log into or view those accounts or the documents that I was signing. It was a overload of information and they pressured that I was only able to have so much time because of the next semesters classes starting and needing everything completed before hand.”*

**378. [REDACTED] (ID 8822), South Carolina-Columbia, Criminal Justice, 3/2010-6/2012:**

*“Well I first started out I was told that this was a private school and the loans would be alot different from public school, well I was discussing the loans and payments I was told that they all were under the same umbrella with little to no explanations when I tried to find out what the terms and conditions of my students loans. I was never given the terms of my loans or my financial aid. I was totally misled when Navient began calling saying that I owe such an absurd amount of money.”*

**379. [REDACTED] (ID 9496), South Carolina-Greenville, 2/2001-3/2010:**

*“I was told that my pell grant would cover most of the cost and did not know that I had so much in loans until I was contacted by Sallie Mae.”*

**380. [REDACTED] (ID 4879), South Carolina-Greenville, Computer Networking Systems, 1/2001-1/2003:**

*“When I completed the loan process, I felt as if I had bought a used car from a shady car dealer. I was completely unclear on the terms of the loan, totally cost, etc. Had I fully understood what was happening, I would have been much less likely to committ to it.”*

**381. [REDACTED] (ID 8033), South Carolina-Myrtle Beach, Electrical Engineering Technology, 8/2013-10/2015:**

*“They basically put all of the loans together and said that there were loans that we would have to pay back and some that we did not. But, I did not fully understand the process. And, when it came to refinancing for the next quarter, all they had me do is sign a couple of things and didn’t discuss details.”*

**382. [REDACTED] (ID 8305), Tennessee-Chattanooga, Information Systems Securiry, 12/2007-2/2011:**

*“The ladies in financial aid did the best they could, with the knowledge they had. We were told that ITT had lost its funding through sallie mae and they would find us another lender. We were told they would be Federal backed too. After graduation i found out that loan was a scam . They pushed my fellow students into a loan program that was private and could not defer with a high interest rate. This was not disclosed to us until after we graduated and the loan came due immedietly.”*

**383. [REDACTED] (ID 5682), Tennessee-Cordova, Drafting and Design, 1/2006-1/2008:**

*“They were never clear on the bottom line cost. They kept waving prospective wages at me and have me sign for small loans telling me it was financial aid (free money). Never did they explain the difference in private and federal loans. It would take literally 5mins each quarter for financial aid....It was made out to be such a quick process and didn’t require more than just a few clicks on the computer...”*

**384. [REDACTED] (ID 8259), Tennessee-Cordova, Construction Management, 9/2007-6/2011:**

*“They did not explain the difference between a Federal loan and a Private loan. They said that when it was time to pay my loan back that it would be one payment, when in reality, it’s several.”*

**385. [REDACTED] (ID 5530), Tennessee-Cordova, Information Technology - Multimedia, 9/2004-6/2007:**

*“I don’t believe I was summarily and sufficiently educated about the severe amount of repayment, but was assured that the job I would get would cover any repayments regardless of what they would be. If I had known the immense nature of fiscal responsibility and that I would not be receiving any job placement assistance, I never would have enrolled.”*

**386. [REDACTED] (ID 8569), Tennessee-Cordova, 1/2012-6/2013:**

*“I was under the impression that I was taking a loan out for ALL of the semesters at once when I started but thought my time I would get called in about different loans that were needed for me to attend the semesters. And on top of that I didn’t know about the private loans that were being used also.”*

**387. [REDACTED] (ID 8682), Tennessee-Johnson City, Network Systems Administration, 9/2012-9/2014:**

*“ITT Technical Institute did not fully disclose the cost of attending when signing the financial aid paperwork. The process was rushed through because it was done at the last minute. If I asked questions about the cost, the financial aid person dodged my questions and said I would get a copy of the paperwork later. The paperwork had the cost of attendance but not how much my loans were. I found that out after I did my own research into my student loan account balance. I was not allowed to review the loan documents until after I signed them and the new term had started. By then it was too late to protest the amounts.”*

**388. [REDACTED] (ID 5089), Tennessee-Johnson City, Networking Information Technology, 1/2012-2/2014:**

*“The entire financial aid process skimmed past most of the details, and I was to esign multiple forms I had no opportunity to read, nor was I given any sort of information about what I was signing. The financial aid representative kept talking about how good the career services department was and how soon I would be working a good job. I only started their to get their help finding work, and they knew that and took advantage of my stupidity.”*

**389. [REDACTED] (ID 9051), Tennessee-Johnson City, NSA (Network Systems Administration), 12/2013-7/2014:**

*“I was told I wouldn’t have to pay ANYTHING to ITT Tech while I was enrolled there. After the first quarter, I was required to pay \$75 per quarter otherwise I would be expelled from the school until I payed. This was never brought up whenever they went over all of the loan papers in the beginning when I signed up.”*

**390. [REDACTED] (ID 5592), Tennessee-Knoxville, 6/2006-5/2008:**

*“They never said anything about how much it would cost by the end of my degree. They never told me the interest rate or the payment being over 1500 a month[.]”*

**391. [REDACTED] (ID 6136), Tennessee-Knoxville, Information Systems And Cybersecurity, 12/2009-8/2013:**

*“They told me that the interest rates on my federal and private loans would be the same and that none of my loans would accrue interest while I was enrolled. They clicked through all of the loan documents with no time to review and only paused on the fields that had to be electronically or wet-signed and then would print a copy off for the student and send them out the door.”*

**392. [REDACTED] (ID 7294), Tennessee-Knoxville, Computer and Electronics Engineering Technology, 1/2005-5/2007:**

*“They didn’t list the total number of loans, I signed one paper and my mother signed another, which resulted in me having 4 stafford loans and my mother having 2 for a 2 year program.”*

**393. [REDACTED] (ID 6648), Tennessee-Knoxville, Computer Networking Systems, 5/2011-5/2013:**

*“In addition, I.T.T. tech obtained money in the form of Federal Loans from the government, but this was not truthfully disclosed to me. I was given the impression that these were given to I.T.T. from the government as some sort of subsidy for my attendance, but they were in fact loans that I was obligated to pay back. Financial advisor’s were not readily available throughout the course of my attendance which made it difficult to discuss and understand what I was getting in to. I believe now that this was intentional; outside of my initial visit to check out the school I never spoke with the same advisor or counselor and was never given a straight forward answer about what I was expected to pay back and what I was paying for. Also on the initial visit I was pressured to sign financial documents that were presented to me as enrollment eligibility forms.”*

**394. [REDACTED] (ID 8903), Tennessee-Knoxville, Project Management, 6/2008-6/2012:**

*“The school never made me aware of how much each quarter cost and I was never made aware of any potential grants. After I graduated, I had to search on my own to find out that I did receive grants, but was never made aware of them. I was never informed that by the end of my time there, I would have over different loans on my record. I wasn’t informed about if the loan I was receiving was a private loan or a government loan. Between the grants, government loans, and private loans, it ended up costing about \$100,000 for the 4 years I was there. They would call us into the office during class to sign forms and get us back to class as quickly as possible. They never fully informed me of the implications of what I was signing or where the money was going or coming from.”*

**395. [REDACTED] (ID 9247), Tennessee-Knoxville, 1/2009-1/2010:**

*“They were very vague on the multiple loans that were signed for. In the course of being in the program I had loans from 4 different companies.”*

**396. [REDACTED] (ID 9040), Tennessee-Nashville, Multimedia, 5/2004-6/2006:**

*“They did not explain the difference between federal and private loans; I thought it was all the same.”*

**397. [REDACTED] (ID 8621), Tennessee-Nashville, Bachelor of Applied Science in Software Development, 6/2008-6/2012:**

*“All of us students knew that going to talk to the “financial aid” department was always sketchy at best. They never told you “how many loans” you would have to accept. You just knew that you had to accept them or be without an education, and huge debt. The only hope you would have is to hope you got a job (ideally before graduating) that would be able to pay off this debt.”*

**398. [REDACTED] (ID 8619), Tennessee-Nashville, Software Application Development, 3/2008-4/2012:**

*“The loan paperwork was force-fed to me without the opportunity to read through it. There were a few times that I was told that what I was sitting was grant paperwork, yet I now see that the “grants” they some of were private loans that are set at an 18% interest rate.”*

**399. [REDACTED] (ID 8057), Tennessee-Nashville, 6/2004-1/2010:**

*“I was never made fully aware of whatever financial services was doing with my loans and grants. I, in fact, didn’t even realize that I had as many loans as I did before I was ejected from the institution for non payment. I was under the impression that my education was being paid for*



*in large part by a third party sort of like a scholarship and the remainder paid off by grants. That was supposed to be the end of it. However while still attending the school, I received a letter in the mail stating that I owed \$5,000. My next day of class, I was pulled from class and told that I no longer would be eligible to go to school there because I needed to pay that amount in full. I had no job. I had no money. I had no one to help pay this and I wasn't made aware of loans that were applied to my account by financial aid."*

**400. [REDACTED] (ID 8348), Tennessee-Nashville, Information Technology - Multimedia, 9/2003-9/2005:**

*"I wasn't aware of who all would be managing my loans in regards to federal or private lenders. And to my knowledge most of the loans would be through Sallie Mae."*

**401. [REDACTED] (ID 5858), Tennessee-Nashville, 6/2004-5/2006:**

*"At the time of signup, i was overly enthused about going to school and did not comprehend the high interest rate i was offered. I feel i was taken advantage of because of this. [ ] When going back to the financial aid advisor and questioning the high interest and pay off amount, all i was told was "sorry"."*

**402. [REDACTED] (ID 9399), Tennessee-Nashville, Information Technology - Computer Networking Systems, 9/2007-9/2009:**

*"I did not understand the total cost of the program. They kept having to take out more and more loans as I was attending the school. I did not know how many loans I had. They did not tell me the difference between federal and private loans. So I did not know what kind of loans I was getting. They wanted me to sign documents and get them back as soon as possible without me reading them first."*

**403. [REDACTED] (ID 9657), Tennessee-Nashville, CEET, 1/2006-1/2008:**

*"[I] was never told what my payments were gonna be at the end ,nor the interest rate ,was told that federal and private loans would roll together and be consolidated at a low interest rate that that's what all their students do after graduation[.]"*

**404. [REDACTED] (ID 9383), Texas-Arlington, Information Technology- Information Systems and CyberSecurity, 12/2009-3/2014:**

*"They understated the number of loans and the amount of each loan necessary. I had reached a maximum capacity for a certain amount of loans, so I had to have a parent co-sign for a "Parent-Plus Loan", and my parent is now having to pay over \$500 a MONTH for MY*

*STUDENT LOAN. If payments cease it will jeopardize their government job which is supporting our entire family. They also referred to federal and private loans are one in the same.”*

**405. [REDACTED] (ID 9498), Texas-Arlington, Information Technology- Information Systems and CyberSecurity, 12/2009-3/2014:**

*“Parent Plus loans are currently more than \$82,000 although my parents did not want to sign, they were pressured to sign for these loans or I would not be able to attend school. With payments lurking between \$500 to \$800 a month, they had to place the loans in forbearance and still collecting interest.”*

**406. [REDACTED] (ID 8368), Texas-Arlington, Information Systems Security, 6/2007-3/2012:**

*“Understated the amount of loans necessary to attend. Approached me every quarter saying I needed a new loan to attend another quarter. Never went over loan documents just told me to sign them.”*

**407. [REDACTED] (ID 9273), Texas-Arlington, Information Systems and Cybersecurity, 9/2009-12/2014:**

*“All I was told at the first meeting we had was that I would need to sign up for student loans to be able to sign up for classes. It wasn’t until after my second year that i received any kind of documentation on how much in loans was already taken and how many loans I had. At that time it was about 12 total loans, 2 private and 10 federal for about \$32,000 total. By the time I finished I had over \$69,000 in 22 federal loans and over \$10,000 in 3 private loans and over \$9,000 in Temporary Credit that owe ITT Tech. I still don’t know how that is supposed to work with the temp credit since ITT Tech is gone.”*

**408. [REDACTED] (ID 7919), Texas-Arlington, Electrical Engineering and Communications, 3/2013-8/2015:**

*“It was a very fast, “click here, sign this, okay your all set”. They never took the time with any of my questions and didn’t explain what I was signing up for. most of the time they were doing all the e-signatures without telling me what was happening.”*

**409. [REDACTED] (ID 4882), Texas-Arlington, Information Technology - Multimedia, 6/2002-9/2004:**

*“I didn’t get to pick a lender nor was I told I should shop lenders. Total program cost wasn’t clear nor was the number of loans that would be required. [] Federal and private loans were not explained at all, just had to take out whatever it takes to pay the school.”*

**410. [REDACTED] (ID 8698), Texas-Arlington, Computer and Electronics Engineering Technology, 9/2006-8/2008:**

*“When it came time for the finances I was told I could apply for financial aid but even when i did loans were taken out in my name when I never approved them. I asked several times how much money I actually owed and was given the run around when i did. When I signed all the papers I did, i was hurried to sign everything and when i asked for details about the documents I was given brief summaries. I was 19 years old and to me it was all normal.”*

**411. [REDACTED] (ID 9569), Texas-Austin, IT, 8/2008-12/2009:**

*“They told me they had a scholarship through there ITT, but ended up being a sallie Mae loan.”*

**412. [REDACTED] (ID 7491), Texas-Austin, Computer Electronics Engineering and Technology, 9/2008-12/2008:**

*“I was never properly informed of the loan details. They never mentioned the difference between private or federal loans. They never mentioned to me that I would be charged over 10 times more than its competitors, or when my first payment would be due, If I fell into a sudden hardship where I couldn't pay the loan, and how to avoid default. My mother and I were charged approximately \$17,000 by ITT Tech for 2 1/2 months of so called instruction and are also being told by ITT Tech, that all repayments were sent back to the Department of Education. I can not confirm if all payments were sent back to the Department of Education.”*

**413. [REDACTED] (ID 4770), Texas-Austin, CEET, 1/2009-1/2011:**

*“I'm going to say yes but the misleading wasn't verbal. They presented me with a partial loan from Sallie Mae and a partial loan from ITT. They claimed they would find grants or other means to pay themselves off before I graduated. I didn't know better and agreed. Around the end of the degree plan they tell you that you will not receive a degree until they are paid in full. This is when I was presented with a loan from Eli Lilly foundation that covers all the ITT debt but at a 12% interest rate. It was sing the paper and graduate or be in debt to the school so I signed. That private loan is at 11% and has been some to two or three different companies now and is the most expensive thing I have to pay monthly besides rent.”*

**414. [REDACTED] (ID 8618), Texas-Austin, Computer Network Systems, 3/2008-3/2010:**

*“The two years in this program I was unaware of what loans or grants I was receiving. ITT finance handled everything for you. As long as I attended class I would only speak to the instructor. Interactions with the financial aid department were to sign paperwork for the next quarter. They would send for you during one of your classes to sign. Never was there a chance to*

*sit down and review the documents. Had I been aware of the debt I was incurring I would have dropped out of the program.”*

**415. [REDACTED] (ID 8490), Texas-Houston North, Computer Networking, 12/2008-12/2010:**

*“I was not told about the terms of the loan. I was only told that they would be looking into grants to assist me in paying for my tuition. The only thing that was explained to me was that I would not be billed until 6 months after my graduation. The interest that I am expected to pay is ridiculous.”*

**416. [REDACTED] (ID 9440), Texas-Houston West, 10/2009-10/2011:**

*“I was never told how much the program would really be. This was because they had “grants and scholarships” lined up for me. Every question I made about the numbers on the papers I was told “not to worry about those numbers”. I was asked to enter my information on the federal student loan website and then they would turn the computer away and do stuff. I was never asked about “loans”. Everything was done for me qamd covered with grants and scholarships. “We will help you pay for it” my recruiter said. “You don’t have to worry about that. Our financial and department is great”, he said. I was never told that Every time I signed I was signing for additional loans. Towards the end I was given a list of websites I could apply for grants and scholarships to help me pay for my student loans. When I asked what happened with the grants and scholarships they had “in line for me” they said they had already applied it to my account. I was told “but you don’t have to pay it all right now.” I was never told about private loans. I was told my Pell Grant would basically cover all of it. There was never time to review my financial said paperwork.”*

**417. [REDACTED] (ID 4765), Texas-Houston West, AA Network Systems Administration, 9/2012-10/2014:**

*“ITT did a pretty good job of getting us in and out of their financial aid department. How tuition worked and was paid for and paid back was definitely extremely vague and very quickly “explained”. It was hell to get ahold of someone in financial aid if you didn’t catch them outright in their office, otherwise it was voicemail, all day. Also, it wasn’t until my final quarter that I learned tuition was SO HIGH, that 10 thousand dollars of my tuition is now in the hands of a collection agency called UAS (university accounting services I believe), so now I’m dealing with Nelnet, AND a collection agency simultaneously harassing me about payments.”*

**418. [REDACTED] (ID 9031), Texas-Houston West, Information Technology, 12/2009-12/2011:**

*“I was originally told i will never had to pay for any student loans since i qualify for fafsa program do to my income, that it would cover my tuition every semester and not have a loan balance. I was told i had to apply for fafsa every semester and let them receive the funds directly always getting rush to sign the documets by the staff of ITT. In my last semester i was told fafsa would not cover my last semester and that i had to sign up for a private loan with one of their private lenders or i would get kick out of the program. Then i found out fafsa did not cover my previous semesters and i owed about \$40,000 in student loans.”*

**419. [REDACTED] (ID 9105), Texas-Richardson, Computer Engineering and Electronics Technology, 3/2011-3/2013:**

*“At the time they did not give me a different meaning on loans or grants, my understanding were that they were the same thing. I was living in Texas by myself at the age of 23 thinking that I would get some money back for financial aid. One of my classmates who was a military vet told me that he would receive money back from the school, so I will to the staff asking if it was all across the board, and they told me no the only people who would actually get money back would be vets because of the gi bill. That was when I found out that I had a private loan instead of a federal pell grant. Once I found out, it was too late to drop out because I would have had to pay back loans that I never knew I had.”*

**420. [REDACTED] (ID 8402), Texas-Richardson, Computer Networking and Administration, 10/2009-12/2011:**

*“Usually each quarter I was forced to sign paperwork for loans the total amount was not described but I thought that the Peaks loan was a federal loan which I found was a private loan to ITT-Tech after I Graduated. The Interest equals 3/4 of the payment at an 14.75% on \$20,000 that has put a tremendous stress on me and my family.”*

**421. [REDACTED] (ID 8164), Texas-Richardson, 12/2008-3/2010:**

*“They bombarded numbers at me. Numerous loan amounts, and it became murky at best what all was being borrowed. Private and federal loans were certainly not differentiated, erroneous at the least. When I asked to take documents home for review, was informed that the agreements may not be the same next attempt, that there was no guarantee I could get the loans later, and it could hinder if I could attend at the classes start time.”*

**422. [REDACTED] (ID 8097), Texas-Richardson, 3/2015-9/2016:**

*“They never confirmed on whether it was grants or loans that they were taking out. Three weeks before the next round of classes started they always took money from my financial aid without*

permission. They never had me sign anything. They also never gave me a price on the classes I was taking.”

**423. [REDACTED] (ID 8865), Texas-Richardson, Bachelors in Information Systems and Cybersecurity, 6/2012-3/2016:**

*“ITT did treat federal and private loans as if they were the same thing because they never mentioned or distinguished which is which. When I would speak to Financial Aid at ITT I was under the assumption that I was taking out federal loans and not private - though I’m unaware if I have private loans taken out because it was not mentioned to me which loans I have.”*

**424. [REDACTED] (ID 8743), Texas-Webster, Information Technology-Computer Network Systems, 9/2009-9/2011:**

*“At the time of enrollment the tactics used reminded me of car salesmen. We spent a total of five minutes discussing education. The rest of time was spent speaking about loans in the sense sign it now. The explanation of the loans and grants was very vague. We were told to sign and it could be explained later or looked over at my own time.”*

**425. [REDACTED] (ID 7901), Utah-Murray, Electronics Communications Engineering Technology, 8/2006-12/2010:**

*“They poorly emphasized the amount of the loans, and they automatically did all of the paperwork for the loans essentially bypassing my acknowledgment of the predatory loans, and the high interest rate and high cost of the loans. They did treat the privatized and federal loans as one big loan.”*

**426. [REDACTED] (ID 9394), Utah-Murray, Electronic Engineering, 1/1997-1/2004:**

*“There was hardly any information given about the terms of my loans, etc. They handled everything, I was really involved to the point of signing documents etc with hardly any understanding of how much it would cost, how it was being funded. There was a lot of emphasis placed on how I qualified for all kinds of grants, no talk whatsoever of how much it was all going to end up costing in the long run. There was never any talk of the total cost of a degree. I was clueless on the difference between federal and private loans. The recruiter seemed to have very little knowledge, they were there to be your buddy and tell you how great life was going to be but as far as the details of the curriculum and financing they really had no idea. Everything was done through the recruiter, the only time I really saw the financial aid guy was to go in and sign papers and it was a very rushed process.”*

**427. [REDACTED] (ID 9527), Utah-Murray, Criminal Justice, 3/2005-12/2008:**

*“I had no idea how much the cost was or what each one was when I signed them. I would be in class and they would pull me out of class and tell me I had to sign whatever paperwork was at that time and they would have a paper on all the info and say just sign here, when I said I wanted to read it they would say your already missing out of class which is jeopardizing your grade so your better off signing this and then I will bring you a copy. (They never did). I had NO IDEA what the difference between grants and loans were and was told federal and private loans are the exact same thing. And all they would ever say about the loan documents anytime I asked for a copy was that don’t need to worry about anything at all until 6 months after I graduate.”*

**428. [REDACTED] (ID 5541), Utah-Murray, Computer Network Systems, 1/2012-1/2014:**

*“ITT told me that i would need to get a private loan in order to finish paying for the program as i did not qualify for additional student aid. i took a 15k loan out from wells fargo that ballooned to 21k after i graduated”*

**429. [REDACTED] (ID 9182), Utah-Murray, Electrical Engineering and Communications Technology, 11/2009-9/2013:**

*“I don’t think there was misleading information and how I would pay, but there was a lack of information on the loans which were being taken out and no transparency on what the cost associated was. Often times loans managers (or counselors helping apply for loans) were unable to explain loan details, such as the difference in interest rates and total cost I would need to pay back.”*

**430. [REDACTED] (ID 5409), Utah-Murray, Electronics Engineering Technology, 9/2002-12/2008:**

*“They get you thinking that you can consolidate all your loans together for one low payment. What I have found is having 65,000 in private loans that there is no program to consolidate and extend the payments to 30 years to pay these loans. I can’t afford a grand a month for the private loans then another \$400 in federal loans.”*

**431. [REDACTED] (ID 7837), Utah-Murray, 6/2010-9/2012:**

*“They told me that I qualified for many grants and whatever I didn’t qualify for would be picked up from a federal grant and a federal loan. I had no idea how much this was going to be and I never got a grant. They even signed me up for a private loan with a company that will not work with me on payment arrangements at all. I had no idea that I was being signed up for a huge federal loan and a private loan, I had no knowledge of the private loan[.]”*

**432. [REDACTED] (ID 9387), Utah-Murray, Industrial Design, 3/95-12/95:**

*“ITT Tech did not disclose the loan terms in Utah. My understanding was that it would be the same as the Sacramento branch and that each semester I would have to sign the paperwork to continue the borrowing process. In the end i was charged the full amount of nearly 24K for 1 sememster. I quit the school due to lack of income and student/religious profiling.”*

**433. [REDACTED] (ID 7607), Utah-Murray, 8/2009-6/2012:**

*“[N]ot only did they mislead me on the cost of the loans and how they would be re-paid, but when I signed on I was fresh out of high school and couldn’t sign for the loans on my own. This meant that I had to have my father co-sign the loans with me. When it comes to re-payment of the loans, it is income based. Which, isn’t bad considering my income but I am unable to afford the loans that are in my Father’s name because he has a much, much higher salary.”*

**434. [REDACTED] (ID 6752), Virginia-Chantilly, Computer Networking, 6/2006-6/2009:**

*“There were incidents where they would not let you attend classes until you signed paperwork (which ended up being loan form) which were little blue forms. Many times would they stop you before you were able to get to class or pull you out of class and not allow you to attend until you signed the forms. I was never told that I was signing up for private loans as well. It was only after I had graduated that the private loans came to light and I had to deal with them. I was forced to deal with the loans myself and ITT would not assist with the loan issues. The loan amounts were never disclosed to me and they were never spoken of. I was never told amounts or properly told that I was signing paperwork for private loans.”*

**435. [REDACTED] (ID 8141), Virginia-Chantilly, Information Systems & Cybersecurity, 9/2010-6/2014:**

*“I was not given the option to find my own private loan to finance my education, they instead went to an agreement with a private loan company so we had no choice; Also, interest rates were higher. No disclosures. Pell grants meant nothing to them.”*

**436. [REDACTED] (ID 7733), Virginia-Chantilly, Computer Network Systems, 6/2007-6/2009:**

*“When the time came to sign the papers, they give you everything all at once. They don’t take the time to explain the paper work. They tried to rush the whole process. Again promising when you finish your program, you will have a salary to pay off the loan. They didn’t explain the difference between the different type of loans. They take a advantage of someone trying to get a better*



*education. They tell you not to worry because its going to be several years before you have to pay anything back.”*

**437. [REDACTED] (ID 7219), Virginia-Chantilly, Computer Networking Systems, 3/2008-3/2010:**

*“Many times ITT Tech would pull me into the “financial aid” office where I provided my social. The administrator would then enter all the information onto a website without providing me with any information asking that I only electronically sign the documents at the end. Many times, they would sign the document for me. On more than one occasion, they used “school credit” to pay for a course that my GI Bill would not cover. These were later sold to Chase Student Loans without notification to me or with my approval.”*

**438. [REDACTED] (ID 8540), Virginia-Chantilly, CNS (Computer Networking Systems), 1/2009-12/2011:**

*“Yes, they lied and said “you qualify for a loan” based on your situation. No costs for you, think about it as free money! This wasn’t the case, they granted me loans they knew I had no means of paying without explaining it. They said these are just formalities, sign here, and here, and here. They did not explain one single thing about any of the loans, and refused too. It seems as if they were avoiding trying to explain how they could grant so much money with no logic behind it. It was done like this so they keep us in the dark of the scam they were running. They refused to let me read the documents before signing , again claiming things like this is the boring stuff, or this is just formalities. They are horrid people.”*

**439. [REDACTED] (ID 8583), Virginia-Chantilly, 8/2007-11/2009:**

*“I was misled about a lot of thing I was told that I only had a private loan and a Federal Loan but to found out that I have multiple loans after I graduated.”*

**440. [REDACTED] (ID 5217), Virginia-Norfolk, Digital Entertainment and Game Design, 6/2006-6/2010:**

*“I was never told that I was getting a private loan towards the end of my time there. I was also told that my mother had no choice but to get a loan or else I could not finish the program.”*

**441. [REDACTED] (ID 9253), Virginia-Norfolk, Network Systems Administration, 5/2013-5/2015:**

*“I have asked countless times for a print out of how my loans were being dispersed, and I was told that I have to schedule an appointment with an advisor. I would schedule and appointment and every time I would go to the office, they would cancel on me saying that they were unavailable or that they were currently with a nother student and would contact me later... I was*

*never properly informed of how my loans were being dispersed and I was also forced to file for a parent plus loan before they would allow me to finish my FAFSA for that year. Even though my mother and I both said we did not want to.. they said I would not able to finish my 2014-2015 year unless we did because that would determine how they disperse my loans. For both 2013-2014 & 2015-2016 FAFSA, we were forced to file for the loan before they allowed me to finish my paperwork to continue the semester. I was fresh out of high school so I did not find out until I was almost finishing the program before I understood what was telly going on. Mind you, I come from a pretty poor family.”*

**442. [REDACTED] (ID 7290), Virginia-Norfolk, Visual Communications, 12/2009-2/2012:**

*“When applying for school loans i was informed that my grants were fully used to pay for the quarter; therefore, i needed loans to fill in the missing gap. There was neither explanation of the interest rates, nor was i informed that they actually used just enough of my pell grant that i would be required to needlessly file for a loan.”*

**443. [REDACTED] (ID 5701), Virginia-Norfolk, Computer Electronics Engineering Technology, Technical Project Management, 9/2005-4/2010:**

*“They did not disclose that I would be taking out loans from private lenders if I did not get the full amount from the federal school lenders. They did not inform me about the amount of loans I had to take out every year. I was signing loan paperwork five to six times per year to cover classes.”*

**444. [REDACTED] (ID 9651), Virginia-Norfolk, CDD, 8/2001-5/2004:**

*“Student aid rep went through the paperwork very quickly. She led me to believe that the loan paperwork I was filling out was for my entire degree, both years, all quarters. What she didn’t tell me was that this would lead to the opening of 10 loans total and 4 Pelle grants being disbursed. I do not recall signing loan paperwork every quarter. Was not told of any private loans but not sure if any were opened and then consolidated. I have paid off half of my loans and had my tax return held to cover it (over \$8,000). 2 years after I graduated, I requested information on the bachelor program they had just started. I did not sign loan paperwork yet they opened 2 loans and closed them but received a disbursement from my Pelle grant in the amount of \$625 in 2007. I never attended after my graduation in 2004.”*

**445. [REDACTED] (ID 9098), Virginia-Richmond, Computer Programing, 8/2007-1/2008:**

*“We were told that we were receiving grants and that did not have to paid back, and if we needed to apply for a loan that it would not have to be paid until after graduation.”*

**446. [REDACTED] (ID 8162), Virginia-Springfield, 3/2010-6/2014:**

*“During the process of applying for financial aid, the office super pushy with getting me to sign docs. In order to juke results of getting declined, they continued to use my mothers income information, even after she passed away in 2010. I thought this tactic would help me get grants that Would work in my favor. But instead, i signed for a lot of federal amd private loans, with high APR.”*

**447. [REDACTED] (ID 8785), Virginia-Springfield, Network System Administration, 9/2011-3/2013:**

*“At the beginning of my enrollment they explain the loans/grants offer to me in regards how much I being loan to me with grants/private loans. After the one year mark when the FSA loan paperwork had to be renew they didn’t explain much how they did in the beginning, at times I believe they electronically signed the FSA paperwork on my behalf there were around once that I had to go into the FSA website for me to electronically sign the loan papers.”*

**448. [REDACTED] (ID 8484), Virginia-Springfield, Criminal Justice, 9/2009-3/2012:**

*“The made me believe that the federal and private loans were the same thing. I didn’t realize this until after I graduated and started to receive bills.”*

**449. [REDACTED] (ID 9597), Virginia-Springfield, 12/2011-4/2014:**

*“They never took the time to explain how the loan woks and they didn’t give me the chance to pick my own loan provider. They made me sign the loan paperwork, claiming I have to sign it if I want to graduate.”*

**450. [REDACTED] (ID 8602), Virginia-Springfield, 6/2010-6/2014:**

*“They never explained to me exactly what the loans would look like and how they were sending some loans to private loan places which i now pay 16% interest on. [ ]Most of the time when we had to renew the loans the consultants there just put me in a room with them and they clicked and singed everything for me and they did it really fast to “save me time” so i could get back to class. During my 4 years there i never got a clear answer on how the loans worked. Before i graduated they told be i owed like \$8000 in school fees?? if i didn’t pay half of that on the spot i would have to take a loan out for that. I later found out my classmates that didn’t have the money to cover that ended up paying extremely high interest on that loan as well.”*

**451. [REDACTED] (ID 7613), Virginia-Springfield, Criminal Justice, 6/2007-12/2012:**

*“I only signed documents one time, every other time, they did it for me they would just call me “Sam” don’t forget to pick up your books, The only thing that I knew was when to go pick up my books, and when new classes start, they did everything for me all of the time. they Never explained or fully helped me understand loans or paying anything. I Knew I had loans but did not Know or understand it would be like this.”*

**452. [REDACTED] (ID 5180), Washington-Everett, Electronics and Communications Engineering Technology, 9/2004-9/2008:**

*“In general the paperwork required was very confusing and it was stated that paying back these loans would be equivalent to a car payment for ten years. After eight years of making payments I have found that I am actually more in debt than when I graduated because \$400-500 payments only scratch at the interest.”*

**453. [REDACTED] (ID 8591), Washington-Everett, Computer Drafting and Design, 12/2007-3/2010:**

*“Also, during all the signing processes, I was told I would be getting only federal loans, just to cover tuition and fees. It wasn’t until I graduated and started receiving a bill for a private loan that was slipped into all the paperwork for my federal loans. Eventually that loan defaulted and I was forced to take a loan from my 401K to pay it off as it was impacting my credit and my ability to purchase a home.”*

**454. [REDACTED] (ID 3694), Washington-Everett, Computer Network Systems, 3/2008-6/2010:**

*“I was young, so I was never given full explanation about any of my loans. I had bad credit and some how I always got approved for the loans. I remember the only thing I saw when I arrived at their campus to attend class, was my name on the board whenever I needed to go “sign” some paperwork. Unfortunately I did not make myself more aware at the time because I was not as mature of understanding signing paperwork regarding my loans. They expect you to pay a lot, I never found a placement job, I was still employed at sprint until 2013 dec. I graduated 2010 I was working for Sprint since 2004 trying to get out of retail and that never happened as it was promised to me. They painted a perfect picture in my eyes that the loan process they do all the work for you and you are guaranteed a job placement during or after you graduate.”*

**455. [REDACTED] (ID 6913), Washington-Everett, Network System Administrator, 9/2014-3/2015:**

*“I had no say in the type of loans I took out to pay for school. I came in to set up my military educational benefits, and the ITT tech employee did not set it up properly and I was never made aware while attending there. If she would have set it off properly, then I would have paid off my student debt by now[.]”*

**456. [REDACTED] (ID 8673), Washington-Everett, Project Management and Administration, 1/2008-1/2013:**

*“Again, all of the above statements are true. I was new in all of this and no one guide me. I have to learn everything as they unfold. But my worst experience... The loan repayment. I/We was/were told that, we have 6 months after graduation before we can start making payments in our loans. I graduated in June. I am expecting that I will start paying by January. By December, I was collecting all my loan documents. In my surprise, Sallie Mae/Navient started collecting payments in September (of the same year) without contacting me by email or mail. I have 120 and more payment delinquency in which they have reported to the Bureau. Cost me a car, an apartment to move in, a house to rent or even to buy, and much more. I have called the school, no one can explain to me what the reason behind it was, and even the lending company does not have an explanation to me other than a chuckle.”*

**457. [REDACTED] (ID 5986), Washington-Seattle, Criminal Justice, 9/2007-6/2010:**

*“All they did was have me sign a bunch of paper work and not explain what I was signing in details. I also was not givin a choice of what to do with the extra money that was given for financial aid. I found out I had extra money from a source outside of the financial aid office. I also filed out the fafsa with the loan paper work. The process seemed too quick and easy.”*

**458. [REDACTED] (ID 8262), Washington-Seattle, Criminal Justice, 11/2009-4/2011:**

*“[W]hen I went in for my loan paper work I found that they added an addendum which allowed them to make the fluffed payment to the personal loans towards the interest. my payment record shows payments towards the interest but also shows a negative balance directly bellow making it look like they made a payment but in fact did not.”*

**459. [REDACTED] (ID 8499), Washington-Seattle, Electronics Technology and Electronics Engineering, 6/2008-5/2012:**

*“Time and time I would meet with financial aid trying to understand my loans. They said kept telling me my loans are through Sallie Mae. There’s nothing to worry about. I would ask them*

*How much financial aid did I received this quarter and they keep telling me nothing. I was told Sallie Mae is covering my financial aid. I would also get the same answer Sallie Mae is my loan provider. Then after I graduate I come to find out I have 60k plus in federal (Unsubsidize and Subsidized) loans. Then I have 3 private loans taken out under my name that I never knew until I got all my loan papers and was told they're ready to start collecting. I also asked is it possible to pay for classes out of pocket and I told I was unable that. My wife would also tell me there is NO WAY in HELL you can rack up 80K in student loan debt."*

**460. [REDACTED] (ID 2725), Washington-Seattle, Digital Entertainment and Game Design, 12/2004-5/2009:**

*"ITT did not explain anything that was on the loan paperwork. All they kept repeating is that the 'loan would pay for itself' once i graduated. To this day I still do not understand why my loan was so high. They also claimed I didn't qualify for any grants so if i wanted to attend ITT Tech I had to do it using loans. To this day I still don't comprehend why I have a federal and private loan - this was never explained to me. I tried consolidating all the loans but was not able to because one is federal and one is a private loan."*

**461. [REDACTED] (ID 8976), Washington-Spokane Valley, 6/2001-6/2003:**

*"I had and still have little idea of what I owe I wasn't told about any private laon until just a month ago when I was told I defaulted on it and they want to settle it at the end of this month[.]"*

**462. [REDACTED] (ID 8052), Washington-Spokane Valley, Computer Network Systems, 9/2005-3/2008:**

*"The amount of information provided was that all I needed to do was take out yet another loan for the next quarter. Take out a loan for a laptop, living expenses and "just sign here" seemed to be a common theme. I honestly did not know the difference of the federal pell grant and the student loans or even how much money this would cost and the outlook of repayment. I am still confused on the differences between the federal and private loans."*

**463. [REDACTED] (ID 7758), Washington-Spokane Valley, 9/2007-9/2009:**

*"They indicated me through my first year that I was receiving grants and not loans. Once I realized my folly it was too late to back out."*

**464. [REDACTED] (ID 5185), Washington-Spokane Valley, Information Technology, 12/2006-8/2007:**

*"The total cost of the program was obfuscated by the loan officer trying to upsell me on other stuff, such as including a laptop in the cost of the course. The loan officer also instructed me*

*that I should just get as much as I can in loans so that I have money to live on and that I can always just pay it back with whatever I make when I get my degree. During the loan application process, I was also highly pressured into calling friends and family in order to ask them to co-sign on the loans. Looking back, I feel ashamed that I got suckered into calling relatives, asking for information such as SSN and date of birth so I could get a co-signer on the loan. Since I was unable to secure a co-signer, I was told that I would have to take out a private loan in order to cover the cost of tuition. I was told that there would be more than one actual loan, but they would both be treated the same way in that they both went into one bucket, which was used to pay for the tuition. Also, due to my veteran status, I was told that I should begin drawing MGIB benefits in order to help pay for expenses. At the end of this multi-hour process between the recruiters, propaganda videos they showed me, and the loan officer, I was given a stack of papers to sign an initial. As I was reviewing them, I was instructed to just sign or initial them as appropriate and the loan officer would give me the short version of what the papers say. It sounds foolish to say that I fell for it, but at the time, I was young, dumb, and desperate for a better life.”*

**465. [REDACTED] (ID 9719), Washington-Spokane Valley, Information System Security, 6/2007-6/2011:**

*“I was mislead about Grants and Loans. I was told that for my last 2 years I had received a Presidential Grant that would cover the cost of the last 2 years. After graduating and looking at my loan paperwork that was not the case. They just had me sign papers with Sallie Mae saying that it was all formal. Each time I had to go in and sign paperwork they would just say sign here, here, and here. I never received an explanation as to what I was signing and how things were changing. There was no differentiation regarding private and federal. When we were figuring out the financial portion of schooling each time they would just find whatever would cover the cost of tuition and have me sign saying that's normal and just how they get it done.”*

**466. [REDACTED] (ID 5963), Washington-Spokane Valley, 6/2013-4/2014:**

*“They had me sign some paperwork so they could take out loans in my name, but never specified on private or governmental loans. The private loans ended up with a much, much higher interest rate and I couldn't afford to even pay the interest.”*

**467. [REDACTED] (ID 8714), West Virginia-Huntington, 3/2011-4/2013:**

*“I thought that it was \$498 per class i later found out it was \$498 per credit hour most classes are 4 credit hours[.]”*

**468. [REDACTED] (ID 4579), Wisconsin-Green Bay, Visual Communication, 5/2010-5/2012:**

*“I was approved before really been told how the loans work. i was never explained the difference between loan and grants.”*

**469. [REDACTED] (ID 9072), Wisconsin-Green Bay, Business Administration, 9/2005-6/2012:**

*“After graduation, I ended up with many Department of Education and Federal Loans, but also tens of thousands of dollars in Private Loans, albeit from the same institution (Sallie Mae). They would typically mention Sallie Mae, but the type of loan, federal or private, was never mentioned, nor were the two ever explained in a way the could be differentiated. The worst part came after graduating, when I started receiving statements from a company called Peaks Loan Servicing, with interest rates over 15%! While it was only about \$7,000, I could have put this on a credit card with a lower rate had I understood what this loan was, and I absolutely would have done so!”*

**470. [REDACTED] (ID 9169), Wisconsin-Green Bay, Construction Management, 9/2007-12/2010:**

*“I signed so much paper work, I had no clue what it was. When you met with finance it was an appointment and I think their job was to get me in and out as quick as possible and hopefully I didn't ask any questions. There was never a direct answer regarding what the interest rates were, when ever it came up she would say that what I see on the screen is just put on there because they have to put something in, she said I will see what it is when I get the official paperwork.”*

**471. [REDACTED] (ID 8653), Wisconsin-Green Bay, Computer Network Systems, 9/2002-9/2004:**

*“Nothing about the loans were very clear to me during enrollment and questions were brushed off. I didn't know where or what my loans were (except there was one loan that had to be paid for during school, they told me about that one) I was too young and excited to start to notice. Looking back, I would never had attended, I would have attended a local tech school for 20% of the cost.”*

**472. [REDACTED] (ID 7608), Wisconsin-Green Bay, Criminal Justice, 12/2009-3/2013:**

*“They told me I qualified for full PAL grant and that my tuition costs would be minimal. I asked them were the additional PAL grant money was going because I never received a dime of it, and they stated it was going back to my loan repayment, however a payment was never made. I was*



*never made aware of my total student loan debt until after I graduated. They told me all loan terms were different and I would have to wait to hear from the lender regarding those terms, but that if I didnt take them, I couldnt take the class.”*

**473. [REDACTED] (ID 5344), Wisconsin-Green Bay, 9/2005-5/2007:**

*“I had a hard time understanding what I was signing, and was so excited that I was making the correct decision that I didn’t really put much thought into it. I was encouraged to apply for and take any loan that I could. I was taking a check to the school every semester from my parents for several thousand dollars that they had saved up in order to send me to school. I didn’t know the difference between any grants or loans or anything, really. I was being told that I needed to fill everything out in order attend school so I didn’t really argue with them. I had no idea that I would leave school with any type of debt, and even if I did, I would’ve been able to pay it off easily since I would be making a minimum of \$35,000 per year. Here I am ten years later and I have still never made that much in a year.”*

**474. [REDACTED] (ID 9037), Wisconsin-Green Bay, Computer Electronics Engineering Technology, 9/2005-9/2007:**

*“It was often a hurried, between classes meeting. The interactions were more of a just sign here, and you can get back to class. I was never helped to understand where my loans were coming from and which were federal vs which were private. I was told that private loans were often a better option. I thought that I could trust the institution that I was getting my education from. I never thought I would be targeted for exploitation. It was never discussed how much I would need to make in order to pay back the loans, or what the impact of these loans would be.”*

**475. [REDACTED] (ID 9677), Wisconsin-Green Bay, 12/2009-6/2013:**

*“When I signed for my student loans they never told me the difference between privet and federal loans. When we talked I was told that almost all of my loans would be federal loans and that I would only have one privet loan. I was not told until the paperwork came in the mail from my loan holder how much my loans were for, how many I had, or what the interest rates for them would be. When I graduated I found that they had lied to me about how my loans were divided. Instead of having one privet loan and the rest federal, I ended up having two federal loans, three privet loans, and an ITT "Credit". I was never asked or told about the ITT "Credit" that they said held \$60,000 worth of my loans. My Privet loans are over \$60,000 with an interest rate of 11% and my federal loans are over \$25,000. None of this was what they told me it was going to be and they hid their added “credit” from me until I graduated.”*

**476. [REDACTED] (ID 8616), Wisconsin-Green Bay, Computer Electronics Engineering Technology, 6/2010-12/2012:**

*“ITT set me up with several different loans of various amounts, from various servicers. They never stuck with one entity to keep things simple. They told me that I would need to get federal and private loans but never really went into detail on what the difference was and why. Some of my loans ended up being higher than expected because of processing and administrative fees on both the lender and ITT sides. I asked for a history of loans at various points throughout my time there to make sure I didn’t miss anything, they never made it easy to get that information. They told me how much things would “cost” but as I did my time at ITT some of the interest rates on my loans seemed to increase more than they should with every new loan and I worried about the end costs, but I didn’t want to have a half finished degree. My loans both federal and private were bought and sold multiple times. I had peaksloan as a servicer for my private loans at one point and was always difficult to contact and get information from them. The interest rate was over nine percent! That’s outrageous! When I graduated, ITT left me with a mess of different loans through Direct Loans all for different amounts. There were payments ranging from less than \$30 all the way up over \$600 per month per different loan. I was denied a car loan I needed because of the messy loans and incorrectly quoted monthly payments in my credit report. I had to consolidate them all to fix my credit report and to avoid a total monthly payment that I could nowhere near afford on my yearly earnings or any decent “starting” salary as promised. I had to incur costs of consolidations to fix those loans and add to my total debt. That goes back to the false placement rates and starting incomes. I wish they would have gone through some scenarios of what my student loan payments might be like and different ways to repay after graduation. I may have reconsidered had I really known the burden they would cause.”*

**477. [REDACTED] (ID 4834), Wisconsin-Green Bay, Computer Electronics and Engineering Technology, 9/2009-6/2010:**

*“I was only told about financial aid and was told that the rest of the loans would be taken care of. I didn’t need to worry about where it came from or how much they just told me to sign the paperwork because it was for financial aid.”*

**478. [REDACTED] (ID 6646), Wisconsin-Greenfield, Computer Networking, 9/2001-9/2005:**

*“All of the documents have been long and summarized verbally by their financial aid department. I asked for grants and scholarships and they offered loans for those who do not have good credit. The 13 plus% was never explained in paper and each person told me they are unable to calculate the loans and the pay back amount as the loans are private. I never knew that I had to make more then entry level in my first job to be able to afford to pay back the loans*

*before the interest ballooned so much that by the time I made average pay for someone with experience the payments increased to a point that I had to go back to school to do it all over again to make more money until the loans are 400% of your ability to pay back. None of this was told to me, I was not aware that I signed away my ability for class action lawsuit in their endless pages without summering important information like waving my rights.”*

**479. [REDACTED] (ID 5470), Wisconsin-Greenfield, Computer Networking Systems, 9/2008-6/2012:**

*“Six months after graduation when the lenders came seeking repayment, I felt like I was hit by a freight train. I had no clue I would have loans out with that many different lenders and PEAKS was the worst at 14.75%. What I understood from ITT is that I would have a federal loan and a private loan. With all the loans splashed around to different lenders, my monthly payment almost \$700. I remember sitting there like it was yesterday, doing the loan paperwork and I was made to believe their lenders were the only option.”*

**480. [REDACTED] (ID 9446), Wisconsin-Greenfield, Software Applications Development, 3/2003-6/2011:**

*“I was not informed about how different private student loans were from federal loans. They told me that private student loans were my only option besides paying out of pocket if I wanted to finish my degree because I no longer qualified for federal loans. If I had known the predatory nature of private student loans, I never would have taken them.”*

**481. [REDACTED] (ID 8486), Wisconsin-Greenfield, Information Systems and Cybersecurity, 6/2012-12/2015:**

*“Promised a \$10,000 grant from school for both degrees only received it for Associates degree, had to take out a private loan from school for around \$10,000 during last program. Three weeks after graduating ITT sent my loan to a collections agency without contacting me. Had to get the loan sent back to ITT so I could set up payment plan, they claimed that was standard procedure and some students preferred working with collection agencies.”*

**482. [REDACTED] (ID 8069), Wisconsin-Greenfield, Criminal Justice, 6/2007-9/2011:**

*“ITT Tech would hold financial aid week several times a year during school hours thus losing class time. Additionally there was no discussion regarding how much in loans I was taking out and simply advised that the school would take care of it. At no point do I recall being informed that there was a difference between federal or private loans, nor did I know which ones were being applied for.”*

*“As I said above, the students were herded into a line in which the administration would find a single sheet which required our signature for application of more financial aid.”*

**483. [REDACTED] (ID 8465), Wisconsin-Greenfield, Digital Entertainment and Game Design, 9/2005-12/2009:**

*“More than halfway through my time at ITT, they informed me that I wouldn’t be eligible for any more federal aid and that I would have to take out private loans if I wanted to continue my education. I felt forced into a corner at this point because I figured that if I didn’t finish my education, I wouldn’t be able to find a job in my field. Turns out I wasn’t able to find a job in my field regardless, but I didn’t know that at the time. I was forced to take out tens of thousands of dollars in private loans at ridiculously high interest rates to continue my education. Not once did ITT ever offer to find other lenders who may offer a more competitive rate.”*

**484. [REDACTED] (ID 7895), Wisconsin-Greenfield, 6/2006-9/2011:**

*“ITT Tech basically gave me no insight whatsoever into the loan process, more or less just asked for my financial information and gave me printouts to sign and no options otherwise. They often treated grants and loans as one in the same, as well as treating federal and private loans the same way. They never really went into exactly how many student loans were necessary for program completion nor the overall cost of education.”*

**485. [REDACTED] (ID 7471), Wisconsin-Greenfield, Software Engineering, 11/2005-1/2011:**

*“I was not told that private and federal loans had different terms. I was also not told that private loans from Student CU Connect could not be put in deferment if I went to a school other than ITT- Tech. I was told that I would be able to take loans out that would cover my entire schooling, but on several occasions I was told that I owed more money for the semester than had been dispersed. I was forced to pay money out of pocket to continue my education.”*

**486. [REDACTED] (ID 3878), Wisconsin-Greenfield, 9/2008-3/2012:**

*“They would pretty much make a summary of the loans and hit enter to sign it for me without me reading it. If I had questions they wouldn’t answer them and rush me out of the office. I didn’t know that they took out a lot more loans than I knew of.”*

**487. [REDACTED] (ID 7688), Wisconsin-Greenfield, Software Application Programming, 12/2006-1/2009:**

*“The financial process of applying to ITT tech was a bit of a blur to me because I didn’t understand anything about the Student Loan process or financials in general at that point in life.”*

*I do remember them being very pushy and basically telling me where to sign and that they'd handle the rest. They also did their best to rope my parents into it and get them to take loans in my favor to help pay, too. They didn't let me do any shopping around and I don't believe they attempted to find me lower interest rates or whatnot. It felt very much like a rehearsed, factory type process where they just churned out the paper and told us to sign it. Like I said before, I don't remember many details, but I do remember coming out of it feeling irritated or annoyed at how they handled it."*

**488. [REDACTED] (ID 6163), Wisconsin-Greenfield, Associates of Applied Science in Visual Communications, 6/2009-7/2011:**

*"The information provided by the financial staff at ITT Tech were misleading and false. Between a federal, parent plus, and private loan, the total cost of an associates degree from ITT Tech was worth well over \$59,000 for two years after I had graduated. The types of loans were not communicated clearly on multiple occasions. I was never given an option on which loan would be beneficial, what the different loans meant, only that I needed to sign paperwork. I can recall halfway through my program, I was taken out of class, and into the financial department."*

**489. [REDACTED] (ID 8742), Wisconsin-Madison, Associate of Applied Science in Criminal Justice, 3/2010-6/2012:**

*"I had no confidence while filling out the financial aid papers for ITT- Tech. I was eager to just start college and the financial advisor did everything for me. I didn't know the difference between the private and federal loans and in fact thought that they were the same but from different companies. I don't recall ever being asked reassuring questions to ensure that I fully understand what exactly it was that I was doing. Everything was extremely rushed and went quickly."*

**490. [REDACTED] (ID 8584), Criminal Justice, 12/2007-6/2014:**

*"Financial Aid process was always rushed. They would just tell you that you were approved and that the classes will be paid for. They never explained what the loans meant or how much I would end up paying in the end. They never explained what you were signing."*

**491. [REDACTED] (ID 9606), 9/2011-11/2014:**

*"The pricing of the entire course was not given. Most times I would only be shown input fields on a screen of where to sign and they insured me it was "boring state stuff" to apply for FAFSA and get the federal loans. They were the experts in working with the loans and to trust them."*

**492. [REDACTED] (ID 6088), Electrical Engineering, 9/2007-9/2011:**

*“They quoted on average 60000. Came out to almost 90000 because of the unsubsidized loan my first 2 years I began accumulating interest. They didn’t not tell me how many different loan companies I would be paying. They didn’t not tell me the difference between and loans, private or federal. With there “booked appointments” I had to sign the paperwork and leave because they “didn’t have time”. And if I didn’t sign that day i couldn’t go on to next semester.”*

**493. [REDACTED] (ID 9065), Drafting and Design, 6/2011-6/2013:**

*“They would contact me constantly about paperwork and needing to sign and that I needed to come in and sign the paperwork that they’ve already looked over and marked where I needed to sign. They would sit with me and just flip to the places where signatures were without explaining what I was signing and not giving me time to read and understand the paperwork.”*

**494. [REDACTED] (ID 5696), Criminal Justice, 7/2010-12/2010:**

*“They completely understated the cost of their program. I was NOT aware that three months worth of courses would cost me over \$10,000. \$3400 was covered by my pell grant, then they took out a \$2600 loan and \$4000 loan. They never explained to me how expensive their program was nor did they explain anything about loans. I was told financial aid took care of it and that I need to fill out some online forms just in case I needed to take out a loan but at no point was I told about loans nor did they explain it all to me. I was unaware of my loans until they went into collections and I received a phone calls about my student loans.”*

**495. [REDACTED] (ID 4045), Web Design, 9/2009-4/2011:**

*“I never knew anything about the loans that were put into my name or the amount of the loans. I didn’t have a chance to pick my loan servicer nor did they ever tell me how much I would be paying in the end for an ONLINE degree. I did not finish the program because I felt that it wasn’t teaching me anymore than I already knew and I couldn’t bare the thought of going even deeper into debt for nothing.”*

**496. [REDACTED] (ID 9109), Electronics Engineering Technology, 1/1997-1/1999:**

*“I was utterly shocked at the amount of money I owed after graduation. I was told that the loans I applied for were not loans but in fact grants that I would not have to repay. I though I would owe just thousands, but instead it was tens of thousands. [ ] All of the financials were represented without transparency, sticker shock came at the end of the program.”*

**497. [REDACTED] (ID 9167), Criminal Justice, 6/2003-12/2015:**

*“They signed all my loans with out me knowing. They never told me the cost or credit amount. They put me in loans they knew I couldn’t afford. They didn’t offer me any Pell grants to help off set some of the costs. They put my loans with a servicer that I didn’t want, didn’t know or even existed.”*

**498. [REDACTED] (ID 9384), 1/2013-3/2015:**

*“They made it seem like they were paying most of the tuition and I would only have a small portion to pay. Then the student loan invoices starting coming in. I even received a collection notice in 2015 for \$8,000 I supposedly owed them for a tuition gap in 2013. I never received notice that I owed this balance prior to that collection letter nor did they try to get a payment to me prior. When I reached out in regards to the notice and requested proof from ITT, they never gave me any response. The collection notices just stopped coming. And the constant calling, until I had already signed up. Then nothing.”*

**499. [REDACTED] (ID 8724), Digital Entertainment and Game Design, 3/2006-4/2008:**

*“There was never any discussion of how much the loan was for. At times I was even pulled out of class to go sign documents on loans and told, “Just sign here, here, and here and you can get back to class.” There was no discussion of which loans were federal and which were private, just that they had drawn up the paperwork and needed my signature.”*

## EXHIBIT 14

1. [REDACTED] (ID 8963), Alabama-Bessemer, Software Engineering, 3/2007-12/2010:

*"I never knew how many loans I had until 6 months after graduating."*

2. [REDACTED] (ID 3721), Arkansas-Little Rock, Criminal Justice, 9/2006-6/2010:

*"Having this much debt hanging over our heads is all but life ending. [] My husband and I lost our home to foreclosure. We tried to refinance through several other outlets and were denied due to my credit and the number of outstanding, derogatory marks on my report. Each loan was placed separately on my credit report (14 I believe). We're unable to finance a vehicle or apply for personal loans. We had to run our credit cards up to make ends meet and put food on the table. My husband is a law enforcement officer. Their take home pay after mandatory insurance and retirement isn't nearly enough for a family of four. Sometimes we go without food or new clothing that we desperately need. We've had to sell almost everything we owned to relocate back to FL so we could stay off of the streets. This student debt hasn't only crushed my dreams but it has taken everything from us."*

3. [REDACTED] (ID 9134), Arizona-Tempe, Criminology and Forensic Technology, 9/2011-5/2013:

*"Treating a Federal loans as if they were private loans. Once I graduated and I got my paperwork I noticed that I had 6 loans and was confused as to why it was not explained to me that one was from the school and then one of those regarding other things I did not think it would be that much I thought I was just paying the school not for whatever the sum amount was."*

4. [REDACTED] (ID 7518), Arizona-Tempe, Information Technology/Computer Network Systems, 9/2008-11/2010:

*"I was not even aware of all the loans my records show."*

5. [REDACTED] (ID 9078), Arizona-Tempe, Computer Aided Drafting, 6/2005-6/2007:

*"The amount of loans was crazy... I have so many different loans, private, federal, etc."*



**6. [REDACTED] (ID 7942), California-Anaheim, Digital Entertainment and Game Design, 6/2004-6/2009:**

*“[I] had loans under my name so many that i didnt even know which was wich, my parent took out loans and had some under them aswell, we even had to have an uncle cosign at one point for some because it became more than we could qualify for alone.”*

**7. [REDACTED] (ID 4181), California-Clovis, Internet Technologies, 1/2007-1/2008:**

*“Also I was not fully made aware that they were having me apply for multiple loans that I would have to pay individually. I was made to feel as if they were all the same thing, that I could make one payment on in the future. Not having to make multiple payments to multiple loan agencies.”*

**8. [REDACTED] (ID 7646), California-Lathrop, 1/2007-1/2009:**

*“After finding out that i had 12 or so different loans which i was unaware of until i was being garnished by most of them, it set me back at least 3 years of my life. I had so much stress that i missed time at work. I was emotionally and mentally unable to cope.”*

**9. [REDACTED] (ID 4739), California-National City, Criminal Justice, 3/2008-6/2012:**

*“The entire process was misleading I wasn't a naive 18 year old I was 22 with a car payment and bills I understood financial aspects. I understood that I would be responsible for a loan when I was done. I wasn't prepared for three seperate loans a federal and private and some random loan to ITT tech. My graduating class were all blindsided a few days before graduation with the latter. I paid it off quickly in fears that they would continue to screw me if I didn't. I still have a remaining private loan federal loan and parent plus loan.”*

**10. [REDACTED] (ID 9052), California-San Diego, Computer Networking (AA) Information Security Systems (BS), 3/2003-3/2007:**

*“At the end I had roughly 16 different loans that I eventually had to consolidate which hurt my credit score. . . . The school never informed me of the different types of loans they were signing me up for, I was only told that in the end you will consolidate them and you will only have 1 payment after school. There was no explanation of how much of the total loan disbursements would be federal, subsidized, unsubsidized, or private for that matter. I was simply just told to consolidate the loans in the end into a very low monthly payment.”*

**11. [REDACTED] (ID 4010), California-Sylmar, Digital Entertainment and Game Design, 9/2006-9/2010:**

*“I could not pay for my student loans because they took out too many small amount of loans, leaving me with a minimum amount of \$1800 a month.”*

**12. [REDACTED] (ID 9171), California-Torrance, Criminal Justice, 3/2006-4/2010:**

*“There have been jobs that I have not been able to get due to my credit and 1 job in particular wouldn't take me into consideration because there were so many loans taken out in my name. I need a bigger apartment and I'm not able to move because of my credit. I have 3 kids and I also have custody of my niece, so that is 4 kids and 1 adult in a 2 bedroom. I'm currently on a temp to hire job and I'm so scared that when they check my credit they will also tell me I cant be hired permanently.”*

**13. [REDACTED] (ID 5859), California-West Covina, Automated Manufacturing Technology, 9/1994-6/1997:**

*“I have a small daughter and I'm a single dad. I can't purchase a proper vehicle or buy a house with 7 different student loans on my credit report.”*

**14. [REDACTED] (ID 9710), California-West Covina, 3/2007-9/2009:**

*“They did not tell me how many loans I would be taking out like 7 or 8.”*

**15. [REDACTED] (ID 3785), Florida-Bradenton, , 3/2011-12/2013:**

*“I didn't know how many loans I had until I called loan forgiveness and I found out I had 10!!”*

**16. [REDACTED] (ID 8042), Florida-Lake Mary, Data Communications Systems Technology, 5/2005-5/2009:**

*“I have an insane amount of loans, some of which are UNDER \$100. I was never given a breakdown of the individual loans, just shown a sum total and made to believe that i was getting a single loan per quarter. This turned out to be somewhere in the neighborhood of 50 loans. Once I graduated and realized what they'd done I contacted them and told that this is standard practice and subsequent contact was never returned. I had no idea how long i was taking loans out for and for what interest rate, i was only ever shown the lowest rates. I was also told that my loans would either be low interest or no interest loans, only 2 or them are no interest and the rest are not low.”*

**17. [REDACTED] (ID 5291), Florida-Tallahassee, 9/2004-5/2006:**

*“My wages are being garnished, even when I have worked out with the loan companies a repayment plan, as a credit report shows my loans with near 10 different companies.”*

**18. [REDACTED] (ID 7185), Florida-Tampa, Computer Drafting and Design, 1/2006-12/2008:**

*“It was not explained to me that there would be several federal loans and the private loan. When I realized that there were multiple loans, I was told that they would be grouped together at the end of graduation into one loan (which was not the case).”*

**19. [REDACTED] (ID 8234), Illinois-Mount Prospect, Information Systems Security, 6/2009-6/2013:**

*“As previously stated, ITT Technical Institute Financial Aid Advisers made understanding the loan incredibly difficult. At no point was i properly informed that i was actually taking out over a dozen small loans at varied interest rates. The entire time i believed i was financing one loan for the entire amount.”*

**20. [REDACTED] (ID 5671, 8703), Indiana-Greenwood, 3/2009-12/2011:**

*“I ended up with 12 loans and was unaware of them until I received a call a very nasty call about loan default.”*

*“I have approximately 23 school type loans both federal and Private way over the amount of attending and some taken out after I left the program. They are hounding me to death to pay these when I do not ever agreeing to take them out or sign for them.”*

**21. [REDACTED] (ID 8493), Indiana-Indianapolis, 6/2003-6/2006:**

*“Along with the federal loans I have 6 private loans I was not aware of until I graduated.”*

**22. [REDACTED] (ID 7712), Indiana-Indianapolis, ASN- Associate of Science in Nursing, 9/2009-6/2013:**

*“I now have over \$53,000 and over \$5000 of interest that is due immediately. I cant get a car, house, or even get a job some of the few nursing homes that accept non-accredited nurses, because they do credit checks. After graduating and getting a job, the loans were deferred for 6 months. My very first loan payment was \$1600. That was the monthly payment due from then on. I obviously haven't been able to make a single one. My loans are now all in default and i have over 26 individual subsidized and unsubsidized loans all with interest of approx. 6-7%.”*

**23. [REDACTED] (ID 8975), Indiana-Indianapolis, Construction Management, 3/2010-12/2012:**

*“It was also at this time, that I learned that ITT Tech had effectively signed me up for over ten loans that they never fully explained repayment terms and options for.”*

24. ██████████ (ID 6670), Indiana-Newburgh, Breckinridge School of Nursing, 3/2011-6/2013:

*"I did not notice that I had 7 different loans until after I stopped going to school."*

25. ██████████ (ID 2669), Indiana-Newburgh, 4/2006-12/2009:

*"The amount of my student loans were never discussed with me while I attended ITT. I was unaware that I had 2 different loans and what these loans would amount to after graduation."*

26. ██████████ (ID 4859), Kentucky-Louisville, 3/2008-5/2012:

*"They took out loans without me knowing.. They called me on the phone and said I needed it.. I have 14 different loans by them."*

27. ██████████ (ID 7983), Massachusetts-Norwood, Applied Science, 5/2006-3/2008:

*"Also they never told me that I'll 7 different loans they mislead me to believe that I was getting only one loan not multiple loans."*

28. ██████████ (ID 9321), Massachusetts-Norwood, Information Technology - Computer Network Systems, 8/2009-7/2014:

*"All the costs of the loans were broken down into a lot of numbers and they were taken out as multiple loans across different companies. Throughout the degree the companies who serviced my loans would change, but I would never get to know why or even see the paperwork."*

29. ██████████ (ID 8441), Massachusetts-Norwood, Computer & Electronics Technology, 3/2010-3/2012:

*"I was told that it would be one loan and that i would be covered by aid, Ist it went from i needed to pay ITT \$75.33 monthly then i was told federal pell, then i was told that it would one payment, today when i look at credit report it shows up as some where as 26 different loans all for ITT which has put me in a bind because i am not making the money that i should have been for a field that im not in."*

30. ██████████ (ID 7645), Massachusetts-Norwood, Computer Networking Systems, 10/2008-9/2010:

*"The one thing that I am still confused about til this day is how they split my loans into two separate loans without giving me a heads up, telling me why or asking for permission. I'm very uncertain of exactly what happened, so I'll just give my perspective[.]"*

**31. [REDACTED] (ID 8790), Massachusetts-Wilmington, CEET, 3/2008-3/2010:**

*“And they took out so many different loans with all kinds of interest rates for each one.”*

**32. [REDACTED] (ID 8142), Michigan-Swartz Creek, 9/2010-6/2012:**

*“I told them at enrollment that the loans were confusing, and I didn’t understand them. They assured me it would be one loan and easy to understand when it was all done. It wasn’t. It was split up into at least 3 loans and possibly more because of all the legal rope.”*

**33. [REDACTED] (ID 8456), Michigan-Wyoming, Computer Science, 9/2008-6/2011:**

*“I ended up with several different loans with Navient and a couple with a private lender of whom I had no idea about.”*

*“I was told I would have to repay back \$40,000 but in fact it ended up be \$65,000. of a good time after I graduated I was unable to pay the large monthly payments ruing my credit. Since there was several loans and not just one as I was led to believe and not being able to pay them in full every month this had an exponential impact on my credit.”*

**34. [REDACTED] (ID 8142), Michigan-Swartz Creek, 9/2010-6/2012:**

*“I told them at enrollment that the loans were confusing, and I didn't understand them. They assured me it would be one loan and easy to understand when it was all done. It wasn't. It was split up into at least 3 loans and possibly more because of all the legal rope.”*

**35. [REDACTED] (ID 8129), Michigan-Wyoming, 9/2008-6/2012:**

*“ITT ruined my dreams. I am screwed over for my entire life because ITT took out so many loans in such high interest that I can never repay. I cant even try to move forward because no matter what I do they continue to just hold me back in any aspect. ITT destroyed my life.”*

**36. [REDACTED] (ID 8886), Missouri-Earth City, CAD, 12/2000-12/2003:**

*“And so many micro loans i didnt know what was what. I know Sallie Mae took me to court over one loan in the amount of 5000. I was still paying on that until a few years ago. The huge payments is what i cant pay. I never got a straight answer on any of my loan questions. . . . I forget how many i have until i consolidated them.”*

**37. [REDACTED] (ID 8546), New York-Getzville, 9/2006-7/2008:**

*“Yes. If I would have known I would owe \$55,000 just for a bachelors degree and with none of the credits being able to transfer to another college I would have never went to this school. nobody ever told me what my total would be and I was told I would only owe 2-3 loans after graduating, which in reality was 4-5.”*

**38. [REDACTED] (ID 7476), New York-Liverpool, Computer Networking Systems, 8/2006-8/2008:**

*“They never made anything clear about the loans and why they were taking out so many on my behalf. I know of at least 9 loans during my 2 year degree program with them and I know people in 4 year schools that only have a few loans.”*

**39. [REDACTED] (ID 8098), North Carolina-Durham, Network Systems Administration, 9/2014-6/2016:**

*“When i signed my paper work to go to school there the lady was almost harrasing to an extent. they would throw a bunch of paperwork out on the table that would build up their school and how it will change your life without going over the fine print. I was unaware that you could even use private loans for school. I didnt even hear private loans come out of any bodies mouth there. . . . now i have 8 loans in my name for a worthless degree that i have not even got in the mail yet and iv been out for 3 months.”*

**40. [REDACTED] (ID 9475), Ohio-Strongsville, Information Systems Security, 9/2006-6/2012:**

*“I decided to bit the bullet and restart my education so that I can get a Bachelor degree only to find out that I am unable to attend the school because I cannot take out any more student loans. The dollar amount wasn't the total issue; it was the amount of individual loans that I had. Because of how ITT loan structure was I had the same number of loans as a masters student. Even after the consolidation the loans remain on my credit still limiting my ability to further my education and my ability to provide a better life for those I am responsible for.”*

**41. [REDACTED] (ID 8001), Pennsylvania-Dunmore, 1/2008-1/2010:**

*“I'm drowning in debt because of the 15 + loans with extremely high interest that were pushed through to solely benefit the for profit organization.”*

**42. [REDACTED] (ID 8826), Pennsylvania-Levittown, Computer and Electronic Engineering, 9/2008-12/2010:**

*“I had no idea how much my loans were for nor how many loans they applied me for. I have no idea how I got 6 loans without filling out one piece of paper.”*

**43. [REDACTED] (ID 9273), Texas-Arlington, Information Systems and Cybersecurity, 9/2009-12/2014:**

*“All I was told at the first meeting we had was that I would need to sign up for student loans to be able to sign up for classes. It wasn’t until after my second year that I received any kind of documentation on how much in loans was already taken and how many loans I had. At that time it was about 12 total loans, 2 private and 10 federal for about \$32, 000 total. By the time I finished I had over \$69, 000 in 22 federal loans and over \$10, 000 in 3 private loans and over \$9, 000 in Temporary Credit that owe ITT Tech.”*

**44. [REDACTED] (ID 7981), Texas-Arlington, Electrical Engineering, 3/2010-3/2014:**

*“I was told that I need only one loan to pay for school and when I pull my credit I found out that 19 loans was taking out and I was never notify about it now I have to pay 67000.00 dollars back.”*

**45. [REDACTED] (ID 8925), Texas-Richardson, Computer Networking Systems, 1/2008-12/2010:**

*“They got me into signing these documents for the loans and never explained anything to me but said no payments until u graduate and that everything is included in this loan. Come to find out I had so many different loans with different interest rates and amounts (now totaling over 40k).”*

**46. [REDACTED] (ID 4502), Virginia-Norfolk, Computer Network Systems, Criminal Justice, 12/2003-6/2009:**

*“I was not fully aware of how many loans were taking out in my name. I know there were around 10 loans taking out in my name. However I know I am aware of signing at least 3 or 4. I was not fully aware of the end cost of the programs. Department of Education is saying I owe \$74,521.05 in Student Loans. Navient/Sallie Mae states that I own then tens of thousands of dollars as well and ITT Technical Institute itself sent me a notice stating that I owe them thousands of dollars as well. I have not seen the loan documents from ITT to confirm their claims. However I know I did not take out 10 or more loans.”*

**47. [REDACTED] (ID 9651), Virginia-Norfolk, CDD, 8/2001-5/2004:**

*“I still owe close to \$17,000. 00 in student loans. I have had my tax returns held for unpaid loans I was unaware of. I was not aware of 10 loans. I received a letter of "congratulations" after 2 loans were paid off. I had assumed that was all I owed. I then received the collection notice and letter from the IRS that they were holding my \$8000 tax return to pay toward my debt.”*

**48. [REDACTED] (ID 8616), Wisconsin-Green Bay, Computer Electronics Engineering Technology, 6/2010-12/2012:**

*“ITT set me up with several different loans of various amounts, from various servicers. They never stuck with one entity to keep things simple. . . . When I graduated, ITT left me with a mess of different loans through Direct Loans all for different amounts. There were payments ranging from less than \$30 all the way up over \$600 per month per different loan.”*

**49. [REDACTED] (ID 7658), Wisconsin-Greenfield, Game Design, 9/2006-6/2010:**

*“While it had been disclosed to me that federal and private loans are different things, they did not treat these as separate things. I had been under the impression throughout my time at the school that these loans were all under the same account, and was unaware of the actual amount of loans I would be taking out. I currently have 12 with Navient, and despite how many times I am told I am either up to date or paying on time, I still receive phone calls about missed or late payments.”*

**50. [REDACTED] (ID 4135), Wisconsin-Madison, Information Technology Computer Networking Systems, 9/2008-12/2010:**

*“In total, I ended up with 8 loans in two years (mostly private and at greater than 11% interest), all in amounts and with interest rates impossible to pay back with the wages I make.”*

**51. [REDACTED] (ID 9644), Visual Communications, 9/2010-9/2012:**

*“Didn't really give me any actual numbers. Didn't find out I had THREE SEPARATE LOANS until I was 3 months outside of my grace period.”*

**52. [REDACTED] (ID 8110), 8/2008-9/2012:**

*“Told me I would only pay a little a month! My loans are 27 different loans! Wanting over \$400 a month!”*

**53. [REDACTED] (ID 7338), 11/2006-12/2012:**

*“ITT never went through the process with me, I had to do it all on the computer. I also didn't know I was going to have over 40 different loans from this. Also, I never got an amount of how much this schooling was going to cost. I guess when you are young you do not think of something like that when you and an itt employee who you (think) you can trust, tell you things that are to good to be true.”*



54. [REDACTED] (ID 8563), 6/2009-6/2011:

*“They never really sat down and explained how the loan process worked. They just gave me totals and had me sign. I was under the impression that I would have one loan to cover the entire cost. When I graduated and started paying, I was just paying the one loan. I started getting calls from another loan department saying I was late on my payments. Come to find out I had three different loans out for a different loan company. So I had four different loans I had to pay.”*

55. [REDACTED] (ID 9530), 11/2006-11/2010:

*“They told me that all my loans are the same n they will be together when i graduate but its all separte its not the same it looks like i have like 30 loans i have put out its ridiculous. They didnt even tell me about the loan terms all i knew is that i am in charge of all the loans that im going for. I never filled out anything every year. Money that i dont even have. There was no review of the loan documents. . . . Just papers thrown at me to sign.”*

56. [REDACTED] (ID 8514), 9/2009-1/2013:

*“They never explained what loans I will have. So I thought it was one loan which ended up having three different loans.”*

57. [REDACTED] (ID 8437), 7/9-6/12:

*“Upon graduation I found out they took multiple loans out, all with different interest rates ranging from 3.5% 6.5%. Never did I hear about that. The total was right, but not the fact that I have 13 loans.”*

58. [REDACTED] (ID 9136), 4/2006-8/2009:

*“I also was given the impression that there were 4 total loans. 2 from dept of ed and 2 privatized. I later found out what they meant to say was 4 different TYPES of loans in which 9-12 total loans fell under. The interest rate of each (especially the private loans) was vastly different and I found to be extremely predatory given that this was a student loan for higher education. If the bank was issuing high interest rates due to high risks I wish I too would have been privy to what those high risks ,as the borrower, were.”*

59. [REDACTED] (ID 8372), 8/2009-12/2011:

*“Cannot consolidate all the loans private and federal to 1 loan. Interest rates all different amounts. 18 loans total.interest and penalties are accruing daily.”*

60. [REDACTED] (ID 8631), 2/2008-5/2010:

*"I am considered high risk because my loans are consistently "behind", and because there are so many lines of credit open. I can only get high interest loans, and even have trouble applying for apartments."*

## EXHIBIT 15

**1. [REDACTED] (ID 8011), Alabama-Bessemer, CNS Computer Network Systems, 6/2005-6/2007:**

*“When I started I was told that my payments would be 50\$ a month for my private and federal loans, My private loans were closer to 500\$ and my federal 200\$ a month. The school told us the true amount when we passed the halfway mark in the program to where if we quit we would have no diploma and still owe the money.”*

**2. [REDACTED] (ID 8301), Alabama-Bessemer, Information Security Systems and Technology, 6/2005-8/2009:**

*“I was told once I graduated i had a 6 month grace period to start making payments afterwards my payments would be \$50 to \$100 a month. I wasn’t aware i would have multiple loans that would anywhere without my knowledge. I also didn’t know the loans once in repayment would be more than i make in a week income.”*

**3. [REDACTED] (ID 6203), Alabama-Bessemer, Computers and Electronics Engineering Technology, 9/2006-8/2008:**

*“I cant really remember how they told me about my debt. But I know they bragged saying with the program I am in. Once I get placed in a job paying it back would be easy. If I knew the hardship of a finding a job after these courses, I wouldn’t have even got the loans. But they told me they were going to help set me up on my first job so I could make the money to pay back the loans. This was one of their many lies unless you count the occasional job fair.”*

**4. [REDACTED] (ID 9348), Alabama-Bessemer, Criminal Justice, 9/2010-9/2012:**

*“When it came time to pay I was completely unaware and it caused my loans to default. [] The government is garnishing my wages and taking my income tax checks due to the negligence of this school. Try having all that taken and being a single mother, forced to live with your parents, and still barely getting by on pay check to pay check.”*

**5. [REDACTED] (ID 2619, 9720), Alabama-Madison, Electrical and Electronics Engineering Technology, 6/2012-12/2014:**

*“I was assured that my loan payments wouldn’t be a problem because I’d be making big bucks. [] He made it sound like cake, and I sadly sat down to eat at the table.”*

*“The recruiter told me that with the job I would get from going there, I’d be able to laugh at my student loan payments (this was my big selling point as I am poor and was scared to take on another bill, but wanted to better that problem) and that especially in my chosen field people were snatched up all the time, most of the time before even graduating all the way.”*

**6. [REDACTED] (ID 8146), Alabama-Madison, 9/3-12/5:**

*“My understanding of my loans where not clear to me. They made it sound like I was only boarrowing a little bit and the gov was taking care of the rest. When I was finished I learned that I had two loans out one wanted about 385 a month and the other wanted around 450. So I was shocked when I found out I was about to pay around 800 a month.”*

**7. [REDACTED] (ID 8715), Alabama-Mobile, Drafting And Design Technology, 9/2012-6/2014:**

*“I was informed that subsidized loans I would not need to pay back, which I found out in the end that that was very untrue.”*

**8. [REDACTED] (ID 8375), Arizona-Tucson, Computer Drafting and Design, 3/2004-3/2007:**

*“I was told I would qualify for grants that would pay for most of the degree and do not believe that is true. I was young and a quite naive about what the documents were that I was signing. I just knew I wanted to have a better future and going to school was going to help me achieve my goals, I did not know it was going to financially burden me for the rest of my life, its not right!”*

**9. [REDACTED] (ID 2629), Arkansas-Little Rock, Multimedia/ Game Design, 6/2005-9/2009:**

*“I was told that all my loans would be combined to be under one low payment a month that I could afford. When I received my first loan repayment letter they wanted \$1400.00 a month for Federal Loans. A few weeks later I got a letter in the mail for my private loans wanting \$800 a month. I could not afford to make these payments because I was barely making ends meet with the \$8.50 an hour job that I found that would hire me.”*

**10. [REDACTED] (ID 8153), California-Anaheim, IT- DCST, 1/2006-1/2009:**

*“I was told I would be able to easily pay the loans back. After all this time i still owe over \$54000.”*

**11. [REDACTED] (ID 7942), California-Anaheim, Digital Entertainment and Game Design, 6/2004-6/2009:**

*“I was 17 going on 18 when i considered ITT tech, i wanted to know where i should head to in life. [B]eing the first in my family to attend higher education i didnt know any better. I took my parents with me and they went over the numbers, stating that there were programs available to help us pay for school. My parents didn’t know what to look for and neither did I this is the first time any of us had taken out that much for school we didn’t know what was available or what our options were, but they kept reassuring us that we would be fine and that they had our best interest in mind.”*

**12. [REDACTED] (ID 7009), California-Anaheim, CEET, 1/2003-1/2005:**

*“My sign-on counselor assured me numerous times that I will be awarded multiple grants and scholarships. They should at least pay for half of your education making the final dollar amount pocket change.”*

**13. [REDACTED] (ID 4181), California-Clovis, Internet Technologies, 1/2007-1/2008:**

*“I feel that they pushed me through the signing of the documents without properly making me fully understand the amount of debt I would be burdened with.”*

**14. [REDACTED] (ID 6592), California-Orange, Criminal Justice, 6/2008-3/2012:**

*“With the talk about getting a job in the field of study and particular salary range the loan repayment did not seem like it would be an issue. [] After going through the program and seeing the bill at the end it was certainly a shock. With no job in the field, it certainly seemed like a waste of time and money that i will be paying back for the remainder of my years.”*

**15. [REDACTED] (ID 9349), California-Oxnard, Network Systems Administration, 9/2014-8/2015:**

*“When speaking with the representative (I never recorded his name), he made it seem as if the cost of the school would be a pinch compared to what I would be making in the field.”*

**16. [REDACTED] (ID 8300), California-Oxnard, AS Multimedia, BS Digital Entertainment and Game Design, 6/2003-3/2007:**

*“The loans were always broken up into very small amounts so it never looked as though I was taking out that much. I was also told that my loan payments would never be more then \$200 a month total. Not true at all.”*

17. [REDACTED] (ID 8020), California-Oxnard, Criminal Justice, 12/2007-6/2013:

*"I was also told that my minimum payments for all the loans would be a single 50 dollar payment a month."*

18. [REDACTED] (ID 8306), California-Oxnard, 3/2014-12/2015:

*"The recruiter made it seem like the loans were inexpensive and easily affordable even though my income was well below sustainable. The recruiter led me to believe the loans were low interest and I'd have nothing to worry about."*

19. [REDACTED] (ID 5418), California-Rancho Cordova, Computer Networking Systems, 9/2005-6/2007:

*"I was told that it would be an easy thing to pay off after graduation. I was told the 30 year loan repayment terms would keep my payments extremely low."*

20. [REDACTED] (ID 9287), California-Rancho Cordova, Project Management, 1/2011-9/2015:

*"Having a GI Bill I was assured that I could finish my program within the time I had left on my GI bill. [I] I was assured that finishing my degree with student loans was the best option and when I graduated I would be able to find a job to pay those back no problem."*

21. [REDACTED] (ID 9476), California-San Bernardino, Computer Electronics Engineering Technology, 6/2010-6/2012:

*"I was under the impression from our first meeting when i signed up that I was going to have only one loan and that the grants were going to cover a substantial part of it."*

22. [REDACTED] (ID 9035), California-San Bernardino, Computer and Electronics Engineering Technology, 3/2009-6/2011:

*"When I first applied they made it seem like I would be able to pay off the loans in no time that I could make payments while going to school because of program they didn't explain much."*

23. [REDACTED] (ID 7755), California-San Dimas, Drafting and Design, 6/2008-9/2011:

*"I got some information about the loans the first quarter, after that it was "come in and just sign this!" With the thought of advancing in my career and bigger paycheck, I did. Now payments would be like 800 a month!! I was NOT making that kind of money... Years later, i am STILL NOT making that kind of money. It's nearly impossible to pay it back."*

**24. [REDACTED] (ID 6997, 9311), California-West Covina, Computer networking systems, 1/2003-11/2005:**

*"I was lied to on how much i would be paying back each month i was told it would be \$200 a month but i reality it was more like \$800."*

*"All i was told was that it was like a credit card and that my payments would be \$250 a month after they have placed me in a job of my field."*

**25. [REDACTED] (ID 8964), Colorado-Aurora, Network Systems Administration, 12/2012-12/2014:**

*"The total cost of the program was not made clear, and that ITT would apply for Grants that would cover the majority of the cost. I did not know what the total of my loans was going to be until I received my first statement after graduating. Loan terms were also not clear except that I would have any payments until after I graduated or withdrew."*

**26. [REDACTED] (ID 4391), Colorado-Denver, Electronics & Communications Engineering Technology, 6/2007-3/2011:**

*"I am still paying on these loans with an interest rate of 14.75 percent, not at the 6.8 percent that was told to me. If I had not taken out these loans, I would have been forced to drop out of the program, as I could not afford that tuition prices that needed to be paid per quarter."*

**27. [REDACTED] (ID 8066), Colorado-Westminster, Network Systems Administration, 12/2013-12/2015:**

*"I was told with the great job I would land upon graduation that repayment would be easy. I WAS NEVER TOLD THEY WERE MOST EXPENSIVE COLLEGE AROUND. I was rushed through the process, lied to the entire time."*

**28. [REDACTED] (ID 8335), Florida-Bradenton, 3/2011-12/2013:**

*"They were telling me about how much grant money i would get but not how much loans i would be taking out each semester."*

**29. [REDACTED] (ID 9267), Florida-Doral, 6/2001-6/2003:**

*"Any questions you would ask them would seem positive information to the student because they were all lies."*

**30. [REDACTED] (ID 4515), Florida-Doral, 11/2005-6/2007:**

*"They show me a paper that said I would only pay \$50.00 dollars per month. They never explain about grants or loans."*

**31. [REDACTED] (ID 9396), Florida-Fort Lauderdale, Electronics Engineering Technology, 11/1999-9/2003:**

*“The total cost of the program was understated by administrators. They shuffled whatever they needed to do in order to get paid. They did not forbid any type of loan nor did they disclose the details of the loan. They claimed students could pay \$40 or \$50 per month to pay down their loan while they were still in school. They did not distinguish between types of loans and they asked me to report less income so I could be eligible for more loans. They would put loans under family members as cosigners just to get additional loan approvals.”*

**32. [REDACTED] (ID 9390), Florida-Jacksonville, 3/2004-5/2006:**

*“First off was the recruiter telling me they would place me with a company that pays for our loans once we graduate.”*

**33. [REDACTED] (ID 2625), Florida-Lake Mary, Information Technology - Computer Network Systems, 1/2009-12/2011:**

*“I asked about information and how much the program cost. Not only did he avoid directly answering the questions saying “what’s a real future worth to you?” “You will not be able to provide as a man doing what you’re doing now.” I told him I don’t have any money and bad credit and he said “oh don’t worry, many of our students are in your same boat....we will find money for you.””*

**34. [REDACTED] (ID 7099), Florida-Lake Mary, Computer and Electronics Engineering Technology, 1/2002-1/2007:**

*“The loan process was a blur they made it seem like it was all grants and did not go over total cost at all. They mostly sugar coated the entire process and showed me only wanted I wanted to see such as a high return and a high quality education. I am not sure if they signed any of my loans for me but the process was nothing like any other loan process I have been through. I was young and they only cared about getting to the next applicant. They basically would have said anything and did not go over the terms or interest rates or much just made it seem like I’d have no problem paying them back with their promises of high paying jobs and employment rates.”*

**35. [REDACTED] (ID 6014), Florida-Lake Mary, Network Systems Administration, 9/2013-5/2015:**

*“I received paperwork that said my loan payments which would be deferred until 6 months after I graduated would be \$67/per month. I received paperwork recently that stated my loan payments would be closer to \$800/per month. To be honest if I would’ve known this I would not have signed up for the program.”*



**36. [REDACTED] (ID 6410), Florida-Tampa, 11/2006-11/2009:**

*“I was told that I would have my loans paid off within 10 years of graduation (due to high salary and guaranteed job placement).”*

**37. [REDACTED] (ID 8817), Florida-Tampa, Computer Aided Science CADD, 9/1998-9/2000:**

*“I was misled in some many ways. I was told that I would start making good money enough to start repaying my loan back almost immediately right out of school. That was far from the truth. Sad to say but I made more money working at McDonalds at the time than I did after graduating. I lost a lot of time and hope.”*

**38. [REDACTED] (ID 9071), Idaho-Boise, Visual Communications, 1/2008-8/2009:**

*“They assured me everything would be paid for and there would be nothing out of pocket. They did not give me enough time to read the paperwork or help me understand what I was signing. They just kept telling me it was covered. I never saw any of the loan that I was signing for. I never knew how expensive it was going to be.”*

**39. [REDACTED] (ID 4080, 5977), Idaho-Boise, Drafting and Design Technology, Online Business Accounting Technology, 3/2006-5/2009:**

*“The interest rate was through the roof, but made it out that once you have this ‘so-called’ job, you’ll be able to make these enormous payments (which are impossible). Was never told the length of paying these loans back and even if you’re paying, the amount never seems to get lower.”*

*“I also believe I should have never been approved for any student loans to attend their school. At the time I enrolled in this program, I was making \$25k a year, and had 2 children. I received an interest rate of 17.75% for a Signature Loan. This interest rate and the loans associated with this rate would be impossible to ever pay back. They fraudulently gave me loans to attend their school, knowing firsthand I would fail at being able to repay my loans back.”*

**40. [REDACTED] (ID 8184), Illinois-Arlington Heights, Information Technology, 1/2008-2/2012:**

*“The loans are asking for monthly payments surpassing my rent and almost my car payment, all together. This is when i first graduated out of school, with no career yet.”*

41. [REDACTED] (ID 8873), Illinois-Arlington Heights, Criminal Justice, 1/2008-9/2011:

*“They did not elaborate after I asked many times, how these loans would affect me after graduation. I wanted to know the interest rates and all the details but they were never provided. Only after I signed the loans did I see the details in harassing phone calls from loan providers.”*

42. [REDACTED] (ID 8374), Illinois-Mount Prospect, Computer Science Information Technology, 7/2008-7/2010:

*“Was never explained the loan agreements. Had no idea how much would be owed. I was told, “Don’t worry, we’ll take care of everything,” instead of concrete facts and information.”*

43. [REDACTED] (ID 8244), Illinois-Mount Prospect, Information Technology, 11/2001-12/2002:

*“ITT Tech told me that after financial aid I would owe very little due to the fact I have a child and the government would pay most of my education. I basically thought I was receiving grants and not loans. They did not explain to me the high cost of the credit hours. They just had me sign papers and told me they would handle the rest.”*

44. [REDACTED] (ID 8763), Indiana-Carmel, 6/2010-1/2014:

*“They never once explained my loans to me. My advisor that i spoke to on the phone all the time, did not tell me anything about how loans would be paid back. I was told i wouldnt have to pay anything back because it was all governement grants not loans, i didnt know i was 43000 in debt until i graduated and the loan people started contacting me about my loans. They never explained anything the amount or anything they just always told me each semester everything is covered and you dont have to worry about a thing. We have it all taken care for you.”*

45. [REDACTED] (ID 4764), Indiana-Carmel, Computer Forensics, 1/2009-1/2014:

*“The cost was never shown to me as a whole and it was presented in language that was not easily understandable. By the time I completed my "education" and hit with the full bill, I was in shock. I would have chosen another school or to postpone my education if I had a better idea of the cost in the first place.”*

46. [REDACTED] (ID 8024), Indiana-Carmel, Information Systems Administration, 6/2010-6/2013:

*“Upon enrollment, they were not upfront about the total cost of the program; i.e., the total cost of an Associate's degree, Bachelor's, etc. Nor were they upfront about the amount of loans that*

would be needed for a particular program. They did seem to treat grants and loans as though they were the same; it was all income to them, and they didn't care how they received it."

**47. [REDACTED] (ID 8485), Indiana-Fort Wayne, Criminal Justice, 9/2005-9/2009:**

*"I was 18 when I enrolled into the school. They made the school sound like it was the best choice to attend and the cost was very affordable. I was still young at the time, I would have believed whatever they said. They did not fully explain the amount I would be paying back... FOR THE REST OF MY LIFE! As far as grants go they had me take them out, said I needed them. That was the extent of the information I got about grants."*

**48. [REDACTED] (ID 8830), Indiana-Fort Wayne, Digital Entertainment and Game Design, 9/2004-6/2008:**

*"They did not explain how the loan repayment worked to my understanding. [] They assured me that once I graduated that I would have sufficient income to easily repay my loans."*

**49. [REDACTED] (ID 9549), Indiana-Indianapolis, 6/2006-6/2008:**

*"They claimed it would be around 300 a month, which it ended up being a lot more than that. That amount would cover the interest for the month."*

**50. [REDACTED] (ID 9151), Indiana-Indianapolis, Criminal Justice/Cyber Security, Business Administration, 11/2006-12/2012:**

*"When talking with an employer at ITT Tech, it was never mentioned of what the total cost of my degree would be. I only got told that I would have no problem on paying off my debt, for the fact that I would be making over \$100, 000 a year and would have no trouble at finding a job, at which, I am not even using neither of my degrees and am working at a job making \$12.00 an hour."*

**51. [REDACTED] (ID 7685), Indiana-Indianapolis, 9/2012-6/2014:**

*"They also refuse to provide my official transcripts based on an outstanding balance I was never notified of. I still haven't received a notification of money owed. I was also told I would only owe \$50 a month towards my loans upon graduation."*

**52. [REDACTED] (ID 2531), Indiana-Indianapolis, 8/2005-6/2010:**

*"I was told that my payments would be around \$50 dollars a month."*

**53. [REDACTED] (ID 8975), Indiana-Indianapolis, Construction Management, 3/2010-12/2012:**

*“They gave me false information about repayment terms. Myself and many others were told by financial aid that our payments would be \$50 a month. It wasn’t until my grace period was over and talks with my loan providers began, that I was told that each loan would cost \$50 and that my payment would be \$350 a month. I was totally appalled. I had no idea that my payments would be this inflated and it started me on a path of not being able to pay on my loans. When financial aid told me that my payments would be \$50 a month, I was prepared for that burden. I could borrow \$50 a month from someone if need be but this was a payment I could afford. It was also at this time, that I learned that ITT Tech had effectively signed me up for over ten loans that they never fully explained repayment terms and options for. I was shell shocked to find out I was expected to pay \$350 a month for loans with a mere entry level job that they helped me acquire. [] It’s criminal to lie to people about payments. I would have liked to have been properly informed about what the payments were actually going to be. They set a lot of students up for failure with these misleading practices.”*

**54. [REDACTED] (ID 8703), Indiana-Indianapolis, 3/2007-12/2009:**

*“They stated that I would be covered by 100% of a pell grants for the time I was in since I would qualify for 100% of the pell in March when I started and another 100% of Pell in May when it renewed. That I would not need any private funding to cover the cost just the Pell grants. They never ever stated that I would need private loans or federal loans to attend.”*

**55. [REDACTED] (ID 7737), Indiana-Newburgh, Criminal Justice, 6/2006-3/2010:**

*“My mother Carla Small is the parent plus loan holder and I, Sarah Small am the student. I have already filled out a DTR app for myself and now I am doing the same for my mother's parent plus loans. ITT misled us during paperwork signing and negotiations. They made it seem as if we would be able to pay these loans back in no time. However, in 6 years after graduating, my mother's total loan balance has ballooned to [grand total] \$99,163.92. That's just HER parent plus loans!!! [] [For four years of education that lacked] ANY MERIT [in the actual job world], are you kidding me!!! If my mother or I had known what we were actually signing for and understood the terms instead of being pushed through a WORLD WIND of paperwork, then we would have NEVER signed on the line.”*

**56. [REDACTED] (ID 2863, 7763), Indiana-Newburgh, Criminal Justice, 6/2006-3/20010:**

*“My mother co-signed and received parent plus loans that I am responsible for paying for as her and my father could not afford these payments. In the beginning I paid \$25/\$50 on each loan for*

*my mother's and for mine, but Sallie Mae never stopped calling. Even to be put on income sensitive, etc, they want so much money per month. If we knew this would have gone down like this, we would have ran out of ITT Newburgh faster than an explosion. No one explained to us that merely 5 years after graduating, I would have a total of \$35,712.34 to pay back, and under my mother's name: A WHOPPING \$91,499.19 !! [] ARE YOU KIDDING ME!?! For a Technical degree![] I owe \$127,211.53 for one degree. I would have NEVER, EVER signed up for college had I known it literally would cost me the rest of my life to pay off. My dad has health issues, is retired and my mom has to work at JoAnn Fabrics to carry insurance for him. They can't afford to help me dig out of this volcano I'm in. I'm literally just waiting for the bottom to fall out and for the lava to erupt.”*

**57. [REDACTED] (ID 8286), Indiana-Newburgh, Computer Electronics Engineer/Technician, 10/2005-8/2006:**

*“I told them I would never be able to pay the loan and she assured me that there were programs that would help me until he graduated and then he would have such a good job he could pay it for me. I really felt I had no choice but to sign the loan agreement.”*

**58. [REDACTED] (ID 8163), Kentucky-Louisville, Software Development, 12/2009-9/2011:**

*“Lead me to believe that the interest rates and repayment will be nothing post graduation due to employment and etc. I felt robbed after my attendance and the repayments started.”*

**59. [REDACTED] (ID 8841), Louisiana-Saint Rose, Computer Networking, 1/2000-2/2002:**

*“They told be that I would have a job when I graduated that would pay enough to cover the loans.”*

**60. [REDACTED] (ID 7687), Louisiana-Saint Rose, 6/2008-10/2011:**

*“I was told that my monthly repayments would be no more than \$200 a month. The reality is around \$850 for my federal and \$180 for my Private Peaks. The numbers that they gave were blatant lies as far as graduation rate and average income of their graduates.”*

*“Even after signing up for income based payments, it greatly impacts my ability to provide for myself and child. Despite making payments, my overall total owed is more than when I first graduated. It is impossible to pay off this loan without paying about \$2, 000 a month.”*

*“The school needs to be held accountable for all the blatant lies it has told its students to get them to sign their predatory loans.”*

*“Even though I am under IBR, and temporary forbearance due to the flooding in Louisiana, this is just a temporary solution. I will never be able to pay off this fraudulent school.”*

**61. [REDACTED] (ID 3951), Louisiana-Saint Rose, Digital Entertainment and Game Design, 8/2004-10/2008:**

*“I was told over and over again that the loan process was normal and every student takes them out. The monthly payments would be very reasonable. I was never fully explained how the loan/grant process works. [] When I received my very first \$900+ payment, I even contacted the financial department at the school to help straighten all that mess out since I had multiple loans spread out all over the place. I wanted help with consolidation and I didn’t even know where to start. They didn’t seem to want to help me with that much less help find me a job.”*

**62. [REDACTED] (ID 8639), Maryland-Owings Mills, IT Security, 9/2011-6/2015:**

*“When reviewing my finances and paperwork with the advisors, they always spoke in a sped up manor, gliding over all the major details about money and payment. Always with an overly positive attitude, like paying back an extremely large amount of money wouldn't be hard in the slightest. The breakdown of money per semester always seemed small, like the total cost of a semester was a mere few thousand dollars compared to a semester at a major university. They always made sure to distinguish each document by whether it was a federal loan and what was a private loan but never explained the two past their standard definition.”*

**63. [REDACTED] (ID 9321), Massachusetts-Norwood, Information Technology - Computer Network Systems, 8/2009-7/2014:**

*“The entire enrollment process was very confusing to begin with; they assured me that “I would have to worry about nothing and everything would be taken care of for me.” [] [F]rom there on it was all about signing a lot of papers without reading them. When I asked if I could take a copy to evaluate them they told me that there was not enough time and that all I had to do was sign the papers.”*

**64. [REDACTED] (ID 6728), Massachusetts-Norwood, IT/CNS - Computer Networking Systems, 6/2009-4/2011:**

*“I knew none of my loan terms. At the time it was put to me as a service: “we take care of all the difficult loan stuff for you, “ I was told many times. I bragged about this to other people about how the school had a bad rap and was actually very progressive in this regard...stupid of me.”*

*“At first, it was supposed to be all grants. I pretty much never signed anything personally. On a handful of occasions they asked me okay them filing some things, but I still did not get to read*

*them much -- just got a glazed-over quick explanation. Things like interest rates and repayments were never disclosed to to me."*

*"I was told at first that I would, due to my unemployment, that I would likely be able to get through school largely for free. Then of course, every semester or so there was some kind of money emergency for which I had to be pulled from class or school over -- but of course, they were always there with some hail mary grant or loan to save the day. "Don't worry, we will take care of everything.""*

**65. [REDACTED] (ID 6999), Michigan-Canton, 3/2005-3/2006:**

*"[T]he costs of the program quickly ballooned. They encouraged me to dump the costs on to loans and that things would 'work themselves out later'. I should NOT have trusted them."*

**66. [REDACTED] (ID 8165), Michigan-Swartz Creek, 1/2010-1/2011:**

*"ITT took full advantage of my youth and misunderstanding of the amount of money it would cost to attend. Seemed as if they were pushing me to sign paperwork as quick as possible. Told me that loans would be \$50 a month after graduation."*

**67. [REDACTED] (ID 9591), Michigan-Swartz Creek, 12/2009-12/2013:**

*"When I applied to ITT Technical Institute, they assured me that my post 9/11 GI BILL benefits would cover all of my expenses at ITT Technical Institute for 3 years. However, how am I left with \$56k + in student loan debt? [] The schools staff completely mislead me in regards to this. I was under the impression that my school would be paid for with my veterans benefits."*

**68. [REDACTED] (ID 8117), Michigan-Troy, Digital Entertainment and Game Design, 7/2009-9/2013:**

*"When asked about the estimated cost per month I would have to repay my loans at they said it would be only 200 a month, and Im currently being asked to pay 600 a month."*

**69. [REDACTED] (ID 2829), Michigan-Troy, 1/2001-1/2003:**

*"I was told with their help finding a great job would be very easy upon graduation, and repaying the loans back would be quick and easy."*

**70. [REDACTED] (ID 8520), Michigan-Wyoming, Graphic Communication And Design, 6/2011-6/2013:**

*"I was told I had 25 years after graduating to make any type of payment, unless i choose to. Not even a week after graduating they started calling constantly and emailing about payment. One of*

*the loans went to collections shortly after that. Funny I was told I didn't have to make a payment until 25 years."*

**71. [REDACTED] (ID 7457), Missouri-Arnold, Computer Systems Security, 8/2006-11/2009:**

*"Said in the beginning that I would only need to apply for one or two loans. As my time there went on, I was told I needed to sign for more if I wanted to continue my education. I was also told that when I started paying on the loans I would be able to qualify for so many repayment plans and that I would only have to pay \$200/monthly. Between federal and private loans I currently pay close to \$700/mo. This amount only pays on the interest, not the principle. I had to get a second job to make sure I make a payment every month, along with my other bills."*

**72. [REDACTED] (ID 7911), Missouri-Arnold, Software Applications Development, 6/2009-6/2012:**

*"They also misled me to believe that the APRs and payments would be no problem with the salary I'd be making with one of their degrees."*

**73. [REDACTED] (ID 7295), Missouri-Arnold, Game Design, 1/2006-1/2010:**

*"In addition they also made it seem like tuition was very low and just a little more expensive than community college, and made the total amount sound like it would be easy to pay off[.]"*

**74. [REDACTED] (ID 8279), Missouri-Arnold, Data Communication Systems Technology, 6/2004-5/2007:**

*"I was told I would not be paying over \$150.00 a month and only for 10 years."*

**75. [REDACTED] (ID 8274), Missouri-Arnold, Digital Entertainment and Game Design, 9/2007-5/2012:**

*"I was told not to worry about the costs and that the Financial Aid department would work that out with me. As I stated previously, my options were limited. I could either pay out of pocket or with student loans. Obviously, I couldn't pay on my own so my only choice was student loans. Not to worry though, it's a simple process I was told."*

*"I was always told not to worry about the money as I didn't have to start paying it back until 6 months after graduation, which was mostly true. The additional loan payments started earlier than anticipated and the Sallie Mae payments started shortly after. This left me struggling to pay off 3 different loan payments per month: Sallie Mae Federal, Sallie Mae Private, and a payment for the additional loans. I had to lower my payments multiple times and even defer them for months at a time to survive. My lowered payments would only last for chunks of time before I*



would have to re-negotiate payment plans as the payment amounts would drastically increase if I didn't say anything. I still struggle to pay my loans on time. I'm left with very little after paying them on top of my living expenses and this is living in cheapest accommodations available as that's all I'm able to afford."

**76. [REDACTED] (ID 5558), Missouri-Earth City, Computer Technologies, 1/2008-1/2012:**

*"In every financial aid meeting, they just glossed over the paperwork, and showed me where to sign. They never once tried to explain anything, and when i asked, it was the standard "you need to do this to continue. Can you really put a price on education?" I stated several times that i didn't really understand any of this, and they just kept saying it was ok. Payments would never be higher than \$150, and my job salary would more than cover it."*

**77. [REDACTED] (ID 8148), Missouri-Earth City, Software Application Programming, 9/2006-6/2008:**

*"Any attempts during the process to clarify how much I would owe in total at the end were usually met with "Don't worry about the details, just worry about whether you have enough money for this quarter, which you do.""*

*"Overall at the time I was very young (20 years old) and I had no idea what I was doing when it came to loans. Because I had been in the military my family was not there with me to look things over (if they had even been able to.). In general it was very difficult to review any loan documents since when you went to sign them there was a line out the door of other students waiting to do the same thing. so you went in, signed on the line and exited. Very little if any explanation given, and certainly no specifics about what loans you were taking out or how they would affect you in repayment."*

**78. [REDACTED] (ID 8161), Missouri-Earth City, Information Technology - Computer Network Systems, 9/2008-3/2010:**

*"ITT Tech never informed me how much money was being taken out in order to cover the cost of the school. Whenever I inquired about it, they stated that it wasn't a lot and that I could easily pay off my loans in 1-2 years with the expected salary range for my degree."*

**79. [REDACTED] (ID 7792), Missouri-Kansas City, 9/2006-8/2008:**

*"I understood the cost of the program, but being a naive young man, I figured with the salaries promised that I could easily pay those loans off. I was completely misinformed about private loans and didnt even know they existed until after I graduated."*

**80. [REDACTED] (ID 7793), Missouri-Kansas City, 9/2006-1/2008:**

*“I was told that Government grants would cover a majority of my ITT Tech expenses and I would only have to cover books. I was lead to believe I would be able to cover my loans no problem right out of school, not know it would cost me over \$2000/mo to cover just my loans.”*

**81. [REDACTED] (ID 9106), Missouri-Kansas City, Information Systems Security, 10/2008-3/2012:**

*“They kept explanations to a minimum making it seem that my repayment would be really low and that I would have a career that would pay so much that the payment amounts for that semester would be a drop in the bucket compared to the salary but never gave me the big picture on the amount of debt and how long i'd have to pay it back.”*

**82. [REDACTED] (ID 9417), New Jersey-Marlton, Computer Drafting & Design, 6/2011-1/2013:**

*“When I arrived to enroll they didn't explain to me the differences between a federal and a private loan they made it sound like one loan over all on top of telling me not to worry because the job they would get me when I graduated would be more then enough to pay my loans, but due to the failure to find me a job on top of having 2 different loans I am struggling[.]”*

**83. [REDACTED] (ID 8516), New Mexico-Albuquerque, 8/2006-5/2010:**

*“The loan officers at the school from the very beginning would say that the least amount you would have to pay each month was 99 dollars. I was always like ok, I can do that no problem because I would be making tons of money. Every semester they would call you in to do the loans and never expressed how much I was taking out and what this could mean in the future. I never got the sense it was a big deal and was never informed differences with private and federal. Towards the end I was taking out a ton of private loans and they never explained or cared to say “look, you are up to \$120, 000 plus” in loans. NEVER!!”*

**84. [REDACTED] (ID 7929), New York-Liverpool, 8/2002-3/2004:**

*“They claimed it wouldn't be expensive and that I would make enough money after graduating that I could pay it off quickly. I have had my degree for 12+ years and I am still struggling to pay back my loans.”*

**85. [REDACTED] (ID 9123), North Carolina-High Point, Information Technology Computer Network Systems, 6/2010-12/2012:**

*“I was not worried at the time because I was guaranteed that I would have a great job and would be able to pay the loans back no problem.”*

**86. [REDACTED] (ID 3766), North Carolina-High Point, Computer Networking, 9/2009-3/2011:**

*“I asked how much the loan would be considering I was approved for almost \$6000 in grants every semester. I was told that it wasn't much more and that I'd have plenty of time to repay the loan after graduation as I'd land a \$60,000/year job.”*

**87. [REDACTED] (ID 9025), Ohio-Columbus, 10/2013-6/2015:**

*“I was told that my loans would be easy to pay off once I finished school and they found me a job. This has not been the case as they did not find me a job and my student loans are no payable at the moment as I do not make enough to pay them.”*

**88. [REDACTED] (ID 9242), Ohio-Dayton, Computer Networking Systems Technology, 12/1999-12/2001:**

*“I knew that I couldn't afford to pay for the school in the situation I was in but was told that I could easily get grants that would cover the majority of my cost because I was a veteran. For the rest of it I could take out small loans to cover. I was told that loan interest rates for students never went over 2-3% and I could small payments for years if I had to so not to worry. They filled out paperwork for me and had me sign telling me that I was filling out all the paperwork I needed to get the grants and loans. I was told in a few days that I qualified 'for funding' and everything was taken care of so I could start the program and they would get with me to explain things.”*

*“After a couple weeks I hadn't been contacted so I went to the financial aid office to find out how many grants I had gotten. It turns out that I only qualified for loans and that I would also need to make monthly payments to stay in the program. They told me that they would resubmit every semester and I would probably qualify later so not to worry too much because I would be making more than enough money with the degree to pay back loans if I did not end up not getting grants. I had already started the program and rearranged my work schedule to accommodate it so decided to stay because I needed something to move forward and thought it would be lie they said. It turns out that I wasn't able to make the money they said I would make and the degree wasn't worth it even if I had gotten grants.”*

**89. [REDACTED] (ID 9238), Ohio-Hilliard, School of Drafting and Design Multimedia, 11/2004-3/2007:**

*“I was told that loan repayment would be based on my income. This did not seem like a problem in light of the potential job placement they advertised. After graduating and not obtaining employment in my field of study, the scheduled loan repayment is absolutely not based on my income.”*

**90. [REDACTED] (ID 8984), Ohio-Hilliard, Multi Media/Graphic Design, 9/2005-5/2007:**

*“They were very quick with the words they used when it came to the loans. I was 18 and not 100% aware what it all entailed. I asked questions like how much interest, and they would say “It won’t matter; you will have a job before it is a lot.””*

**91. [REDACTED] (ID 9220, 9221), Ohio-Hilliard, Associate’s Degree of Science in Nursing, 9/2010-3/2013:**

*“They ensured us that we would not need to worry about payments, because by the time they went into repayment, we would have a highly paid job in the field.”*

**92. [REDACTED] (ID 8939), Ohio-Norwood, 9/2006-9/2009:**

*“I was also told that six months after I graduate the payments would start and they would only be \$50 a month. My first bill was almost \$500. I had to get help by going into a deferment DOES NOT HELP BECAUSE IT STILL BUILDS INTEREST.”*

**93. [REDACTED] (ID 2857), Ohio-Norwood, 12/2008-12/2010:**

*“They told me that the repayment of my loans would not exceed \$50 a month under any circumstances, they never gave me time to read the terms of the loans they just urged me to sign and even agreed to pay the last part of my classes so that i ended up owing the school itself money.”*

**94. [REDACTED] (ID 5053), Ohio-Strongsville, Computer Network Systems, 7/2004-7/2006:**

*“Additionally a few weeks before graduation students were called into the financial aid office so that the financial aid department could go over what to expect upon graduation. ITT’s employees looked at my loans and told me I could expect monthly payments of somewhere between \$130 and \$150 per month. With this knowledge, upon graduation I rented my first apartment, signed up for services such as home phone, cable TV, etc. and also financed the purchase of a car. Six months later as my loan grace period was nearing it’s end, imagine my surprise when I receive a letter in the mail from Sallie Mae telling me that my monthly payment was going to be somewhere between \$500-\$600 per month.”*

**95. [REDACTED] (ID 9475), Ohio-Strongsville, Information Systems Security, 9/2006-6/2012:**

*“ITT told me that...my student loans would be minimal and not set me back due to placement opportunities to pay them off.”*

**96. [REDACTED] (ID 2628), Ohio-Strongsville, Programming, 4/2002-9/2002:**

*"I was told I didnt have to repay until after graduation. I started recieving bills for the loan about 3 months after i started."*

**97. [REDACTED] (ID 8532), Ohio-Youngstown, 4/2001-3/2003:**

*"They always claimed that with the price of the degree would come a higher paying job, making the repayment of their program easy."*

**98. [REDACTED] (ID 8544), Ohio-Youngstown, Drafting & Design, 6/2008-1/2010:**

*"ITT Alays had the information all ready up and ready, they made it sound like it would be easy to pay back, and I had to do was put my pin # in and sign my signature... Of course I was going to agree, because they made it sound so easy."*

**99. [REDACTED] (ID 7829), Ohio-Youngstown, Criminal Justice, 12/2009-3/2014:**

*"They told me the payments would be manageable and with their job placements we can make the payments."*

**100. [REDACTED] (ID 8545), Ohio-Youngstown, Criminal Justice, 9/2009-12/2011:**

*"When I originally signed up they told me the most my loans would be was \$50 a month. Well, that came to be a huge surprise after I graduated. Yeah, \$50 a month for two of my private loans. I have a total of 3 private loans. Two of which in fact were \$50 a month. So, let's have a little fun here and show you my dilemma. So far we have \$100 a month for 2 of my private loans. My 3rd private loan was a total of over \$4,000 and they wanted over a \$100 something a month. So, let's just say \$100 for that 3rd loan. So that's a total of \$150 in private loans. Now....that isn't even my federal loans. Now, I have two federal loans. One is \$19,000 and the other is \$21,000. They want me to pay them \$368 a month. The interest rates are ridiculous! That's \$518 a month I was suppose to be paying for my student loans."*

**101. [REDACTED] (ID 8825), Oregon-Portland,1/2008-1/2010:**

*"Every time i asked them about why so many loans and how at the end of all this will i be able to make payments my way or is it going to be hard to get help repaying them off, just kept getting told they all will help me with repayment programs and most cases they will take what you can give at the moment. [A]fter graduating found out that was not that case at all did not get the help*

*i was told and i ended up having to pay for consolidation help thru different company just so i can at least try and make some payments.”*

**102. [REDACTED] (ID 8454), Oregon-Portland, 6/2005-6/2007:**

*“I was told that both my student loan fed and private would be manageable and i would be able to pay it off in 10 years. I ended up consolidating my fed and postpone it and send my private to another loan because i could not pay 715 a month in loans.”*

**103. [REDACTED] (ID 8202), Pennsylvania-Levittown, Networking, 6/2006-2/2007:**

*“I was a 19 year old noobie trying to go to college for the first time without any hand holding. It took me a few months of being there to fully realize the amount of loans that would add up for the kind of education I was receiving. They never fully educated me on loans/grants/repayments other than that I would not have to pay until they find me a job afterwards.”*

**104. [REDACTED] (ID 5530), Tennessee-Cordova, Information Technology - Multimedia, 9/2004-6/2007:**

*“I don’t believe I was summarily and sufficiently educated about the severe amount of repayment, but was assured that the job I would get would cover any repayments regardless of what they would be. If I had known the immense nature of fiscal responsibility and that I would not be receiving any job placement assistance, I never would have enrolled.”*

**105. [REDACTED] (ID 5408), Tennessee-Knoxville, Applied Sciences, Electronics Engineering, 9/1994-9/1996:**

*“They are not upfront on the totality of what that student loan debt will look like at the end. They prey upon the “it’s only X dollars per month” mindset of naive kids.”*

**106. [REDACTED] (ID 9040), Tennessee-Nashville, Multimedia, 5/2004-6/2006:**

*“They also didn’t explain to me how much my payments would be after graduating. They told me I’d have plenty of time during the 6 month grace period to find a job making \$45-50, 000.”*

**107. [REDACTED] (ID 8348), Tennessee-Nashville, Information Technology - Multimedia, 9/2003-9/2005:**

*“I was aware of the overall cost of the education which was extremely high. But I was assured that upon graduation I would be making enough to manage the loans. I wasn’t aware of who all would be managing my loans in regards to federal or private lenders. And to my knowledge most of the loans would be through Sallie Mae.”*

**108. [REDACTED] (ID 8688), Tennessee-Nashville, Information Technology Computer Network Systems, 1/2001-6/2004:**

*“All they said was that i didn't have to start paying them back until a year after I graduate which wouldn't be a problem because I was suppose to have a job making 6 figures. They guaranteed me a 6 figure or close to it.”*

**109. [REDACTED] (ID 8249), Texas-Arlington, 9/2010-9/2012:**

*“I was led to believe that repayment would be easy and convenient. It's not. I can barely afford to take of my family, much less pay back loans for a worthless degree.”*

**110. [REDACTED] (ID 8927), Texas-Austin, Computer Networking Systems, 6/2006-6/2008:**

*“I was floored by the amount due monthly. I was sold on the idea that I would graduate with both manageable payments and a degree that would make paying back those loans easy. I didn't understand and was never explained the difference between private and public funding. My first payment for loans totaled in excess of \$800 a month for a degree that provided no jobs and was more than what I was paying for rent. I've at times had my wages garnished due to inability to pay. It's set me and my family back when the idea was to get a career that would allow me to move things forward.”*

**111. [REDACTED] (ID 8533), Texas-Austin, 9/1995-9/1997:**

*“Both my wife and I expressed concerns about the amount the load would be for. The loan councilor said the loans are not a financial burden, and she stated that i could pay them off for the rest of my life and that the payments are so small you wouldn't notice or feel them. They claimed they wouldn't leave an impact of my credit report and that i could defer them at any time. There was no mention about how much interest there would be on the loan or that if I deferred the loan I would still be responsible for the interest.”*

**112. [REDACTED] (ID 9440), Texas-Houston West, 10/2009-10/2011:**

*“I was never told how much the program would really be. This was because they had “grants and scholarships” lined up for me. Every question I made about the numbers on the papers I was told “not to worry about those numbers”. I was asked to enter my information on the federal student loan website and then they would turn the computer away and do stuff. I was never asked about “loans”. Everything was done for me qamd covered with grants and scholarships. “We will help you pay for it” my recruiter said. “You don't have to worry about that. Our financial and department is great”, he said. I was never told that Every time I signed I was signing for additional loans.”*

**113. [REDACTED] (ID 8717), Texas-Houston West, Information Systems Security, 6/2008-7/2012:**

*“I had several questions about how the loans worked when I graduated and some questions regarding the terms of the repayment was told “not to worry about anything that I just needed to sign the documents.””*

*“I was never made aware that my education would come out to almost \$80, 000 for a Bachelors degree until i was about to graduate. I honestly remember just going in their office just to sign paperwork that was already put together when i came in.”*

**114. [REDACTED] (ID 6244), Texas-Richardson, Computer Networking Systems, 3/2005-9/2007:**

*“Never during the course discussion was a total price disclosed. The amount of the monthly loan payments was stated as being no more than \$150, and when my payments started they were over twice that. At the time, I could not afford this.”*

**115. [REDACTED] (ID 7733), Virginia-Chantilly, Computer Network Systems, 6/2007-6/2009:**

*“They tried to rush the whole process. Again promising when you finish your program, you will have a salary to pay off the loan. [] They take a advantage of someone trying to get a better education. They tell you not to worry because its going to be several years before you have to pay anything back.”*

**116. [REDACTED] (ID 7882), Virginia-Chantilly, 1/2002-1/2004:**

*“[T]hey just kept giving me loans to sign, and telling me I would make the money back when I finish school to pay for it[.]”*

**117. [REDACTED] (ID 7952), Virginia-Chantilly, Construction Management, 1/2009-1/2011:**

*“I was told that they would try and get me scholarships, and that they would get any necessary loans for me, and that I wouldn’t have to worry about anything until after graduation and I was working in my field of study. [] They told me “FAFSA is free money from the government, you don’t have to worry about it.” I only know the amount of my loans now because I checked them on <http://nslds.ed.gov>. ITT took out over \$31, 000 in loans in my name, and never informed of the amounts of these loans along the way.”*



**118. [REDACTED] (ID 9367), Virginia-Norfolk, Digital Entertainment & Game Design, 12/2004-3/2009:**

*“I was told before I enrolled that my GI Bill and Navy College fund would pay for my schooling and that there would be a stipend per month coming to me to help me. I had to go to the GI Bill website monthly to let the VA know that I was still in school so that moneys were released to what I thought was both the school as well as myself. I didn’t realize that the school had put me on for loans through Sallie Mae when I had to go to the VA to have them release the funds for ITT Tech.”*

**119. [REDACTED] (ID 4108), Virginia-Richmond, 9/2007-6/2009:**

*“[T]hey said, oh dont worry about the costs, youll pay it back. the lenders will work with you. they definitely pushed me into private loans and said those were the best.”*

**120. [REDACTED] (ID 8480), Virginia-Springfield, 7/2009-6/2011:**

*“They told me within 6months I will have a great paying job and the loan payment will be no problem. Turns out that was a lie I’m in debt out the ass.”*

**121. [REDACTED] (ID 8019), Washington-Seattle, 9/2008-9/2012:**

*“I don't have the numbers written down however I remember them saying to me and my dad that we would only pay \$200 a month. However on my parent plus loans im forced to pay \$557 for 35 yrs after we had to price adjust from 800 an something a month for 10-15 years. That's not even including my was \$227 a month now its 20ish.”*

**122. [REDACTED] (ID 7567), Washington-Seattle, 9/2006-1/2008:**

*“They also did not explain the interest rates, and they assured me that with the placement that would result from the course, I would have no problem paying off the debt.”*

**123. [REDACTED] (ID 8389), Washington-Seattle, Criminal Justice, 9/2008-12/2010:**

*“ITT-tech told me I would pay \$50 per month on a \$40, 000 loan. I ended up paying \$600 a month on a \$52, 000 loan.”*

**124. [REDACTED] (ID 8283), Washington-Seattle, CEET, ECET, 6/2005-6/2009:**

*“They told me that as long as I stay current on my loans the monthly payment would be reasonable and based on a percentage of my income. One document I signed read that I agree to*

*make the minimum payment of \$50/mo. Since I have graduated 7 years ago, I have had to pay 25%-40% of my income to keep my loans current.”*

**125. [REDACTED] (ID 8052), Washington-Spokane Valley, Computer Network Systems, 9/2005-3/2008:**

*“I was advised the repayment of my loans would be easily affordable based on the wages I would have upon graduating.”*

**126. [REDACTED] (ID 6446), Washington-Spokane Valley, Computer Electronic Engineering Technology, Information Secured Systems, 1/2002-1/2007:**

*“The recruiter many times avoided my questions by dancing around the answers. After coming frustrated I decided to continue class as needed. When questioning my payment amounts with recruiter she again assured me that my next job will pay for the cost. And when an amount was given it was a very doable amount when they mentioned the salary I could potentially get.”*

**127. [REDACTED] (ID 9072), Wisconsin-Green Bay, Business Administration, 9/2005-6/2012:**

*“During recruitment, I was shown a portfolio outlining the cost of a degree at ITT Tech, in comparison with the increased wages I was likely to receive with said degree. While I understand there was some added cost to me dropping a few classes and switching majors very early on, the degree ended up costing me nearly double what I was shown in this portfolio. By the time I realized how high the debt was climbing, I was too close to the degree I yearned for to turn back or stop.”*

**128. [REDACTED] (ID 7459), Wisconsin-Green Bay, 9/2007-5/2009:**

*“I was never told I would need Private Loans on TOP of the federal. When I asked them about the monthly cost roughly after I graduated they would not tell me and said not to worry.”*

**129. [REDACTED] (ID 4834), Wisconsin-Green Bay, Computer Electronics and Engineering Technology, 9/2009-6/2010:**

*“Told me that I would be able to make payments that would not affect my lifestyle. That the payments are affordable.”*

**130. [REDACTED] (ID 5095), Wisconsin-Greenfield, Computer Networking Systems, 9/2004-5/2006:**

*“ITT did not fully explain the gravity of taking our private student loans and how they differed with federal student loans. It was suggested that with the amount of money I would be making that repayment wouldn't be an issue.”*

**131. [REDACTED] (ID 6992), Wisconsin-Greenfield, IT Software Applications and Programming, 8/2005-7/7:**

*“They did a great job at reassuring me that I'd find a career through ITT and that this amount would be easy to repay with the job they find me.”*

**132. [REDACTED] (ID 9196), Computer Networking, 6/2006-6/2008:**

*“I was told that my student loans would be equal to a small car payment. At the time my car payment was 225.00. I thought it would be a good investment in my future and even if i had to pay 225.00 a month for my loans I would still be ok. Upon graduating I was informed by those that held my loans that my payment would be closer to 600.00 a month. I could not afford it.”*

**133. [REDACTED] (ID 5482), Drafting, 8/1991-12/1993:**

*“I was told that if for some reason that I could not pay off the loans that I should not worry because they were government loans and the government would forgive and writ it off after 5 years.”*

**134. [REDACTED] (ID 9371), Electronic and Computer Engineering, 6/2013-10/2014:**

*“They told me that my tuition would total the amount of about \$45,000 and that about \$22,000 was in grant money and \$23,000 was in loan's that I wouldn't have to pay back until I was working in the field of study for about 6 months to a year making adequate money paying in that area of study.”*

**135. [REDACTED] (ID 4439), Multimedia, 6/2005-9/2007:**

*“When I met with the financial aid “counselor” he told me whatever I wanted to hear. He did not go into detail about the program, and when I told him that I wanted to make sure I was only paying 50 dollars a month maximum, he said that that was no problem, that it would probably only be that anyway. They told me I was ineligible for any grants, that they, “Didn't matter anyway.” [ ] All he wanted to do was make his commission.”*

**136. [REDACTED] (ID 9402), 6/2010-6/2012:**

*"I really did not understand how much money I was going to be in debt for or what my payments were going to be until after I graduated. It was very unclear and they constantly told me I would be able to afford my student loans with a technical degree."*

**137. [REDACTED] (ID 6862), Information Technology Computer Networking Systems, 1/2002-9/2005:**

*"ITT Tech's sales tactics worked to confuse me during the time of my tenure. Many times I was pulled out of class and forced to sign paperwork. Much of it I didn't even know what I was signing. I was never given copies of anything I signed. One time they had me pull out loans that I did not want stating it would be easy to pay them back."*

**138. [REDACTED] (ID 8270), Computer Network Systems & Information Systems Security, 9/2004-5/2009:**

*"I was quite taken aback when the initial cost was told to me. My recruiter quickly responded to my hesitance by stating that "with how much money you'll be making after you graduate, that I'll have the loans paid off in no time."*

**139. [REDACTED] (ID 8706), 9/2008-7/2012:**

*"I was told I was going to start paying my student loans 10 years after I graduated."*

**140. [REDACTED] (ID 7903), Criminal Justice, 12/2009-6/2013:**

*"I was told when I signed the papers that I can just review them another time but to initial where I needed so I could start my next set of classes. I asked what I'd have to pay back and they said no more than \$50 a month for a few years. They failed to tell me my total loan amount that I was actually taking out for the classes."*

**141. [REDACTED] (ID 8438), 12/2005-8/2008:**

*"Big Time told me don't worry about it your work in the field and pay off the loan in no time. I'm still paying the loan is only getting bigger[.]"*

**142. [REDACTED] (ID 8631), 2/2008-5/2010:**

*"I never saw any accurate loan paperwork in my time at ITT... EVER I was lied to about the amount I would be paying. I was told because I was a ward of the state I would (and did) receive grants that I never did, that my repayment amount would never climb above 300 dollars a month, and that there would be loan forgiveness options for me."*

## EXHIBIT 16

1. [REDACTED] (ID 8963), Alabama-Bessemer, Software Engineering, 3/2007-12/2010:

*"I also know I received Pell Grants along with Science and Math grants. Where did those go? I have no clue."*

2. [REDACTED] (ID 8167), Alabama-Bessemer, Criminal Justice, 9/2008-3/2010:

*"When a Pell Grant was received, they didn't disburse whatever money was left over, like most college's do. They held on to that money and told students that they "sent it back.""*

3. [REDACTED] (ID 9144), Alabama-Bessemer, 9/2007-3/2012:

*"ITT told me that I was eligible for Pell Grants, yet said that they have to be sent directly to the school and that they couldn't be sent to the student."*

4. [REDACTED] (ID 6203), Alabama-Bessemer, Computers and Electronics Engineering Technology, 9/2006-8/2008:

*"They took both of my Pell grants to so called put toward my debt. I cant really remember how they told me about my debt."*

5. [REDACTED] (ID 7233), Alabama-Mobile, CEET, 5/2012-5/2014:

*"I was DEFINITELY misled about this. I was told outright that I would be receiving multiple grants to help pay for the classed I was taking. I also even inquired about the excess grant money being sent to me in some way. I and a few other classmates were told that they were used "to clear the books" and were dodged about the issue ever sense."*

6. [REDACTED] (ID 5391), Arkansas-Little Rock, Criminal Justice, 3/2007-7/2010:

*"ITT-Tech convinced me, and all of the other students, that instead of receiving and check from our loans that wasn't being used for tuition and books was being returned to our lenders...so that we wouldn't go into more debt that absolutely necessary. In reality, ITT-Tech kept that money and gave me falsified documents showing the money being returned to my lenders. I, nor were the other students, were non the wiser till I I had maxed out my loans to were I couldn't borrow any more and SallyMae sent me a letter completely contradicting the statements the school student aid department provided me."*

7. [REDACTED] (ID 6057), California-Culver City, Drafting Design, 6/2008-4/2010:

*“The financial office are crooks and snakes lying to me about the financial money i was going to receive to help me with all my expenses in school but i never saw a dime.”*

8. [REDACTED] (ID 7977), California-Culver City, 7/2014-7/2015:

*“I was told I got an ‘Opportunity Scholarship’ and it would cover half the cost of school, but when I pull up the loan information, I am told it was never covered. [] I inquired about when my student loan check would be in the mail, I was told it would go directly to the school and not to worry. Just leave it alone and get your education.”*

9. [REDACTED] (ID 8509), California-Orange, Bachelor’s of Science - CyberSecurity, 1/2012-6/2014:

*“I was forced to sign a document that stated ITT Tech would be getting ALL left over funds from the loans. If I did not sign, I would not be allowed to enroll.”*

10. [REDACTED] (ID 8808), California-Rancho Cordova, Computer and Electronic Engineering, 6/2005-4/2007:

*“I was provided grants but after trying to share them to ITT tech it never happened and I am not sure what they did with the information provided.”*

11. [REDACTED] (ID 7721), California-San Bernardino, 12/2015-8/2016:

*“I received a tuition reimbursement from my job Amazon for \$3000.00 and ITT Tech tried to screw me out of it till I said I would report them.”*

12. [REDACTED] (ID 8004), California-Sylmar, 9/2006-3/2008:

*“I qualified for financial aid, I needed the aid, and asked to receive the funds myself. ITT Tech didn’t allow me to sign to receive the funds myself even though on the document they were making me sign it said I had the right to receive the funds myself they told me I had to sign it over to them and forced me to sign it over to them. That is fraud in my humble opinion.”*

13. [REDACTED] (ID 7706), California-Sylmar, Electronics and Communications Engineering Technology, 1/2003-12/2007:

*“I was specifically targeted as a military veteran and recruited with continuous phone calls because they wanted my GI BILL. [] They never gave me my money for my grants, they lied and distributed elsewhere without my consent. [] I thought that my student loan grants were paying my federal student loans, but that was a lie, I don’t know how my grants were distributed.”*

**14. [REDACTED] (ID 9171), California-Torrance, Criminal Justice, 3/2006-4/2010:**

*“The recruiter mentioned Financial Aid so I just knew I would eventually receive a check during the semester and when I never was notified I inquired about it and the lady in the office told me there was no Financial Aid left to give me.”*

**15. [REDACTED] (ID 9386), Florida-Fort Lauderdale, Criminal Justice, 12/2005-6/2010:**

*“I always had to sign a paper that granted them the right to keep everything in full i received from loans or grants.”*

**16. [REDACTED] (ID 8802), Florida-Tampa, Computer Networking Systems, 4/2010-11/2011:**

*“To this day i have no idea what happened to the grants i qualified for it was about 5k every time I got approved. I was not really allowed to review the documents outside of the finance room, I could not take it home for review. [T]hey did not explain well how much this program would cost. I do not recall signing a master promissory note.”*

**17. [REDACTED] (ID 2849), Illinois-Arlington Heights, Computer Networking Systems, 1/2008-1/2010:**

*“ITT made me sign a form where any overages from the federal loans would go straight to the school and not me. I could have used that money to pay some of the loan back. They refused to let me attend unless i signed that form and i do believe that the loans where more then enough to cover my classes. They where getting a huge amount of the loan that was extra money from it.”*

**18. [REDACTED] (ID 9350), Indiana-Carmel, Network Administration, 4/2014-4/2016:**

*“They did tell me I was getting a federal loan and no grants but when I looked at my financial forms it said I would have a grants as well[.]”*

**19. [REDACTED] (ID 2670), Indiana-Carmel, 10/2014-10/2016:**

*“My financial Aid person was fired before my first semester was up. I receive the pell grant with my GI Bill Benefits. I had signed forms stating this money would be refunded to me within 14 days if the school had been over payed. The school told me the form did not exist, and I gave them a copy and told them where it was on smart forms[.]”*

**20. [REDACTED] (ID 7712), Indiana-Indianapolis, ASN- Associate of Science in Nursing, 9/2009-6/2013:**

*"I would like to submit email between myself and numerous members of the ITT financial aid dept. [I] [I] received numerous grants according to these emails, none of which i can account for."*

**21. [REDACTED] (ID 9592), Indiana-Indianapolis, Master of Business Administration Degree, 3/2002-6/2007:**

*"I never once knew how much the school was actually receiving to pay for my classes. Every once in a while I would receive a notification of disbursement to ITT Technical Institute mailed to my home address, but these disbursements would be more than my estimated costs for the semester and I would not receive the difference in a refund check to me as I did when I attended FIU. What ITT Technical Institute did with these monies that should have been returned to the government (if a Stafford loan) or issued to me for my living expenses as a student (if Pell grant); I do not know?"*

**22. [REDACTED] (ID 8036), Indiana-Merrillville, Nursing RN, 12/2010-6/2013:**

*"When my school ended I had loan companies call me that I never knew I took out. I thought all my loans were federal when in all reality I had federal and personal loans. I had also asked numerous times towards the end for all my loans information because I was not getting my refund checks after my classes were paid and was never allowed to see them. They were either busy with other people, out of the office, or on the phone."*

**23. [REDACTED] (ID 8809), Indiana-Merrillville, Nursing, 6/2010-7/2013:**

*"I was misled in regards to loans and grant amounts. I was sent information from the government about refunds I should receive but never received."*

**24. [REDACTED] (ID 8179), Indiana-Newburgh, 8/2011-12/2013:**

*"At one point I received a check from my place of employment to apply to my account due to tuition reimbursement program. My place of employment notified me weeks later claiming the check was never cashed. When I asked about it they stated they never received a check. After further investigation they found the check in an employee's drawer."*

**25. [REDACTED] (ID 7917), Indiana-Newburgh, 6/2014-3/2016:**

*"I was told I would get a scholarship and never received it. I also received a scholarship from my work to be applied to school and that was never applied either."*



**26. [REDACTED] (ID 9716), Kentucky-Lexington, Associates of Science Drafting & Design Technology, 9/2011-12/2014:**

*“Was not explained what type of loans were being taken out. . Was not given loan papers most of the time. They are showing \$2600 in grants that were never put towards my loans or money that was given to me that I qualified for. Still showing on the website.”*

**27. [REDACTED] (ID 9288), Maryland-Owings Mills, Information Systems, 1/2010-1/2011:**

*“The total cost of the program was disclosed but I was taunted by grants and scholarships which went to what I felt were very misleading costs. I commuted to the campus yet my grant and private loans went to "Room and board." Things like that drew red flags for me.”*

**28. [REDACTED] (ID 7661), Michigan-Dearborn, Network System Administration, Network Security, 3/2012-3/2016:**

*“I got Pell grants and don't even know what they went to. Then I lost the pell grants cause they said I made to much even though I'm a part time employee and work for tips.”*

**29. [REDACTED] (ID 8573), Michigan-Troy, Computer Electronic Engineering, 12/2007-7/2008:**

*“Treated all loans the same didnt tell me they would take all my pell grant money.”*

**30. [REDACTED] (ID 3964), Missouri-Arnold, 9/2005-9/2009:**

*“I didn't know anything about any grants I got and then all the grant money was not used towards the funding. I didn't know this until after I looked at my student loan website.”*

**31. [REDACTED] (ID 2542), Missouri-Earth City, Visual Communications, 6/2008-11/2011:**

*“All Pell Grants that were received by the school were never notified by me nor did I ever receive a disbursement. The school was receiving federal pell grants in the year or 2012 when I was no longer attending there and had asked be withdrawn.”*

**32. [REDACTED] (ID 9534), Missouri-Kansas City, Project Management, 1/2009-1/2011:**

*“Shuffled loans in to sump money while slow playing grants and awards, in the last semester just stole my grants and award monies. . . presented two "finishing" loans as federally guaranteed fixed interest loans to offset pending grant and award monies the school said they would not receive for up to six months after.”*

**33. [REDACTED] (ID 9721), Missouri-Kansas City, Drafting and Design, 9/2006-8/2009:**

*“I had a job that reimbursed me for my tuition as I passed my classes. I brought ITT Tech almost \$18k in checks ( I have copies of these checks as well as check stubs and receipts) yet NONE of those monies seem to be applied to the student loans, so where did that almost \$18k go??”*

**34. [REDACTED] (ID 8489), North Carolina-Charlotte South, 9/2008-9/2011:**

*“They did all our financial aid for us , they never gave us our pell grants. When I asked they said they don’t issue pell grants to students anymore.”*

**35. [REDACTED] (ID 8912), Ohio-Dayton, Computer and Electronics Engineering Technology, 9/2006-8/2008:**

*“Further more, they provided a federal grant to me to which I believe went into their pockets and did not come off the balance of the education. Department of Education website shows that a grant had been given to me but the total amount of the cost of the education was still due upon loan signing....Not sure how the grant was actually applied in this case if at all.”*

**36. [REDACTED] (ID 9162), Ohio-Hilliard, Nursing, 6/2012-3/2015:**

*“They also held monies that should have been sent to me from the overpayment once federal loans came in.”*

**37. [REDACTED] (ID 8593), Tennessee-Cordova, 6/2004-6/2009:**

*“Kept all the money recieved from funding. Did not distribute any student remaining funds including money from pell grants. Ran through funding becauseof increases tuition and promoted mainley higher private loans.”*

**38. [REDACTED] (ID 8862), Texas-Austin, Network Security Administration, 9/2014-9/2016:**

*“Had issues getting disbursement checks and was always delayed. Never received the last one. I had assistance from Texas Department of Rehabilitation also and they constantly were having billing issues and miscommunication issues.”*

**39. [REDACTED] (ID 7290), Virginia-Norfolk, Visual Communications, 12/2009-2/2012:**

*“When applying for school loans i was informed that my grants were fully used to pay for the quarter; therefore, i needed loans to fill in the missing gap. There was neither explanation of the*

*interest rates, nor was i informed that they actually used just enough of my pell grant that i would be required to needlessly file for a loan. [] Also looking through my pell grants the school falsely stated that i had expenses such as “transportation”, “room and board”, and “living expenses” when i did not have either one.”*

**40. [REDACTED] (ID 4244), Information Systems Administration, 12/2007-12/2010:**

*“I received notifications regarding Pell grants and how they were applied, but the overall cost of the program and the amount owed does not reflect them.”*

**41. [REDACTED] (ID 8631), 2/2008-5/2010:**

*“I never saw any accurate loan paperwork in my time at ITT... EVER I was lied to about the amount I would be paying. I was told because I was a ward of the state I would (and did) receive grants that I never did[.]”*

**42. [REDACTED] (ID 8147), Criminal Justice, 12/2008-12/2011:**

*“I’ve noticed that not all my grants were used towards my loans and I only earned those grants due to my high GPA. I was also told that I could get financial aid because I was a single parent. They never wanted to explain anything they just wanted a signature.”*

## EXHIBIT 17

1. [REDACTED] (ID 8963), Alabama-Bessemer, Software Engineering, 3/2007-12/2010:

*“There is no way I could further my education. I couldn't afford after seeing how many loans that school took out. I'm around 68k in debt.”*

2. [REDACTED] (ID 9144), Alabama-Bessemer, 9/2007-3/2012:

*“Nearing the end of my education I was told that I didn't have enough to finish the program and was forced to take out a \$10,000 private loan in order to finish the degree.”*

3. [REDACTED] (ID 7946), Arizona-Phoenix, AAS Drafting and Design, 9/2009-11/2011:

*“I was told that Federal and private loans generally had the same interest rate and that they could be lumped into one solid payment after graduation. When all my loan paperwork with said and done I still needed to cover \$4, 000 that I was unaware of. ITT Technical Institute gave me the \$4, 000 loan without my knowledge until after graduation.”*

4. [REDACTED] (ID 3684), Arizona-Tempe, 10/2004-5/2007:

*“And one day I was pulled from class.. And they told me to sign this paper work in order to complete the tuition for the courses otherwise I would be dropped.. Given I was like 3 months away from graduation date.. I am not very fluent with the loans, and terms that's because they do not explain anything to you... its more like sign here, here and here.”*

5. [REDACTED] (ID 9397), Arizona-Tempe, AutoCAD, 3/2008-3/2009:

*“When I signed the paperwork to begin attending the college I was told that all expenses would be covered until I was able to graduate. This was only the case for the first year of the two year course. When I went to sign all the paperwork to attend the second year i was told that I would have to pay \$13,000 up front before I would be able to continue my education. I was basically forced to drop out.”*

6. [REDACTED] (ID 9415), Arizona-Tempe, Information Security, 3/2006-6/2011:

*“ITT milked as much money as it could get out of me. I was forced to do a repack with my loans at ITT. The school would never tell me the exact purpose of these repacks and they never made*

*sense to me, they would call me into the office with a stack of paperwork to sign and when I would ask what it means the lady would tell me she was only asked to tell me to sign them and would never give me an explanation.. They would do this right at the point in the program where I had invested substantial amounts of time but if I dropped out they would not receive my degree. The repacks made the price of what we owed almost double for what we signed on for. And they would also make me apply for private student loans and whatever I was approved for was the amount they would need causing me more finical hardship now as I am almost \$100K in debt now.”*

**7. [REDACTED] ID 4687), Arizona-Tucson, Computer Networking, 3/1999-3/2000:**

*“Changed the plans in the middle of taking the classes.”*

**8. [REDACTED] ID 2631), Arkansas-Little Rock, Criminal Justice / Networking, 9/2006-10/2007:**

*“I was so confused about what my loans where actually paying for and how they applied to everything. . . . I had to refill out my paperwork several times due to them loosing my paperwork or telling me that they miscalculated the amount needed. Halfway thru my degree, they told me that I may have to find funding elsewhere because I used up all of my FASFA. I soon found out that was a lie and dropped out a second time from my networking classes.”*

**9. [REDACTED] ID 9111), Arkansas-Little Rock, 10/2011-12/2012:**

*“They promised me that I qualified for all types of Grants considering I had no income whatsoever. After three months of school there I found out that they took out loans and which I didn't even know about. Once they saying they couldn't get any more money for me I was told to leave and I could not continue my education at that school. I left with good grades and good attendance so that should tell you everything right there. They are liars and thieves and make many promises that they don't even intend on keeping.”*

**10. [REDACTED] ID 2629), Arkansas-Little Rock, Multimedia/Game Design, 6/2005-9/2009:**

*“ITT mislead me in the total cost of the programs that I was attending by periodically having me refill out my financial aid paperwork from the entire course, because they where always loosing my paperwork. My last two semesters I had to fill out almost 4 years of financial aid paperwork due to them constantly loosing it. Sometimes after refilling out paperwork I would have to come back again to redo some of it, because they did not calculate properly the amount that I would need to complete my education.”*

11. [REDACTED] (ID 3721), Arkansas-Little Rock, Criminal Justice, 9/2006-6/2010:

*"I was actually forced to take out a private loan a month before graduation to cover their miscalculations otherwise I would not be allowed to graduate."*

12. [REDACTED] (ID 8153), California-Anaheim, IT- DCST, 1/2006-1/2009:

*"Near the end of my school term, I was told I was needed to apply for a private loan since I was unable to get funding from other loans which confused me. I was near completion of school so I signed it."*

13. [REDACTED] (ID 7942), California-Anaheim, Digital Entertainment and Game Design, 6/2004-6/2009:

*"[T]owards the end of my graduation they said that all the loans were exhausted and that i had to pay them in cash or i wouldnt graduate or get my diploma. [I] believe it was arround the 800 dollar side but at that point i didn't have that kind of money on hand. [I] had to borrow it from family. [H]ow could it be if everything was so well planed out how was it that i had to pay in cash? did something change? [W]ere they charging me extra for something? [T]he thing that scared me into paying is the fact that i wouldn't graduate. [L]ooking at it now it seems like a scare tactic to bully me into paying them."*

14. [REDACTED] (ID 4139), California-Culver City, 10/2013-6/2015:

*"They did not inform me that I could test out of classes prior to attending them when I had previous military credit I wanted to add to my class work. I was told I needed to sign more loan paperwork in order to graduate."*

15. (ID 4863), California-Lathrop, Information Technology Computer Networking Systems, 9/2011-5/2013:

*"They understated the total cost of the program. I had to pay over \$5000 out of pocket because the loans did not cover the full cost of the program even though they said the loans would cover the cost completely. One month before graduation they sprang yet another fee that had not previously been mentioned and I had to pay to receive my degree."*

16. [REDACTED] (ID 4739), California-National City, Criminal Justice, 3/2008-6/2012:

*"The entire process was misleading I wasn't a naive 18 year old I was 22 with a car payment and bills I understood financial aspects. I understood that I would be responsible for a loan when I was done. I wasn't prepared for three seperate loans a federal and private and some random loan to ITT tech. My graduating class were all blindsided a few days before graduation"*

*with the latter. I paid it off quickly in fears that they would continue to screw me if I didn't. I still have a remaining private loan federal loan and parent plus loan."*

**17. [REDACTED] (ID 2741), California-Oxnard, Computer Gaming and Design, 1/2006-1/2010:**

*"When I first signed up my father came in with and made an agreement that he would make monthly payments to pay for school for the first two years. After the first 6 months I was called into the financial office saying that i had to pull out another loan to pay for the next quarter. They told me if I didn't get the loan I wouldn't be allowed to attend class."*

**18. [REDACTED] (ID 8156), California-Oxnard, Computer Network Systems, 6/2010-6/2012:**

*"I don't think they ever told me exactly what they were doing and all of a sudden I was asked to sign paperwork for a Peaks Loan. I didn't know I needed a Peaks Loan and had never heard of them... They told me if I didn't sign all the hard work that I had already done would be lost because I would not be able to attend the school anymore and my credits wouldn't transfer. This was when I had already finished half of my program. So, obviously I signed it and continued. I had worked hard and wanted to reward of a degree and that high salary they kept talking about."*

**19. [REDACTED] (ID 8579), California-Rancho Cordova, Criminal Justice, 2/2006-2/2009:**

*"Understating the amount of loans necessary, when I had 1 quarter left they told me if I didn't get another grant/loan that I would be able to graduate."*

**20. [REDACTED] (ID 7100), California-Torrance, Communication and Electronic Engineering Technology, 12/2008-10/2012:**

*"They mislead me in understanding the total cost of the program, then when I finish the bachelor degree I owed over 100K plus some money to ITT tech because the government will not loan us any more money, so we had to take a "personal "loan with ITT tech in order to graduate."*

**21. [REDACTED] (ID 7766), Illinois-Arlington Heights, 3/2013-5/2015:**

*"In January of 2015, few months before i graduated, I was told I owed \$3,000 dollars to ITT-Tech that was NOT covered by Financial Aid! I had to pay on before receiving a degree! Which I'm still paying!"*

**22. [REDACTED] (ID 7842), Illinois-Oak Brook, Information Systems Security, 6/2010-12/2013:**

*“I also had to sign some paper work right before graduation, I was told that if I did not, I would not get the Presidential Scholarship applied to my tuition. I dont know what the paper work was, but it made my temp credit bill go from 2000 to 12000 dollars.”*

**23. [REDACTED] (ID 7677), Indiana-Fort Wayne, 6/2006-6/2010:**

*“I never really knew what it would cost. and near the end i had to get private loans because sallemea wouldn't give out loans anymore. I have private loans that have 13% interest and when i was signing the papers. I said really 13% how is that possible. They said that if i wanted to get my degree I just needed to sign the paper. I was already 3 years in I didn't really have a way out of it because the credits don't transfer.”*

**24. [REDACTED] (ID 8439), Indiana-Indianapolis, Network Administration, 9/2011-3/2014:**

*“I was originally told on amount of repayment. and it would become due 6 months after graduation. 3 months after starting the program I was told that I was in default and now had to pay a higher interest rate. Then, after graduating I didn't receive my diploma. After waiting 3 months, I was told I had to pay an additional \$1200.00 If I wanted the diploma.”*

**25. [REDACTED] (ID 7448), Indiana-Newburgh, 9/2011-3/2014:**

*“Signed loans without me approving, electronically. Told me that in addition to the loans I owed 8000 to ITT...one week before graduation. Refused to give copies of financials.”*

**26. [REDACTED] (ID 5061), Massachusetts-Wilmington, Information Systems Security, 9/2006-3/2011:**

*“For example:t he last semester I was led to take a private loan from PeaksLoan because it had already to the point in which I had exhausted all available federal and state funding.”*

**27. [REDACTED] (ID 8895), Michigan-Swartz Creek, Information Security System, 6/2007-6/2011:**

*“I was even pulled out of class 2 weeks before graduating to sign more paper work I could not graduate unless I signed them. They said it was to cover the last 2 weeks of classes and graduation. It was funny I just signed paper work 4 weeks before they said I needed to sign papers to graduate.”*



**28. [REDACTED] (ID 9038), Michigan-Troy, Electronics Engineering, 9/2011-6/2015:**

*“They refused to give me my degree stating that I STILL owed an additional \$200.00. So, despite them completely depleting my federal aid, which totaled around \$80,000, I still could not receive my degree until I paid another \$200.00.”*

**29. [REDACTED] (ID 8129), Michigan-Wyoming, 9/2008-6/2012:**

*“They filled out my loan paperwork and FASFA for me, then told me where to sign. I even had an issue with my FASFA being incorrect with the numbers they put in and when I brought it up to them, they told me not to worry about it. I had my FASFA pulled last minuet before graduation with my Bachelors resulting in having to take a personal loan out with ITT itself.”*

**30. [REDACTED] (ID 8256), Michigan-Wyoming, 3/2009-12/2010:**

*“I was told when I started it wouldn't cost anymore to do online classes than it would to do in school classes! When I than took online classes I got charged \$100 per online class!!!”*

**31. [REDACTED] (ID 8663), Michigan-Wyoming, CJ, 9/2008-11/2012:**

*“They made me take a personal loan of \$10,000 in order to walk at graduation . My Associate Degree program was mostly covered by Federal Loans. Was highly upset at the end of my 4th year there not being able to walk the stage with my classmates.”*

**32. [REDACTED] (ID 9674), Nevada-Henderson, Information Technology Multimedia, 9/2005-9/2007:**

*“Every semester we were expected to pay higher out-of-pocket money because the loans weren't able to sustain it.”*

**33. [REDACTED] (ID 8550), North Carolina-High Point, 1/2009-12/2011:**

*“I thought everything was taken care of through loans and grants then they tell me I have to pay monthly to ITT tech for my last year.”*

**34. [REDACTED] (ID 8280), North Carolina-High Point, 6/2012-3/2014:**

*“Towards the end of my time at ITT we were told that we would need to fundraise money to help pay for our gradation and nursing pinning ceremonies because the school would not pay for that although in the beginning it was my understanding that this was covered in the tuition costs.”*

**35. [REDACTED] (ID 8722), Ohio-Hilliard, 9/2010-2/2013:**

*“They told me my loans were maxed and that I was two quarters away from graduation that I then had to take out personal loans thru them. We were charged for classes that weren't even being taught. Again, told to sign in and leave.”*

**36. [REDACTED] (ID 9219), Ohio-Norwood, Nursing, 12/2011-8/2012:**

*“They claimed the cost of books/supplies was included in our tuition but the books they gave us were the previous editions not the most current ones available. For example they gave us edition 5 when edition 6 had already been available for quite some time. This made it impossible to resell your books after a course because other schools use the most current editions ESPECIALLY in nursing/health since its ever changing. They also still had a charge on our cost summary for "cost of tools.””*

**37. [REDACTED] (ID 8939), Ohio-Norwood, 9/2006-9/2009:**

*“When I first started signing papers I was told the total amount for my degree would be 24k to 26k. I thought it was pricey but from all of the misleading nonsense they kept feeding me about we would get more attention than someone who attended a different college I was okay with it. A couple semesters before graduation they started pulling us out of class, usually during a test or exam and told us that we could not return to class or graduate until we signed this paper. I was not told what the paper was that we signed. Just that we had to sign it. I was more concerned with going back to class and finishing my test. Little did I know I was signing papers to give them permissions to take out high interest private loans. If I would have known what I know now I would have never gone to that school. I was young and just out of high school listening to their crap about how I was getting a quality education.”*

**38. [REDACTED] (ID 5053), Ohio-Strongsville, Computer Network Systems, 7/2004-7/2006:**

*“Additionally a few weeks before graduation students were called into the financial aid office so that the financial aid department could go over what to expect upon graduation. ITT's employees looked at my loans and told me I could expect monthly payments of somewhere between \$130 and \$150 per month. With this knowledge, upon graduation I rented my first apartment, signed up for services such as home phone, cable TV, etc. and also financed the purchase of a car. Six months later as my loan grace period was nearing it's end, imagine my surprise when I receive a letter in the mail from Sallie Mae telling me that my monthly payment was going to be somewhere between \$500-\$600 per month. Needless to say, I couldn't afford those payments on my current salary, let alone when I was let go from my employer a few months later.”*

**39. [REDACTED] (ID 5354), Pennsylvania-Harrisburg, Electronics Engineering Technology, 6/2013-12/2014:**

*“They also mislead me as to the actual cost per semester. They did not disclose all of the hidden fees and extra expenses associated with my program.”*

**40. [REDACTED] (ID 8910), Tennessee-Cordova, 11/2005-3/2009:**

*“[W]hen I start my second quarter of my bachelor degree I was told that I had to pay for one class out of pocket or I could not continue on with my bachelor, so me and my parents paid out of pocket for that one quarter.”*

**41. [REDACTED] (ID 8412), Tennessee-Knoxville, 3/2008-6/2010:**

*“After completing a little more than half of my program I was called to the finance office and told that I did not have enough money to continue. This came as a complete shock. I began to ask questions. You knew the exact cost of me completing this training, you knew the amount of my original loan. Why would you not make me aware ahead of time that I would have to come out of pocket or take a private loan to complete my education. They wanted us to be too far into our training knowing our only choice would be sign the loan or quit. I was given every indication that when I signed the initial federal loan that it would cover me through graduation. Not only were they not forthcoming, they lied.”*

**42. [REDACTED] (ID 8922), Tennessee-Memphis, 11/6-3/11:**

*“I was told tuition was the same for the whole time. But it wasn't.”*

**43. [REDACTED] (ID 8824), Texas-Houston West, Computer Networking Systems, 9/2006-5/2008:**

*“I had to fork out additional money from my own pocket to obtain my degree because I was misled about the actual cost of the program.”*

**44. [REDACTED] (ID 7978, 9722), Texas-Richardson, 6/2009-1/2011:**

*“Stated I had to sign a loan for around \$2k at the end of the year or I would not receive my diploma, this was a private loan as well. [] Shortly before graduation they pulled each of us into their offices and we had to sign some "final loans" for us to be eligible to graduate otherwise we would not received our diploma, and this was money we "owed" ITT. Even with all the Pell Grants and loans they took out, I still "owed" over \$5k to them.”*

**45. [REDACTED] (ID 8448), Virginia-Norfolk, Computer Networking Administration, 9/2009-6/2011:**

*“I had a huge ordeal as I was informed in the beginning that my tuition would be covered by federal loans. As I was almost close to graduating, I was informed that I magically needed extra money and my fed money was not enough. I then had to apply for private loans never really understanding the difference and the significant jump in interest rates for private loans. It was the only way I could finish so I conceded. It was never explained to me in the beginning at all. 7 grand extra in private loans to complete my associates.”*

**46. [REDACTED] (ID 9161), Virginia-Springfield, Visual Communications, 12/2008-6/2011:**

*“Every time we had to reup our loans, the school would raise the price stating it would cost more because it was a different year. They also claimed they could only get me loans for three semesters at a time then raised the price for my final semester to almost the same amount as the previous three semesters because of graduation costs.”*

**47. [REDACTED] (ID 7782), Nursing, 3/2011-6/2013:**

*“They would not tell us how much the program was until we were 5 quarters in to the program, at that point it was basically too late for us to transfer or withdraw from the program.”*

*“I never knew how much each quarter cost until the end of each quarter or how much financial aid or student loans I was approved for until I had to sign for a renewal each quarter. Before I knew it I had 7 different student loans totaling over \$33,000 within 27 months and by my last quarter I was gonna have to pay out of pocket for some extra fee (\$3,000) that had to be paid before I completed the program, which they called a graduation fee.”*

**48. [REDACTED] (ID 7814), Criminal Justice, 8/2008-8/2011:**

*“After I had already finished my last class and paid graduation fees, I was approached with the news that I would need to apply for a private loan to cover additional costs and that if i didn't, I would not receive my degree.”*

**49. [REDACTED] (ID 6189), Software Applications and Programming, 8/2006-8/2008:**

*“I was told that most of my tuition was being covered under grants and scholarships. When I signed the papers I was told I would owe very little after graduation due to being an honor student and having grants and scholarships. I was forced to change my loan terms weeks before my graduation to a high interest on or I would not be given my diploma or be allowed to graduate.”*

50. [REDACTED] (ID 9580), 9/2011-5/2013:

*“They told us a estimated cost of the program, but at the end I found hidden fees and was charged almost 10 grand more then they told me in the beginning.”*

51. [REDACTED] (ID 8839), 10/2010-6/2015:

*“Right before i graduated i received a letter from echo i believe that stated i had to over \$700 in other student loan debt to actually get my degree,,, i paided it.”*

52. [REDACTED] (ID 9109), Electronics Engineering Technology, 1/1997-1/1999:

*“There were also many times we paid out of pocket for additional materials that I had initially understood to be included in the cost and covered by the "grants.””*

53. [REDACTED] (ID 8855), Business Accounting Technology, 3/2008-3/2010:

*“I had three classes left to complete my program and graduate with my degree when they informed me I could not continue unless I paid them an additional \$6,400 via cash or personal loan, which I could not do so they dropped me and left me without a degree and a pile of debt that I've barely made a dent in!”*

54. [REDACTED] (ID 8240), Criminal Justice, 3/2006-6/2010:

*“They pulled me out of class 3 weeks before graduation and told me if I did not sign some documents I would not be able to graduate. I asked what was it, they replied unpaid debt to ITT, I asked for what and wanted the information. They refused and continued on that if I did not sign that I would not be able to return to class and would not graduate. I signed the paper to find out it was a Peaks loan with an interest of 18%. Never once would anyone explain anything to me about the loans.”*

## EXHIBIT 18

**1. [REDACTED] (ID 8963), Alabama-Bessemer, Software Engineering, 3/2007-12/2010:**

*"I never knew how many loans I had until 6 months after graduating. I firmly believe a lot of the loans I have were signed without my permission. I never received any loan documents showing what was taken out. I can remember one time financial aid got me on the phone with some private loan service because they demanded they had to speak to me before any loan could be given. I did not get approved for the loan. ITT put me on their "Credit System" and some how a few months later, they took me off it saying everything was taken care of but never would state how. I also know I received Pell Grants along with Science and Math grants. Where did those go? I have no clue."*

**2. [REDACTED] (ID 9144), Alabama-Bessemer, 9/2007-3/2012:**

*"ITT told me that I was eligible for Pell Grants, yet said that they have to be sent directly to the school and that they couldn't be sent to the student. Also every time when I was doing repack they told me that everything was good and I just need to sign the paper to disperse the funds for the classes. Nearing the end of my education I was told that I didn't have enough to finish the program and was forced to take out a \$10,000 private loan in order to finish the degree."*

**3. [REDACTED] (ID 4835), Alabama-Bessemer, MultiMedia/Game Design, 8/2004-5/2008:**

*"The process of filling out the FASA forms was "sign here" if you want to go to class. I didn't find out that the majority of my loans were private totaling over 60k, another 30k in Federal Loans until the end when I was called into the Financial Aid office and was told I had maxed out on my loans and if I wanted to continue and graduate I had to take a loan through the school. Also no one could ever explain to me how my loans got maxed, the financial aid people didn't have much knowledge about the process or offered any other options when asked. No one could explain to me why my brother's tuition was less than mine even though we took the same classes. At the end I felt used, misled, and distraught knowing I never learned much attending this school and knowing I probably could never pay this money back."*

**4. [REDACTED] (ID 9225), Alabama-Bessemer, Digital Entertainment and Game Design, 8/2006-1/2010:**

*"I was dragged out of class several times throughout the courses when it came time to renew loans, and was never fully given an opportunity to review paperwork or explore my options. I was sat down at a desk in a small cubicle and told to sign a few documents, and usually when I asked questions or wanted to go over what the documents said, I was hurried along and told that*

*"It didn't really matter" or "It isn't anything major", but that if I didn't sign it right then, I'd have to drop out of my classes."*

**5. [REDACTED] (ID 9348), Alabama-Bessemer, Criminal Justice, 9/2010-9/2012:**

*"I was never aware of the loan interest. I was told the loans I signed for were interested free. I was never given any information on how to pay them or how to check them."*

**6. [REDACTED] (ID 8551), Alabama-Madison, 3/2012-12/2013:**

*"I do not remember signing any loan forms or being counseled on any loans during this time."*

**7. [REDACTED] (ID 9720), Alabama-Madison, Electrical and Electronics Engineering Technology, 7/2012-12/2014:**

*"The recruiter did make it sound like it was going to be maybe 40K to get all the way to a BS. Turns out that now I have a useless AAS and owe that much. I was NOT told about a private loan that I didn't even sign up for unless it was in the mountain of paperwork that the financial aid guy had me signing very rapidly. He always made you feel like you were holding up a line and hurry up hurry up get through this web form and that web form, sign sign sign. They did give me all my paperwork but none of it was in basic English. And no one really had time to explain anything to you. All they kept telling me was that it'd be fine, I'd make a ton of money when I got out of school and started my career."*

**8. [REDACTED] (ID 8979), Alabama-Mobile, Information Technology - Computer Network Systems, 9/2009-9/2011:**

*"Total cost of the program was vastly understated. While no paperwork was signed without my permission, all loans and grants were not clearly explained and all treated as if they were the same. My entire time spent in financial aid was no longer than 15 minutes, in which I was convinced I would be much more financially well off after I graduated."*

**9. [REDACTED] (ID 7136), Arizona-Tempe, 1/2005-5/2007:**

*"Yes once I signed up and my first quarter I wanted to drop out, but the counselors there made me feel like I would still be responsible for the whole tuition. Even as far as telling me "why wouldn't you finish it if your obligated to pay the full tuition anyways[.]" I felt trapped. Understanding any of those loan documents or them explaining that I would be in a financial burden my whole life did not exis.. I was 21 at the time. [B]igggest regret Ever[.]"*

**10. [REDACTED] (ID 3684), Arizona-Tempe, 10/2004-5/2007:**

*"I believe they did create paper work for loans. And one day I was pulled from class. And they told me to sign this paper work in order to complete the tuition for the courses otherwise I would be dropped. Given I was like 3 months away from graduation date. I am not very fluent with the*

loans, and terms that's because they do not explain anything to you... its more like sign here, here and here.”

**11. [REDACTED] (ID 7518), Arizona-Tempe, Information Technology/Computer Network Systems, 9/2008-11/2010:**

*“I was told I had no other option but to get these loans even though my credit was horrible at the time they still were approved somehow.”*

**12. [REDACTED] (ID 9415), Arizona-Tempe, Information Security, 3/2006-6/2011:**

*“ITT milked as much money as it could get out of me. I was forced to do “repacks” with my loans at ITT. The school would never tell me the exact purpose of these repacks and they never made sense to me, they would call me into the office with a stack of paperwork to sign and when I would ask what it means the lady would tell me she was only asked to tell me to sign them and would never give me an explanation. They would do this right at the point in the program where I had invested substantial amounts of time but if I dropped out they would not receive my degree. The “repacks” made the price of what we owed almost double for what we signed on for. And they would also make me apply for private student loans and whatever I was approved for was the amount they would need causing me more finical hardship now as I am almost \$100K in debt now.”*

**13. [REDACTED] (ID 8794), Arizona-Tucson, Computer Aided Drafting and Design, 1/1992-7/1993:**

*“I was told “ITT will take care of all of your loan documents and that I didn't need to do anything but sign the documents.”*

**14. [REDACTED] (ID 9533), Arizona-Tucson, Project Management, 6/2008-3/2013:**

*“Each semester was rushed through in getting the paperwork signed, and federal and private loans were the same kind of loan.”*

**15. [REDACTED] (ID 2631), Arkansas-Little Rock, Criminal Justice / Networking, 9/2006-10/2007:**

*“I was so confused about what my loans where actually paying for and how they applied to everything. When I asked for an explanation I was just guided to the FASFA website and told to look for answers there. I had to refill out my paperwork several times due to them loosing my paperwork or telling me that they miscalculated the amount needed. Halfway thru my degree, they told me that I may have to find funding elsewhere because I used up all of my FASFA. I soon found out that was a lie and dropped out a second time from my networking classes.”*



**16. [REDACTED] (ID 3708, 3721), Arkansas-Little Rock, Criminal Justice, 9/2006-6/2010:**

*“Before any papers were ever signed, I was informed that the cost of my degree would be just under \$70,000. Once it was time to sign the loan documents that amount suddenly increased to \$73350. When questioned about the difference I was told it was the amount necessary to cover certain kits and software that we would be using. Upon graduation the cost of my education was actually \$81,505.50. I was actually forced to take out a private loan a month before graduation to cover their miscalculations otherwise I would not be allowed to graduate.”*

*“Refusing to disclose loan terms or allow review of loan documents: When filling out the original loan agreements I was only shown the front sheets where I needed to sign. The other pages were added later.”*

**17. [REDACTED] (ID 2757, 7744), Arkansas-Little Rock, Graphic Design Multimedia, Game Design, 6/2005-9/2009:**

*“ITT not only lied when they said that I would be getting most of my loans from the pale grants but they didn't even do that for me multiple times. I had to go into "Financial Aid" every 3-6 months to get "re-evaluated for loans" More often than not I was told to just sign my name to an uncompleted form and that they would "take care of the rest" and that I "wouldn't need to worry about anything[.]”*

*“Every time I went to "Financial Aid" it took upwards of 5-6 hours a visit because they would load people down with too much information about the loans. The workers there not only confused the Federal and private loans but had me sign so many pieces of paper that I lost count of what I was signing and to what degree I was signing my life away. They refused to disclose all the loan terms and I had to go online on my free time to even start to look at the loans that I had applied for. They even had me sign paperwork stating that I could no longer receive loans Private or Federal and I had to borrow money from ITT itself which doesn't make any sense. They never disclosed the actual amount of money it would cost to pay for each course and the total cost of the degree. It was after that i realized that we were paying inflated rates so they could afford second or third homes, boats and new sports cars.”*

**18. [REDACTED] (ID 8880), California-Anaheim, 7/2006-11/2007:**

*“They just were very hush about the money aspect. They would pull us out of class to tell us funding was up and that we had to leave campus till it was figured out. They would come rushing out to say they figured something out and for you to just come sign a couple documents.”*

**19. [REDACTED] (ID 7942), California-Anaheim, Digital Entertainment and Game Design, 6/2004-6/2009:**

*“ [I] took my parents with me and they went over the numbers, stating that there were programs available to help us pay for school. [M]y parents didn't know what to look for and neither did I this is the firs time any of us had taken out that much for school we didn't know what was*

*available or what our options were, but they kept reassuring us that we would be fine and that they had our best interest in mind. [I] dont remember the numbers, there were always slight changes in price oh such and such cost this much or we changed books and it cost this much just sign here and here. [] [T]owards the end of my graduation they said that all the loans were exhausted and that i had to pay them in cash or i wouldnt graduate or get my diploma. [I] believe it was arround the 800 dollar side but at that point i didn't have that kind of money on hand. [I] had to borrow it from family. how could it be if everything was so well planed out how was it that i had to pay in cash? [D]id something change? [W]ere they charging me extra for something? [T]he thing that scared me into paying is the fact that i wouldn't graduate. [L]ooking at it now it seems like a scare tactic to bully me into paying them[.]”*

**20. [REDACTED] (ID 7009), California-Anaheim, CEET, 1/2003-1/2005:**

*“Told me there was no reason to read the fine print just sign here here here and here. its just a bunch of legal mumbojumbo[.]”*

**21. [REDACTED] (ID 9406), California-Concord, Electronics and Communications Engineering Technology, 9/2009-6/2013:**

*“ITT had bad employees, but the financial aid counselors were the worst of them all. First off they had the highest turnover rate I’ve ever seen. I had so many different financial aid counselors at ITT that I lost count after 5. They would often schedule appointments with me right before class, or would pull me out of class to sign financial aid paperwork. They would say things like “just sign these papers and you can go back to class.” □ I was also told that I couldn’t go back to class until I signed the papers and I that I couldn’t continue my schooling without signing them. Much of what I was signing was not explained to me, and there were times when the counselor would fill in loan information for me on the computer, then they would go to the last screen and tell me to hit the accept button. In retrospect all of the counselors acted like salesman, and not counselors. They were there to keep students enrolled at all costs, probably to keep their job.”*

**22. [REDACTED] (ID 8989), California-Lathrop, IT- Information Tehchnology Systems, 5/2008-3/2012:**

*“They never ever told me what my total would be until I actually asked them, when I asked them was at the end of my bachelors degree program and they struggled to find the paperwork to tell me the total.”*

*“They mostly would pull you into the room where the paperwork was done and tell you here sign this so you can continue with your courses.”*

*“They never informed me about any grant I was eligible for either. They never told me the difference between federal and private loans, I only found out about which types of loans I had until after I graduated and saw them in my account. I didn't even know I had Sallie Mae or where to even start making payments until I found t out myself after I finished school. They never*

*gave you a chance to review the documents, they used the old used car sales trick like they would call you in to do the paper work and you had to sign here and at that time or they frowned upon it like if you where wasting their time.”*

**23. [REDACTED] (ID 3727), California-Lathrop, Criminal Justice, 5/2007-9/2012:**

*“Every time I went to the finance dept. There was always new employees so the new person never new what was going on with my loans and could never answer my questions. They would always tell me my loans were from PEAKS but now I'm getting paper work from everywhere stating I owe them.”*

**24. [REDACTED] (ID 7646), California-Lathrop, 1/2007-1/2009:**

*“They rushed me through the paperwork taking advantage of my inexperience of dealing with loans and paperwork. They promised that with my federal grants (which i never saw a dime of) that my total tuition would be around \$24k for my 2 year degree. [] They marked where i needed to sign and told me i did not need to read through all of the text, then proceeded with giving me a quick 1 to 2 sentence overviews of what i was signing. [] I was unprepared for the situation and ITT Tech kept me blind from how they conducted their financial aid business. They obviously were doing their best to oine their pockets at the expense of their students. I am a victim of this bad practice.”*

**25. [REDACTED] (ID 9487), California-National City, Project Management and Administration, 9/2009-12/2013:**

*“The meetings I had with the finacial advisors at ITT Technical Institute were always swift and without true recongition of what was being agreed. Many of times, the advisors would just ask for my signature and say that the paperwork is the same as last time. ITT Technical Institute mislead my understanding of getting grants by persisting advocating that because of my social class, income and GPA would reward with enough grants of scholarships to turn the balance of having to borrow money would turn onto my favor of not borrowing that much. ITT Technical Institute financial advisors would show my loans in single semester amounts without any acknowledgement of the total amount. It would put me in an unawarence of my true loan total. ITT Technical Institute mislead my loan appenditures by insuring me that my loans would stay under federal provisions.”*

**26. [REDACTED] (ID 9205), California-National City, Criminal Justice, 5/2005-1/2010:**

*“Very little of the loan contracts were explained & told to sign because the offer expires that time in the office without having time to think it over if I wanted to change my mind of not attending the school.”*

**27. [REDACTED] (ID 5366), California-National City, Networking Systems Administration, 9/2012-6/2014:**

*“The signing of the loan agreements felt rushed and I feel I was not given an adequate amount of time to review the information.”*

**28. [REDACTED] (ID 2608), California-National City, Computer Network Systems, Network Systems Administrations, 2/2011-6/2014:**

*“They didn't tell me when I started a new loan. The entire time I was there I thought my loans were through Sallie Mae. They filled out my loan paperwork for me and when I tried to read what they wanted me to sign, they huffed and rushed me and impatiently said "it's the same stuff you signed before" (during Peak Loan signings they said that it was just a "program" to help with loans).”*

**29. [REDACTED] (ID 7734), California-National City, Project Management and Administration, 12/2009-10/2013:**

*“When it came time to reapply for loans it was a get in get out as fast as possible meeting. No explanation but rather a sign here and hurry up sort of thing. Since I was using the GI Bill it was very hard to understand and we literally had to stand in a hallway and call our rep and wait and wait and wait to get anything from them.”*

**30. [REDACTED] (ID 6592), California-Orange, Criminal Justice, 6/2008-3/2012:**

*“The amount of paperwork needed to file for taking out loans to pay for this program was incredible. The financial office staff were pushy for signatures and did not explain the details of how the student loans worked as well as repayment. [ ] With the talk about getting a job in the field of study and particular salary range the loan repayment did not seem like it would be an issue.”*

*“The financial aid office also wanted to attach my parents and have them take out parent plus loans. I specifically told them i want nothing with my parents name or to have any liability for me going to school . They were very pushy again trying to take out loans.”*

**31. [REDACTED] (ID 8507, 8509), California-Orange, Bachelor's of Science - CyberSecurity, 1/2012-6/2014:**

*“They made it seem like I was getting such a sweet deal by offering discounts and payments, but they were just working the numbers like car salesmen. I was forced to sign a document that stated ITT Tech would be getting ALL left over funds from the loans. If I did not sign, I would not be allowed to enroll.”*

**32. [REDACTED] (ID 9266), California-Orange, Electronics Technology, 1/2004-1/2008:**

*“ITT recruiters did not fully explain to me in detail what I was signing, I felt very pressured to sign paperwork to continue with my education at ITT.”*

**33. [REDACTED] (ID 8603), California-Orange, 6/2011-9/2012:**

*“So the way this went was beginning of second quarter came around. I was in class and I was called out by a counselor something. I was told that I needed to sign this loan form in order to return to class. I asked if I could wait for my mom to read it over and they said I needed to sign it now or I need to leave school. So what did I do? I signed the paper and went back to class like they asked. My loans terms were never discussed with me nor my mom in detail. They just wanted a signature and for us to be on our way. My recruiter said "he would take care of everything" and to just sign so he can get started.”*

**34. [REDACTED] (ID 5718), California-Oxnard, Game Design, 2/2011-5/2014:**

*“Gave me little to no time to read over the paperwork since they would pull you aside to fill stuff out quickly for the next quarter during a quick break in class.”*

**35. [REDACTED] (ID 8300), California-Oxnard, AS Multimedia, BS Digital Entertainment and Game Design, 6/2003-3/2007:**

*“Usually to sign up for more loans they'd pull me out of class, and we'd go into a small room. There they'd set out a folder with a bunch of paperwork and tell me to sign it or I can't go back to class. It was always a very high pressure situation. Questions would be easily dismissed or they'd change the topic and never actually answer my questions. The difference between grants and loans was never explained to me either. From the info I did manage to get out of them I was under the impression that they were the same thing just one was issued from the government and the other was issued from a government lender. While signing documents they were usually in a folder with little post it notes telling me where to sign, they would rush me through the entire thing never really giving me a chance to read through it or even understand what I was signing.”*

**36. [REDACTED] (ID 8291), California-Rancho Cordova, Information Systems Security, 12/2004-6/2010:**

*“I was never shown the true cost of the education, despite asking for summaries of my loans several times. Being young and coming from a poor family, I had no knowledge of how these loans worked, nor was I offered any. I did not know that I had been signed up for any loans other than federal, but found out after graduation that I actually owed \$68k federally, and a total of \$120k after counting the private loans.”*

**37. [REDACTED] (ID 9287), California-Rancho Cordova, Project Management, 1/2011-9/2015:**

*“Before enrolling at ITT tech I sat down with the counselor "salesperson". [ ] I was assured that finishing my degree with student loans was the best option and when I graduated I would be able to find a job to pay those back no problem.”*

**38. [REDACTED] (ID 4497), California-Rancho Cordova, Network Systems Administrator, 6/2011-3/2013:**

*“The financial aid department had informed me that; in order to remain attending classes, I would need to begin making monthly payments to the school in order to keep a clean status. I was forced into making a one hundred dollar payment once a month for the remainder of my program. This would have resulted in me paying the school nearly one thousand dollars, just to continue my education at their institution. One financial aid officer had suggested that I sign loan paperwork on behalf of my mother. His reasoning for this was so we could speed up the paperwork process. My financial aid officer also had opened up a "temporary credit" account and said that, "ITT would loan me the extra money to cover the tuition gap, but don't worry. You will not have to pay this back if you graduate from the program. It would just be wiped under the rug." [ ] I could never get a straight answer as to the exact amount I would owe for any of the schooling. Most schools will give you an amount per credits, but ITT never gave me any of this information so I have no idea how much money they could have taken out against me in total.”*

**39. [REDACTED] (ID 9476), California-San Bernardino, Computer Electronics Engineering Technology, 6/2010-6/2012:**

*“While signing the loan documents, I did feel the pressure to sign quickly without much chance to review what I was signing and I was being treated like I was being taken care of and not lied to, at the time. I would have never imagined that someone's education would be treated the same way as a car being sold in a dealership where I would have to have my guard up and not believe everything I was told.”*

**40. [REDACTED] (ID 9474), California-San Bernardino, Computer Electronics, 1/2002-1/2006:**

*“They always pulled me in to sign off on loans. I was very vulnerable at the time. I never received any copies of what I signed.”*

**41. [REDACTED] (ID 9035), California-San Bernardino, Computer and Electronics Engineering Technology, 3/2009-6/2011:**

*“I when I was there at the school at times they would take me out of class and have me in a office until they had me sign paper to get my Federal student loans approve they would rush through the paper work because they stated they wanted me to get back to class as fast as they could. When I was unable to get more money they had me bring in my mother to fill out a Parent Plus Loan know my mother owe 22,000 dollars and I owe 22,000 as well.”*

**42. [REDACTED] (ID 8176), California-San Diego, CNS (Computer Networking Systems), 3/2008-6/2010:**

*“ITT's financial counselors were quick to rush me out of the room when I had questions and mainly called me in to sign paperwork. This was primarily scheduled during my class time so I would be forced to rush through it so I would not be called out by my instructors for "disappearing".”*

**43. [REDACTED] (ID 9483), California-San Diego, Criminal Justice, 12/2007-9/2010:**

*“I was rushed over to Kathleen in Financial Aid who already had began the Federal loans process. Forms were being handed to me to sign I asked to be able to review these documents before signing this was discouraged as I would need to get enrolled immediately because there were few student openings available in the program. I was led to belief that my loans would be all Federal never a mention of private loans. My next to my last semester I was summoned from my class and told that I has exhausted my financial aid and that I would have to use private loans to complete my program. I was told that I had to do the private loans or that I would not be allowed to go back to class more pressure to just sign. I was reminded that if you miss 2-classes they will drop you again no time to question the need for the private loan just the rush to sign on the line .”*

*“You are not allowed to review documents before signing. [] Then all of a sudden major problem with your loan you have now exhausted your Federal and have to get personal loans again the same scenario of pulling you from class for processing.”*

**44. [REDACTED] (ID 7524), California-San Diego, Game Design, 4/2005-11/2008:**

*“She would always tell me that I had maxed out my federal loans, and I only had so much financial aid, and that I had to take out out private loans to fund the rest. Not once did she mention to me the real difference between the two. Everytime it was time to fill out new paperwork, she'd tell me I needed a cosigner. I always told her I didn't have one, so she came back with a 'special' loan that would help me fund the rest of my tuition. She sais she had no idea what the interest rate was. Turns out it was a sallie mae private loan at 13.25% interest.”*

**45. [REDACTED] (ID 9052), California-San Diego, Computer Networking (AA) Information Security Systems (BS), 3/2003-3/2007:**

*“The finance department bombarded me with information and paperwork with a lot of small print. [] The financial aide representatives would constantly call me into their offices to tell me that I needed to sign more paperwork in order to have more money dispersed so that I could finish the current course I was in. It was a tactic that they used on a number of people to scare them into signing paperwork. it made my experience at ITT very stressful especially since it was around the time of finals for the current course I was taking. [] I would constantly ask them if I*

*qualified for financial aide but their response was no your parents make too much money so you have to take out loans.”*

**46. [REDACTED] (ID 7755), California-San Dimas, Drafting and Design, 6/2008-9/2011:**

*“I got some information about the loans the first quarter, after that it was "come in and just sign this!" With the thought of advancing in my career and bigger paycheck, I did.”*

**47. [REDACTED] (ID 4448), California-Sylmar, 9/2007-3/2011:**

*“My father and I saw the term paper one time. They never showed us anything about how much we were borrowing . [M]y Dad cosigned for me and came to school Only ONE time and ONLY signed one paper for my first semester. And when they would speak to me about financial aid they would pull me out of a once a week only class and tell me to sign this and that without having anytime to look at what I was signing.”*

**48. [REDACTED] (ID 4010), California-Sylmar, Digital Entertainment and Game Design, 9/2006-9/2010:**

*“I was not aware what they were doing. At first I gave all my personal info, and when it was time to re do the paper work to get a new loan for the coming quarter, my papers were already all filled, I just had to sign a huge stacks of paper. I would always get called during my breaks, I only had a 10 minute break and I would just sign the documents. I never read them, my fault. I was in a hurry to get back to the class and not miss it. At one point I didn't qualify for a loan, I was told to put my mother as a co-signer, even do they knew that she wasn't working. [I] was told that this was ok and my paperwork from there on was always filled out with her info. I just had to sign. One time I was told to sign for her since she wasn't there. [I] I didn't look too much into it because I thought that that was the process. I was naive. I was never told what I was getting into, they seem to be in a hurry to get me to sign and move on.”*

**49. [REDACTED] (ID 8890), California-Sylmar, IT Computer Network Systems/Information Systems & Cybersecurity, 3/2009-6/2013:**

*“Every quarter or so, I summoned to the business office to sign papers. At no time was I being told that they were for both federal and private loans. I only found out about the private loans when I received a phone call from Student First in San Diego, CA (approximately 1 year after receiving my Associates) in or around April 2010. [I] Also, I never was given an amount of my tuition only to be suckered into a student loan debt of over \$55,000.”*

**50. [REDACTED] (ID 7706), California-Sylmar, Electronics and Communications Engineering Technology, 1/2003-12/2007:**

*“I was rushed through the loan process and there was predatory lending. [I] I was extremely rushed through the signing the paper work process and was misled on the loan amounts and distributions. They basically told me to sign on the dotted line so there would be no*



*interruption's for the following semester. [ ] It felt like when I asked more questions that the school student aid program would get more frustrated with me. [ ] I was severely rushed through the loan process. I am not sure if signing the loan paperwork was done, as I have no access to the original contract. The most confusing part was distinguishing my federal loans and private loans."*

**51. [REDACTED] (ID 4252), California-Torrance, Criminal Justice, 11/2004-9/2008:**

*"[I]t was a shut up and sign basically."*

**52. [REDACTED] (ID 9147), California-Vista, Network Systems Administrator, 3/2012-12/2013:**

*"The Financial Aid representatives would interrupt class sessions to have loan docs signed so they could be pushed though- something that should be done in an office where you have the chance to read it before you sign it instead of catching you off-guard and having something shoved in front of you for a signature unaware of what you may be signing."*

**53. [REDACTED] (ID 5518), California-West Covina, Criminal Justice, 6/2006-9/2007:**

*"I never received any type of financial counseling just told to 'sign here and here'. I've asked for some of my master promissory notes and they aren't even in my handwriting."*

**54. [REDACTED] (ID 9472), California-West Covina, 1/1997-7/1999:**

*"The loans where not explained well to me as a teenager. They pressured me into signing a loan calling me day and night."*

**55. [REDACTED] (ID 4391), Colorado-Denver, Electronics & Communications Engineering Technology, 6/2007-3/2011:**

*"For my student loans I was brought in every 3 months to re-sign new paperwork for student loans. I was given multiple papers to sign with various loan amounts. When first enrolling in school I was told that my parents couldn't help me qualify for student loans so everything had to be done under my name. [ ] During the middle of my time enrolled, I was told that I did not qualify for loans that quarter and was forced to pay out of my own pocket for those classes. A short time later I was approached with a new loan that was financed through ITT, called a PEAKS loan. This loan was marketed like a federal loan with low interest rates, back through the school that I could continue to receive the additional funding that the government would not be able to assist with. These loans were given to me for the remainder of my enrollment in the program. I was also forced to take these loans as part of a package that I was awarded with ITT scholarship discount. Since my grade point average was high enough to qualify for the discount, this was the loan program that I was being funded with."*

**56. [REDACTED] (ID 9142), Colorado-Denver, Electronics and Communications Engineering Technology, 3/2007-3/2011:**

*"[I] only remember that i was signing for 7k as a 'not to interrupt schooling loan ' instead if the 37k i found i owed, they said that i needed to do this to continue taking the courses since my federal loans ran out for that time."*

**57. [REDACTED] (ID 8066), Colorado-Westminster, Network Systems Administration, 12/2013-12/2015:**

*"I was rushed through the process, lied to the entire time."*

**58. [REDACTED] (ID 6661), Florida-Doral, 3/2005-6/2007:**

*"I persuaded and pressured and rush to sign all papers without reading in it."*

**59. [REDACTED] (ID 2592, 3784, 4169, 5895, 9137), Florida-Fort Lauderdale, Information Security, 6/2004-8/2007:**

*"Halfway through my studies, they pulled me from class and told me that I had to fill out some forms to continue my education, otherwise I would be dropped from the program. They didn't tell me that I was signing up for high interest private loans. [] If I knew I would be signing up for private loans with a 9.25% interest rate on them, I never would have done it. [] Administration would not disclose my current loan balances during my enrollment at ITT Tech."*

*"During enrollment at ITT Tech they would not allow me the time to read through the entire contact but instead pressured me, a 17 year old, to sign on-the-spot. The recruiter kept asking me "Do you want to work at Publix for the rest of your life?". He told me that if I didn't sign today I would miss the deadline and not be able to start classes until the next semester. They used predatory lending tactics on me and I was naive enough to believe them."*

**60. [REDACTED] (ID 9278), Florida-Fort Lauderdale, Information Systems Security, 5/2006-12/2010:**

*"When I first called ITT I asked them how much the course cost. They told me to come down and take a tour and then they could tell me. I went down to take a tour and then asked again. They stated that they couldn't tell me the exact cost as it varies and it is hard to break it down. Next thing I knew, I was signing paper work for student loans. I had no idea what federal and private loans were and they did not tell me there was a difference. It was them telling me to "sign here" and you can start class."*

**61. [REDACTED] (ID 9279), Florida-Fort Lauderdale, 6/2005-12/2011:**

*"They would just tell me to sign and tell me it was for a grant that I don't have to pay back. Some semesters I didn't have to sign anything, they would tell me everything was taken care of."*

**62. [REDACTED] (ID 8842), Florida-Hialeah, Data Communication System Technology, 3/2004-9/2005:**

*“I was not allowed to review loan documents, I was asked sign documents in urgent manners, not giving me enough time to read through all documents.”*

**63. [REDACTED] (ID 7305), Florida-Hialeah, Information Systems Security, 9/2009-3/2012:**

*“ITT Tech offered temporary credit to cover the difference between the amounts offered by federal loans and the cost of the program. No terms were provided on the repayment of the temporary credit and it was implied it would be rolled over. This temporary credit was eventually pushed into the PEAKS program which were high interest rate private educational loans. During the course of study, refunds of federal student loan amounts were 'returned' by the school, implying all the money was not used and I was unknowingly and unwillingly forced to use PEAKS private loans to pay for part of my study. The temporary credit very quickly became 'not temporary' and payment through those loans was required to continue my study.*

*High pressure methods such as calling me from class to sign paper work was used and minimal explanations were provided.*

*I was never given an honest estimate of how much repayment would cost.”*

**64. [REDACTED] (ID 7751), Florida-Hialeah, Criminal Justice, 12/2010-4/2014:**

*“[T]hey made me rush through all of the cost and payments with smartforms computer site and I was supposed to be had veteran preference with grants and scholarships all the way thru the whole time of studying and they were also repackaging every three months for "scholarships and grants come to find out that they were taking loans out on me and I never knew it and the representative that was with me to me that I was okay and he had to do more paperwork on his end. and I was signing a lot of things and didn't understand all of it that was put in front of me[.]”*

**65. [REDACTED] (ID 7937), Florida-Jacksonville, Computer Networking Systems, 7/2002-5/2005:**

*“I was told to sign documents and get back to class . Most of what i signed i was unaware of at the time . I believe they may have also forged my signature on some documents for either federal aid or student loans as well .”*

**66. [REDACTED] (ID 9307), Florida-Jacksonville, Information Technology, 6/2004-9/2005:**

*“The school never informed me that federal loans were not enough to cover costs and private loans would be needed. They never informed me of the interest rates for any of the loans or how*

*my credit score affected it. It was very high pressure sign without looking etc.. I never received any copies of my loan documents.”*

**67. [REDACTED] (ID 9421), Florida-Jacksonville, Information Systems & Cybersecurity, 8/2013-9/2015:**

*“My loans have grown tremendously. I cannot afford to pay these loans with the salary I have. I am on income based repayment just to keep my credit in good standing. I will never pay these loans off there lifetime loans. The interest on these loans is three times the amount I pay allow the loans to balloon out of control.”*

**68. [REDACTED] (ID 9390), Florida-Jacksonville, 3/2004-5/2006:**

*“First off was the recruiter telling me they would place me with a company that pays for our loans once we graduate. Then my financial aid officer would pull me out of class all the time and make sign stuff for her out side the class door knowing It was disrupting class and tell me I just need you to sign this to help you. I don't know what I signed I was not given time to read it. I was told I just need a signature on this line or initial here then she would take the paper and tell me you should get back in class so you don't get behind. This happened about 3 times a semester”*

**69. [REDACTED] (ID 7002), Florida-Jacksonville, Computers/Electronics Engineering Technology, 8/2005-11/2005:**

*“They were only interested in finding a loan that I would qualify for without going into actual details about the loan and what I would need to do to pay it back. They even got to a point where they had my mother cosign on a bunch of the loans just to get me qualified. At no time did they ever disclose to me how much the actual total cost of the program was going to be. If I knew that just a couple months of classes would give me over \$10,000 of student loan debt I would have never gone to begin with.”*

**70. [REDACTED] (ID 4413, 4414), Florida-Lake Mary, Computer Drafting and Design, 12/2010-12/2014:**

*“ITT technical Institute never informed me of my total cost once I finished (while in school). Every time I asked, I was given a vague answer and was told that it all depended on my Pell grants, lender providers, interest rates, scholarships, etc. Towards the end of the program, I asked to see the financial aid rep again in order to get these answers. Every time I went, I was told that he/she was busy, that I would be called back at some point. I was finally able to get my financial history a few months after graduation only to be shocked at the mountain of debt that I now have. I was never told who were my lenders and who I was supposed to pay back, or what its terms were. The only way I found out was after graduation when I started receiving letters and bills from the lenders themselves. I was always rushed to sign paperwork by financial aid staff. I was told that I had to sign right away or there would not be enough money to cover my tuition costs. It seemed odd to me but I still trusted the school up to that point.”*

**71. [REDACTED] (ID 7099), Florida-Lake Mary, Computer and Electronics Engineering Technology, 1/2002-1/2007:**

*“The loan process was a blur they made it seem like it was all grants and did not go over total cost at all. They mostly sugar coated the entire process and showed me only what I wanted to see such as a high return and a high quality education. I am not sure if they signed any of my loans for me but the process was nothing like any other loan process I have been through. I was young and they only cared about getting to the next applicant. They basically would have said anything and did not go over the terms or interest rates or much just made it seem like I'd have no problem paying them back with their promises of high paying jobs and employment rates.”*

**72. [REDACTED] (ID 9685), Florida-Tampa, 1/2008-1/2011:**

*“[T]hey told me it was a little more expensive than HCC college which I was enrolled at the time, but at the end I was getting a better job.. (a lie please see ITT graduates reviews and feedback) [T]hey told me one amount and it was another amount which we could not afford, but it was too late. [D]amaged was already done with their lies.”*

**73. [REDACTED] (ID 9583), Florida-Tampa, 6/2007-5/2011:**

*“All my FASFA forms were filled out by ITT representative and asked me to sign and pressured me not to read the terms and conditions. ITT Tech of rushing prospective students through the lending process with automated applications.”*

**74. [REDACTED] (ID 8802), Florida-Tampa, Computer Networking Systems, 4/2010-11/2011:**

*“To this day I have no idea what happened to the grants I qualified for it was about 5k every time I got approved. I was not really allowed to review the documents outside of the finance room, I could not take it home for review. They did not explain well how much this program would cost. I do not recall signing a master promissory note.”*

**75. [REDACTED] (ID 8444), Florida-Tampa, Electronics Engineering Technology, 5/1997-5/1999:**

*“It was 18 years ago and 19 years old with not many options at the time, I'm sure their skilled recruiters used their powers of persuasion on my impressionable mind and saw me as a very easy target. They ruined my life[.]”*

**76. [REDACTED] (ID 8817), Florida-Tampa, Computer Aided Science CADD, 9/1998-9/2000:**

*“I remember wanting to review and or ask questions regarding my loan and being told to come back another time or that they were NOT available. Very poor communication when wanting to discuss my federal/personal loans. I felt and still feel lost as if I did NOT succeed. It was honestly a waste. I was never explained the difference between federal and private loans or grants for that matter. I was never given a breakdown of costs per course or anything for that matter. I*

*understood absolutely nothing and that is why I believe I was suckered in to attending the school. I was fresh out of high school when I applied and started to attend. It was a mission to get them to disclose to me any of my paperwork to which I signed in the beggining."*

**77. [REDACTED] (ID 2858), Florida-Tampa, Computer Networking, 2/2007-6/2007:**

*"I signed documents I was not allowed to keep or read over. To this day cannot retrieve documents. [] They did not tell me amounts needed or what tuition rates were. I couldn't qualify for grants they told me this was a way to help me get an education. That I'd have time to take care of it all afterwards. [] I never found out cost of anything just that I was good to go."*

**78. [REDACTED] (ID 8086, 8294), Florida-Tampa, Digital Entertainment and Game Design, 6/2005-1/2009:**

*"ITT Tech treated federal and private loans as if they were the same thing. Governed by the same rules and the same interest rates. No mention of the fact that Sallie Mae/Navient did not handle the private loans at all and that they would not be able to assist me with any issue that would arise with those specific loans. ITT Tech also refused to disclose loan terms or allow review of loan documents. When financial aid paper work needed to be signed it was never given to me to review, it was "sign this now, in the office". There was no option to take the paperwork home and read through my options carefully. It was always very rushed, forcing me to sign without fully understanding what was being signed. This approach was usually done within the first or second week of new classes, meaning that if I didn't sign right then, I couldn't continue class."*

**79. [REDACTED] (ID 9339), Florida-Tampa, 1/2007-11/2010:**

*"I spent a year at Devry University while there they explained everything in detail and gave many options and flexibility with loans as well as stating total costs of the programs upfront. Once I started at ITT I was given very little information and absolutely no control over my loans, nor did they give any total costs of the program. Every time I would start a new class and went to get books I was told I had to go to the financial aid department because there was an issue. I was then told by the financial aid reps that my loans didn't cover the books and or classes and additional loans or adjustments had to be taken out or I couldn't take my classes or get the books needed for my classes."*

**80. [REDACTED] (ID 9320), Georgia-Duluth, Criminal Justice, 12/2012-6/2015:**

*"They did not give you the total cost for the program. They would pull you from your class at the time for the semester re-registration for the loans and just told you to sign here, here, initial here. They said I qualified for grants because of my grade average. But I am not sure how that worked. I was not shown the complete cost of my student debt to the school until my final semester when they told me I had to pay out of pocket because I had exceeded the amount of the school. I was so upset and of course this was my last semester, I signed what ever they told me to*

*finish. They said that you would be taking a private loan and just pay it back after I graduate. I was at no time advised I had reached or was about to reach my student loan cap. Due to the various grants and programs that were offered and because of my GPA being above the 3.5 they said i qualified for so many grants which would have then reduce my loans. This was very difficult to understand and not explained. My grants seemed to continue on like my loans.”*

**81. [REDACTED] (ID 7327, 8991), Georgia-Duluth, Project Management, 12/2010-12/2014:**

*“Every time we did the FASFA it was just rushed through. I was given loans through ITT which the call a grant and the close out meeting we never discussed payments.”*

*“We rushed through the loan process every time I never had a clear understanding of what my cost was. Then I had to find financing through private loans to complete my degree and had no choice I thought.”*

**82. [REDACTED] (ID 3837), Georgia-Kennesaw, Computer Networking Systems, 6/2007-9/2009:**

*“They did not explain the differences between federal loans and private loans, they wouldnt tell me the interest rates or the fact that if i was a part time student at any time that i would have to pay cash to attend.”*

**83. [REDACTED] (ID 9255), Idaho-Boise, Visual Communications, 3/2009-8/2009:**

*“The man that initially signed me up spoke so fast and I could not understand him. I remember asking him questions about the paperwork but he would not answer me, just "summarize" what each page was saying without allowing me to read it. He told me the classes would be taken care of. He did not tell me how much it was going to cost or what I was to expect afterwards. He did not even hint at the nightmare I was going to be in after I was finished. He made it sound like I was getting grants to cover my classes.”*

**84. [REDACTED] (ID 9071), Idaho-Boise, Visual Communications, 1/2008-8/2009:**

*“They assured me everything would be paid for and there would be nothing out of pocket. They did not give me enough time to read the paperwork or help me understand what I was signing. They just kept telling me it was covered. I never saw any of the loan that I was signing for. I never knew how expensive it was going to be.”*

**85. [REDACTED] (ID 4080, 5977, 8261), Idaho-Boise, Drafting and Design Technology, Online Business Accounting Technology, 7/2006-11/2009:**

*“I was rushed into completing all sorts of paperwork to apply for Federal, Private, Grants and loans. The interest rate was through the roof, but made it out that once you have this 'so-called'*

*job, you'll be able to make these enormous payments (which are impossible). Was never told the length of paying these loans back and even if you're paying, the amount never seems to get lower. The different loans were never explained, who or what or how they worked, had no idea who the lender was going to be. Was told at one point that I could not obtain anymore funds and would have to do their temporary credit in order to finish and graduate."*

*"I also believe I should have never been approved for any student loans to attend their school. At the time I enrolled in this program, I was making \$25k a year, and had 2 children. I received an interest rate of 17.75% for a Signature Loan. This interest rate and the loans associated with this rate would be impossible to ever pay back. They fraudulently gave me loans to attend their school, knowing firsthand I would fail at being able to repay my loans back."*

**86. [REDACTED] (ID 9045), Illinois-Arlington Heights, Internet Security Systems, 9/2008-6/2012:**

*"There was one time that I was brought into the financial aid office because my FAFSA application expired without my knowledge. So they have applied me to a private student loan. StudentCUConnect.com that private student lender had a much higher percentage rate than any other private lender I have seen before. Sadly and regrettably that lender was also a debt collector agency and you know that any information obtained will be used for that purpose to collect the debt."*

**87. [REDACTED] (ID 8184), Illinois-Arlington Heights, Information Technology, 1/2008-2/2012:**

*"They didn't clearly state how much interest rates were going to be. They just tried to inform you on why you needed to pull another loan and that things would be taken care of. Details about the loan were always very rushed, vague, and seemed like it was not necessary to go over based on the way they delivered everything. This usually occurred during class hours, middle of the day. They have a Rep come to class, pull you, bring you to the office, have you go over a lot of paperwork, sign it, then go back to class. Their delivery was as if nothing changes from loan to loan, and that they were looking out for your best interest. Especially during class hours, i was always worried about getting out of financial aid in time to not miss important info from the teacher. They also didn't make it clear that the loans we are signing up cannot be reduced, regarding the rates."*

**88. [REDACTED] (ID 8873), Illinois-Arlington Heights, Criminal Justice, 1/2008-9/2011:**

*"ITT treated private loans and federal loans the same. They did not elaborate after I asked many times, how these loans would affect me after graduation. I wanted to know the interest rates and all the details but they were never provided. Only after I signed the loans did I see the details in harassing phone calls from loan providers. ITT did not give adequate information as to how the loans work and they were strictly hurrying up to get me signed. I was pulled out of class several times because they wanted me to sign more loans. I spent hours trying to understand what the costs were to these loans and ITT was never helpful in providing an answer. They misled me into*



*thinking that these loans are good for me since I am getting a degree in the field. In addition, trying to get ahold of ITT finance department was troublesome as many times they were busy and not available when I had questions.*"

**89. [REDACTED] (ID 5490), Illinois-Arlington Heights, Computer Network Systems, 9/2011-3/2012:**

*"They walked me through the whole paperwork process from applying for FAFSA and having my mother apply for private loans as well. I was just told not to worry that the government would handle giving me some money to assist payment. I did not realize that the loans at the time would be under both mine and my mother's names. I was then later told after applying for everything that I would need to make monthly payments to still cover what the loans did not. I did not even understand my disbursements and no counselor even offered to explain."*

**90. [REDACTED] (ID 9034), Illinois-Burr Ridge, Multimedia, 6/2003-6/2005:**

*"I honestly felt at the time I was looked at as a child by them and had papers put in front of me to sign and told don't worry school is all paid for."*

**91. [REDACTED] (ID 7893), Illinois-Matteson, Electronics Engineering Technology, 3/1999-6/2001:**

*"The loan process was high pressure, I did not understand what I was reading or what the terms were. There was no clear indication of the amount of loans that would be required to complete the program."*

**92. [REDACTED] (ID 8428), Illinois-Matteson, 6/1997-5/1999:**

*"At such an early age I did not fully understand the loan information and was basically just told to sign here sign there not knowing the total cost of the program."*

**93. [REDACTED] (ID 8374), Illinois-Mount Prospect, Computer Science Information Technology, 7/2008-7/2010:**

*"Was never explained the loan agreements. Had no idea how much would be owed. I was told, "Don't worry, we'll take care of everything," instead of concrete facts and information."*

**94. [REDACTED] (ID 9057), Illinois-Mount Prospect, 3/2008-12/2012:**

*"I could not tell you how often the finance department would pull a student from class to discuss a student's loans. On one occasion, I was pulled from class three times because they could not find a lender that they accepted to finance my enrollment for the quarter. Once I was finally approved they "rushed" my paperwork, and it wasn't until after I was approved and had signed to agreement that I was informed that the interest rate for the loan was over 25%. I later learned*

*that other students had experienced the same kind of treatment from the finance department. That explained to me at least the high turn around rate of ITT employees in that department.”*

**95. [REDACTED] (ID 8684), Illinois-Oak Brook, Information Systems Security, 6/2009-9/2013:**

*“I walked in the ITT Tech school b/c I saw a commercial. I just wanted to see how the classes compared. During that same visit, I was pressured and bullied into signing on the line. When I asked how much their reply was, don't worry about it, we'll take care of it. When I told them I didn't have a job, so I couldn't pay for it, they told me, don't worry about it. We'll take care of it. When I advised them that I was already thinking of Robert Morris College, they lied to me and told me that they had a higher graduation rate than RMC. It was like a bad used car sales tactic. The recruiter even went into another room and grabbed another recruiter to help close me on the sale. Even worse, they told me that I could always just sign now, then cancel within 30 days. Well, 1 week later, I received a call from the school front office asking why I missed the first day of class that day, and that I needed to be there tomorrow. When I told them that I didn't want to attend, they said I had to come in and talk to finance. When I went in to talk to finance, they told me that I had already signed the paperwork, and would still be help liable for the loans- whether I dropped out or not. THATS how I got stuck at ITT Tech...”*

**96. [REDACTED] (ID 8598), Indiana-Carmel, 12/2008-9/2012:**

*“Every time that i had to submit new enrollment documents it was never disclosed what type of loan i was signing for and how much the interest rate would be. They also never disclosed that some of the loans i had accepted to take would start accruing interest right away. They also never told me the exact cost of the course.”*

**97. [REDACTED] (ID 8242), Indiana-Carmel, Software Development in Information Technology, 7/2015-2/2016:**

*“I was rushed into signing documents and not allotted adequate time to review loan documents. Before we even got to this part, I flat out asked several times what the cost would be and how long the semester or term would last, had several questions as far as how disbursement was done. None of these questions were answered until after they had me complete loan documents.”*

**98. [REDACTED] (ID 7538), Indiana-Carmel, Bachelor Of Science, Business Management, 12/2013-12/2015:**

*“Anytime you ask a recruiter or finance advisor at ITT what the total cost of any program is they never have an actual answer. They simply switch topics to something else. I was told when I was getting my associates degree that it would cost \$30k and I owed over \$56k just for my associates. I was told i would get almost \$15k to finish and get my bachelors using the all new "opportunity scholarship" for returning students. The finance person I was dealing with named Charles called me up and said good news rather than you getting \$5k worth of scholarship semester we got you more federal loans to covers most of the cost and youll still get \$1700 in scholarship. I said "how is that a good thing...you cant just take away my scholarship awarded money. That has to be*

*illegal to do that. Why would i want to owe more money?" charles told me its pretty standard there. It was really just to have the feds pay ITT more money and ITT pay less out of pocket. In 2008 when i was half way done with my associates degree i had got an email saying that i would need a \$5000 loan from chase because at the time sallie mae couldn't procure my federal loans and chase was the only lender according to ITT. Keep in mind they told me this like two days before classes started so if i didn't except then i would have had to drop out and figure something else out."*

**99. [REDACTED] (ID 4101), Indiana-Fort Wayne, 12/2010-6/2012:**

*"They chose loans for me and told me I had no other choices and said I had to sign. I am a single mother of 4 and at the time was unemployed and going thru divorce[.]"*

**100. [REDACTED] (ID 7027), Indiana-Fort Wayne, 1/2011-1/2013:**

*"The entire financial aid system was misleading and confusing. The school did not explain the difference between different types of loans. They filled out our FAFSA forms for us and then basically just had us electronically sign it without reviewing any changes they made. They had us sit across from them and type in our social security number and then flew through the process with them doing rest. I was told that the loans would cover the cost of the program but then had me take out a personal loan as well. By that time I was so invested that I felt as if there was no other choice."*

**101. [REDACTED] (ID 8830), Indiana-Fort Wayne, Digital Entertainment and Game Design, 9/2004-6/2008:**

*"They did not explain how the loan repayment worked to my understanding. They really confused me and pressured me to just sign unless I would be kicked out in the middle of my education. They assured me that once I graduated that I would have sufficient income to easily repay my loans."*

**102. [REDACTED] (ID 8796), Indiana-Indianapolis, 9/2011-4/2012:**

*"They rush you through the loan signing process and use a mixture of words that not only confused grants and loans, but the terms are not explained and all they seemed to care about was your signed name so they could collect the monies for the program."*

**103. [REDACTED] (ID 9151), Indiana-Indianapolis, Criminal Justice/Cyber Security, Business Administration, 11/2006-12/2012:**

*"When it comes to loans, I never got the talk about how the loan processed worked. I did not even know who my Loan provider would be. I also got rushed through the whole process, I got told a couple of times that I was about to miss the deadline of enrollment. After I graduated with both degrees, i found out that I have around 20 loans in my name from ITT Tech, which came to a shock."*

**104. [REDACTED] (ID 7712), Indiana-Indianapolis, ASN-Associate of Science in Nursing, 9/2009-6/2013:**

*“Also i have emails from numerous times i was called down to financial aid, after just being told i was complete and finished until graduation, to fill out even more loan paperwork. In one month i was told i didn't have financial aid for the upcoming months, 3 separate times, by 3 separate people. I question this and they never answer me. Only threaten that i will not be able to continue, get kicked out of the program, and my student loans will no longer be deferred if i dont come sign. I did. I have no idea what i signed all those times.”*

**105. [REDACTED] (ID 8523), Indiana-Indianapolis, 9/2008-12/2011:**

*“The total cost of the program by me being new to this i did not understand anything my advisor was telling me i was just agreeing in order to start college. [ ] Mind you i was signing alot of papers i did not know i was signing. I was told that i had to get financial aid from citi banks and other places that was for ITT.”*

**106. [REDACTED] (ID 9592), Indiana-Indianapolis, Master of Business Administration Degree, 3/2002-6/2007:**

*“After my financial aid was approved, ITT kept on telling me that I had to still pay out-of-pocket for the remaining amount owed to them. Whatever they told me I owed, I paid it in cash (I have receipts). I never once knew how much the school was actually receiving to pay for my classes. Every quarter, we would be called into the Financial Aid Office and told to sign the "cost summary and payment addendum to enrollment agreement" or "Federal Stafford Loan Master Promissory Note." We could not return to our classrooms or continue with the degree program until these documents were signed. None of these documents ever told me what I really owed since they were estimates and not actual disbursements to the school. Every once in a while I would receive a notification of disbursement to ITT Technical Institute mailed to my home address, but these disbursements would be more than my estimated costs for the semester and I would not receive the difference in a refund check to me as I did when I attended FIU.”*

**107. [REDACTED] (ID 9264), Indiana-Indianapolis, Information Technology & Multimedia Design, 5/2006-9/2008:**

*“When it was time for us to sign for our loans, they made everyone line up in the hallway on the day that they were due, and rush us through the process. If we asked to look at something, they always made sure to discourage us because there were people waiting behind us and if it wasn't finished today, we would be making other students miss the deadline. I was told to sign here, and here, and here, and then pushed out of the office. There was at least one time I was pulled from class and told that if I didn't apply for another loan that I would have to pull out of at least 2 of my classes for the semester. We had all been told by our dean that if we missed a class there was a huge chance that it wouldn't be offered again for at least 2 years, so of course I signed it, but I never knew what or how much they were for, because they always acted like it had to be done in 5 minutes.”*

**108. [REDACTED] (ID 7312), Indiana-Indianapolis, 11/2007-5/2012:**

*“All loans were pre "packed", and textbooks were withheld until signatures were recieved. Loan personnel would pull students out of class for loan documents, misleading students about the cost of these new loans, and discouraged reading any of these documents, stating their the same as last time. I didnt know i had any "temporary credits" or privae loans until i graduated.”*

**109. [REDACTED] (ID 8766), Indiana-Indianapolis, 3/2010-9/2011:**

*“When I had called for information regarding the school, I was (stupid me) signed up within 5 mins. [] I was told all I need to worry about is I pay nothing until 6 months after i graduate, then I would be informed of what my interest ect..would be at that point. Again, not thinking it would be legal for them to rip me off, and it being a federal loan I thought nothing of it. He said he would make sure (being a single mom) he had me getting many grants so my actual loans would be minimal. I remember doing a "virtual signature" one time and I was done. I assumed if there was more than 1 paper to sign, the same signature would be used.”*

**110. [REDACTED] (ID 8214), Indiana-Indianapolis, Information Systems Security, 9/2007-3/2012:**

*“Many times the Financial Aid department of ITT Technical Institute filled out my loan information online and E-sign for me without me even seeing their computer screen. All the while not explaining what any of the information meant, instead working as fast as they could to get federal aid for me as a student. They did so by obtaining my username, password, and PIN number to go through the process for me. In these cases, ITT Tech did not allow me to review loan documents or verify information before submitting them.”*

**111. [REDACTED] (ID 7746), Indiana-Indianapolis, Criminal justice, 3/2009-11/2012:**

*“They never explained any of it to me they just had me signing all sorts of paper work on the computer after I took there test then I started school the following week. I had no idea I had signed a private loan for that much out any loan with that much interest rate. I should have not got it in the first place because I was only working part time making 7.40 an hour[.]”*

**112. [REDACTED] (ID 9433), Indiana-Indianapolis, 9/2012-6/2014:**

*“Didn't know what I was sign very confused when I ask about it said I would not have to pay all of it back[.] Sometime I was told to just sign with explanation that it was the same information as before no need to go over figures or numbers[.]”*

**113. [REDACTED] (ID 9590), Indiana-Indianapolis, Network Systems Administrator, 6/2012-9/2015:**

*“They would pull me out of class to “sign” more paperwork, and not even explain what the paperwork was about. Most if not all of the time, the paperwork had already been filled out, my signature had been on the paperwork electronically.”*

**114. (ID 8701), Indiana-Newburgh, Nursing, 9/2015-7/2016:**

*“Was told i would not have enough time to read documents since they needed to see other students and that i should just sign and read later.”*

**115. [REDACTED] (ID 6670), Indiana-Newburgh, Breckingridge School of Nursing, 3/2011-6/2013:**

*“When it came time to see financial aid to sign papers each quarter, they never explained to us where the money was going, who our lender(s) were. [] I was supposed to have completed the program in June 2013, and when I didn't pass a class, I knew that I would have to repeat that class. Then I ended up “failing” another class and was then told by financial aid that I had a did balance of \$3,000 and I had to pay that before I could graduate along with paying other small fees for cap and gown, etc.”*

**116. [REDACTED] (ID 7737), Indiana-Newburgh, Criminal Justice, 6/2006-3/2010:**

*“ITT misled us during paperwork signing and negotiations. They made it seem as if we would be able to pay these loans back in no time. [] If my mother or I had known what we were actually signing for and understood the terms instead of being pushed through a WORLD WIND of paperwork, then we would have NEVER signed on the line.”*

**117. [REDACTED] (ID 8016), Indiana-Newburgh, 6/2013-3/2015:**

*“I had no idea the amount of loans. They put you under pressure and call you out of class to sign papers and rush you. I would get emails that I applied for more loans but hadn't to my knowledge. I had no idea the amount I owed until graduation and the interest rate was sky high.”*

**118. [REDACTED] (ID 8727), Indiana-Newburgh, 6/2013-3/2015:**

*“They just did the loan paperwork every quarter without really going over it with me. I was also made to take extra classes to be full time and repeat of classes that they said would transfer from my other college. They didn't tell you who your loans were going to be through or allow you to pick.”*

**119. [REDACTED] (ID 8395), Indiana-Newburgh, 6/2013-9/2015:**

*“ITT asked for one signature and applied it electronically to more documents. The financial aid worker controlled the keyboard and mouse as applying for financial aide. NEVER no matter how many times asking was I told a dollar amount in which I would owe upon graduation. When asked about loans answers were talked in circles and no documentation given[.]”*

**120. [REDACTED] (ID 7915), Indiana-Newburgh, Registered Nurse, 3/2014-5/2016:**

*“They said that they're tuition was not much more than anywhere else and during each time I signed the paper work that they had filled.out on the computer it only showed a little over \$3,000 for each quarter which should have only came to a total of \$18,000 but yet I have \$60,000 in student loans and can't afford to even continue to get my BSN[.]”*

**121. [REDACTED] (ID 2863, 7763), Indiana-Newburgh, Criminal Justice, 6/2006-3/20010:**

*“My mother and I were signing paper after paper and being rushed through the welcoming process. We were not told how we would be paying these loans back, nor did we understand that the total cost would be over \$100,000 by the time it was all said and done. I was pulled from class on MULTIPLE occasions to sign loan paperwork but my mother was never called back in. I signed for her and for me at the recommendation of the financial aid office and was told they would file the necessary paperwork and I was sent back to class. No one ever sat down and showed me the math. If that had been the case, I would have NEVER signed up to attend ITT. I had no clue what federal and private loans were, no one explained the difference. Not until I had graduated and couldn't land a job in my field, that I finally started researching what could have gone wrong with this picture. All of my friends who went to other colleges, landed jobs in their field of study, and here I was in MORE debt than some who went to Universities, and I was still working a job not in my field.”*

**122. [REDACTED] (ID 7675), Indiana-Newburgh, 3/2007-9/2011:**

*“They would pull me from class and threaten to not let me go back in then send me to see Holly and she would have paperwork already completed. She would rush me through it every time because she wanted to get me back to class. I never got the chance to read it or bring it home for my family to review with me. It always had to be done right then right now because otherwise I wouldn't be allowed to return to class. She would "explain" things to me as fast as she could talk shuffling papers self from folder to folder.”*

**123. [REDACTED] (ID 8187), Indiana-Newburgh, Registered Nurse, 3/2014-3/2016:**

*“ITT always refused to let us see our files. Not once was I allowed to view my loan details. They forced me into a private loan as well as federal.”*

**124. [REDACTED] (ID 8286), Indiana-Newburgh, Computer Electronics Engineer/Technician, 10/2005-8/2006:**

*“They insisted that I had to sign the loan papers immediately. I told them I needed some time to think about it. They said if I didn't sign today, my son couldn't start till next semester and the prices could change and I might not qualify for the loans. I told them I would never be able to pay the loan and she assured me that there were programs that would help me until he graduated and then he would have such a good job he could pay it for me. I really felt I had no choice but to sign the loan agreement.”*

**125. [REDACTED] (ID 8718), Indiana-South Bend, Visual Communications, 8/2009-9/2011:**

*“They were very confusing and didn't explain anything. I would have said no, and never applied to the school, if I knew the cost.”*

**126. [REDACTED] (ID 8483), Indiana-South Bend, Nursing, 3/2014-4/2015:**

*“All financial aid was done by the staff and not myself. This was new to me, especially after having been to two other colleges.”*

**127. [REDACTED] (ID 7996), Kansas-Wichita, 6/2011-10/2014:**

*“Pressured me during class to sign paperwork so I could get back to class and not miss anything. Lied about payments (how much they would be) Even met our class during our "walk" for graduation to sign paper work without disclosure or couldn't graduate.”*

**128. [REDACTED] (ID 9239), Kentucky-Lexington, Criminal Justice, 8/2011-6/2013:**

*“I went a whole quarter thinking I had money left on my GI Bill. When time to graduate my VA counselor informed me I needed to a loan because my GI Bill was emptied. You were caked in to sign loan paper work never knowing what you signed. Numerous students had loans taken out without their consent.”*

**129. [REDACTED] (ID 8275), Louisiana-Saint Rose, Drafting and Design, 9/2010-8/2012:**

*“Program cost was never explained or even broached when I applied, and forms were thrown at me with pressure to not waste time reading them. When time came to sign loan forms, the person running me through the process would just scroll to the bottom of the page and tell me how to complete the form. My loans fell short on the tuition, so I was pressed to take another loan when I couldn't pay off the gap that was never explained to me.”*



**130. [REDACTED] (ID 2815), Louisiana-Saint Rose, IT & Computer Network Systems, 11/2004-11/2006:**

*“[T]hey rushed me from the "tour" immediately through their loan applications without fully explaining how much the loans would really cost to pay back. [I] was pressured into signing the paperwork and not given any time to educate myself on the loan terms as they were not very helpful in fully explaining this to me.”*

**131. [REDACTED] (ID 7687), Louisiana-Saint Rose, 6/2008-10/2011:**

*“The process went so fast. As a high school graduate with no degree or much life experience, I didn't understand the nuances of all the fine print in the massive stack of paperwork. The school intentionally rushes students through the VERY HIGH interest predatory lending process. I didn't even click on the e-signatures. The Financial Aid employees did it for me while talking fast.”*

**132. [REDACTED] (ID 6696), Louisiana-Saint Rose, Information Systems Security, 3/2006-5/2010:**

*“During the Financing process I felt like I was being processed through the system like you would process cattle through a butchering plant. I felt no connection with staff in terms of clarity of the agreements I was signing. Toward my junior year I was forced to make a choice: 1) Take out a high interest private loan (15%) and continue my education. or 2) Lose all of my credits as they were non-transferable. I chose option 1.”*

**133. [REDACTED] (ID 8639), Maryland-Owings Mills, IT Security, 9/2011-6/2015:**

*“All of my loans were signed by clicking a button. Almost all of those times the digital signature was not clicked by me but the advisor running the meeting. When reviewing my finances and paperwork with the advisors, they always spoke in a sped up manor, gliding over all the major details about money and payment. Always with an overly positive attitude, like paying back an extremely large amount of money wouldn't be hard in the slightest. The breakdown of money per semester always seemed small, like the total cost of a semester was a mere few thousand dollars compared to a semester at a major university.”*

**134. [REDACTED] (ID 8475), Massachusetts-Norwood, 1/2013-1/2015:**

*“Well most of the time that i had to go to financial aid it was to sign papers that was supposedly for renewing the school grant. Always was told that[.]”*

**135. [REDACTED] (ID 9381), Massachusetts-Norwood, CNS, 8/2009-10/2011:**

*“There was a lot of information I did not understand at the time, they were very quick to have me sign things i didnt understand, some of the loans I got were private loans and now stuck with very high interest loans[.]”*

**136. [REDACTED] (ID 9321), Massachusetts-Norwood, Information Technology - Computer Network Systems, 8/2009-7/2014:**

*“The entire enrollment process was very confusing to begin with; they assured me that “I would have to worry about nothing and everything would be taken care of for me—they even assured me that I would not have to pay anything until 6 months after I graduated from the degree, from there on it was all about signing a lot of papers without reading them. When I asked if I could take a copy to evaluate them they told me that there was not enough time and that all I had to do was sign the papers.”*

*“All the costs of the loans were broken down into a lot of numbers and they were taken out as multiple loans across different companies. Throughout the degree the companies who serviced my loans would change, but I would never get to know why or even see the paperwork. It wasn't until I graduated that I found out that all the loans were taken mostly as parent plus loans under my father's name, which they would take me out of class and make me sign his name with my own hands and assured me that it was “just to meet a small gap for the finance of the quarter” this “small gap” ended up being over 56% of the total loan being under my father name, with interest rates ranging from 6% to 8%, the other portion of the loan was under my name, most of it on federal loans all broken down with different interest rates as well, and the worst one was a private loan with peaks with a variable interest rate of 10.5%, If needed I can provide paperwork for all these loans.”*

*“The worst part of the process was that this all took place during classes; they would call us over to finance and ask us to sign all the financial paperwork for this quarter. If we took too long we would miss class time, and if we didn't sign we would not be allowed to go back to class. We were pressured to get a signature no matter what.”*

*“In the end I had to allow the financial officer to auto e-sign all the paperwork so that I would not have to miss any class time.”*

**137. [REDACTED] (ID 6728), Massachusetts-Norwood, IT/CNS - Computer Networking Systems, 6/2009-4/2011:**

*“I knew none of my loan terms. At the time it was put to me as a service: “we take care of all the difficult loan stuff for you,” I was told many times. I bragged about this to other people about how the school had a bad rap and was actually very progressive in this regard...stupid of me.”*

*“At first, it was supposed to be all grants. I pretty much never signed anything personally. On a handful of occasions they asked me okay them filing some things, but I still did not get to read them much -- just got a glazed-over quick explanation. Things like interest rates and repayments were never disclosed to me.”*

*“I was told at first that I would, due to my unemployment, that I would likely be able to get through school largely for free. Then of course, every semester or so there was some kind of money emergency for which I had to be pulled from class or school over -- but of course, they*

*were always there with some hail mary grant or loan to save the day. "Don't worry, we will take care of everything.""*

*"They forcibly took loans by semester. This seemed strange to me but the business model seems clearer now: exhaust all the federal money they can on a per student basis, then push for loans, then pull the student from class when those start getting denied and get them to, in a moment of panic, okay them to pursue private loans.""*

**138. [REDACTED] (ID 8790), Massachusetts-Wilmington, CEET, 3/2008-3/2010:**

*"They said they signed my name for me a couple of times because I couldn't make it down to the campus that day. And they took out so many different loans with all kinds of interest rates for each one. They lied about everything[.]"*

**139. [REDACTED] (ID 7956), Massachusetts-Wilmington, Computers and Electronics Technology, 12/2008-1/2011:**

*"They would pull us out of class and take away from our learning time to come some our "financial paperwork", you almost never heard them referred to as loans. The money was obviously more important than our knowledge if they were pulling us out of class for it. They would rush you through their office to a cubicle where a busy woman would throw a form in front of you and ask you to sign it."*

**140. [REDACTED] (ID 2701), Massachusetts-Wilmington, 9/2009-9/2011:**

*"They barely covered anything and talked fast at this point and when I said I don't understand he would stop for a second slow down the talk but wouldn't explain then he would jump right back in to the fast talk."*

**141. [REDACTED] (ID 7594), Massachusetts-Wilmington, Computer Networking Systems, 9/2013-3/2015:**

*"I didn't understand the amount of loans necessary. Each quarter i was taking out a different amount in loans... when i went to a different college they cost the same amount every semester, unlike ITT Tech. [] When i filled out my Fasfa with the admin. he just kept telling me to click things and sign here and didnt explain what i was doing."*

**142. [REDACTED] (ID 9189), Massachusetts-Wilmington, Computer Network Systems, 9/2007-6/2010:**

*"As I progressed they kept telling me I needed more loans, never explaining what I was getting into. Rushing me through the process and telling me things like "if you don't sign you can't finish school, you have already come this far" I came to find out I was enrolled in 11000 of private loans with high interest rates. The MA attorney general is Pusing ITT for predatory loan practices."*

**143. [REDACTED] (ID 8797), Massachusetts-Wilmington, Computer Science, 9/2009-6/2011:**

*“I was never told about the total amount of the loans or the percentage rate i was being charged at the time until I was two quarters away from graduation. And they did treat federal and private loans and grants as the same. I was never allowed to review the loan conditions.”*

**144. [REDACTED] (ID 7707), Michigan-Canton, Visual Communications, 7/2007-11/2009:**

*“Shortly after starting my program there were issues with keeping myself full-time, purely in fault of the school, for not having either the employees necessary to run a course or having the student count to justify having the course being run altogether. This meant that after promises of a "flexible schedule, small class numbers, and a centralized campus for all classes", I was disqualified from signing up for the federal loans that I had started taking out because of a lack of classes for the semester.”*

*“My options were to either take a course at a completely separate campus that they would automatically sign the student up for (which involved long-distance traveling and incompatible scheduling), to fall behind the entire program for semesters at a time due to not being able to pay for and attend the classes, or to take out entirely different loans altogether so that you could continue to attend part-time (while continuing to fall behind due to the missing class either way).”*

*“Being part-time for a semester or two at a time (due to these conditions), I was pressured by Financial Aid into taking out private loans in order to pay for the cost of my classes so that I did not fall behind the rest of my classmates. This occurred more than once, even going so far as having to pull me out of my very first class to go over paperwork that needed to be signed before I had payed for the classes that I was sitting in. This would occur because the federal loans I would have originally signed up for did not go through, as being part-time was a dis-qualifier for the financial aid that I had depended on. The Financial Aid office was not always aware of this ahead of time, despite this being their job. The pressure to sign or fall behind the rest of my class (and to be on a long waiting list for the missed classes to roll around again) was real and used to incite the decision to go forth with the private loans necessary to continue.”*

**145. [REDACTED] (ID 7684), Michigan-Canton, Network Security/Administration, 1/2010-6/2012:**

*“When it came time for future loan disbursements throughout my time at ITT, they were done electronically. I would be sitting next to somebody that worked in finance while they were going through the entire loan process without explaining what it was they were doing. When asked, it was just 'enrollment paperwork'. I was under the impression that the paper work being filled out was just necessary agreements for the next quarter. It turns out that it was loan agreements. When pressured they would not give me the ability to review the documents until after they were digitally signed and processed.”*

**146. [REDACTED] (ID 5405), Michigan-Canton, Criminal Justice, 11/2010-12/2012:**

*“[W]as told all loans were combined. [T]hey quickly explained what each sheet was and moved to the next only slowing down to have me initial or sign. after each it was time to go back to sign papers they would just have the papers that needed initial up top and rest stapled under.”*

**147. [REDACTED] (ID 8741), Michigan-Canton, Criminal Justice, 3/2008-3/2013:**

*“I was told I didn't have a choice but to take private loans after already being enrolled and that if I didn't take them I would have to drop out or pay out of pocket. I didn't understand any of it. I was pressured into getting a co signer which I didn't want to do. I didn't understand and I asked a lot of questions and feel I was lied to about all the loans I got. Never told me their was a different in the peaks loan they made me take out compared to department of Ed loans I had to take. My loans and grants were treated as the same and I was under the impression by what I was told that I didn't have to repay them. Now I am 85k in debit between all my loans and I can't pay them[.]”*

**148. [REDACTED] (ID 9524), Michigan-Dearborn, Information Systems and Cybersecurity, 10/2010-12/2014:**

*“I was under the impression that my Montgomery GI Bill would be sufficient enough to pay for my bachelors degree. It is enough in the majority of cases to supplement 4 years of schooling. They also participated in the Yellow Ribbon program, allowing for an even higher maximum amount to the school from the government because of this. I was left out to dry after 3 years in, they had used all of my funds well before I even got near graduating, and at this point, I either had to leave and hope to find a place that would accept these credits, or shell out for the remainder of my education, which was elongated for no apparent reason except to draw even more time and payments. A degree that is obtained with 36 months of schooling over 4 years, ended up taking me 51 months straight of schooling. Just a side-note on that, I never dropped a single class, asked to take a lighter load, or ever received a grade lesser than an "A" in any of these classes (read: through no fault of my own).”*

**149. [REDACTED] (ID 8847), Michigan-Dearborn, Computer Networking Systems, 9/2009-9/2011:**

*“Barely broke down any of this information. Just told us to sign here, here, and here. Pretty much sign your life away.”*

**150. [REDACTED] (ID 7661), Michigan-Dearborn, Network System Administration , Network Securty, 3/2012-3/2016:**

*“They rushed me threw the paper work. when I had to go down to review my fisa they rush threw it. I asked for an in depth cost. they only gave me a paper with the loans on it. there was a hidden*

10,000 loan that I didn't know about till after and I asked them and they said it was a temporary credit and wouldn't tell me what for.”

**151. [REDACTED] (ID 4096, 8122), Michigan-Dearborn, 12/2010-1/2014:**

*“I was never told in detail about my costs. I was always treated like cattle when it came to meeting with the financial adviser. They never wanted to discuss anything with me, they just want me to sign things. I remember when my grant money failed to show up on time they tried to make me take out this "PEAKS" loan for \$1,200.00. They tried to tell me that it was a government loan. I read the paper work while being told I was keeping others waiting and found out that it was a personal loan with an initial fee and interest rate of 26%. I did my math and found out that it was going to cost \$16,000.00 in total for this \$1,200.00 loan. I told them that I couldn't and they told me that I couldn't return to school without it paid. I had to figure out how to pay them the money and they finally let me back[.]”*

**152. [REDACTED] (ID 8851), Michigan-Grand Rapids, 10/2000-10/2002:**

*“ITT Tech presented costs per year, but did not explain that their 2 year program would entail 3 years worth of tuition. Payments were not fully explained until you had invested 1/3rd of the program time and money.”*

**153. [REDACTED] (ID 8895), Michigan-Swartz Creek, Information Security System, 6/2007-6/2011:**

*“ITT Tech was always in a rush for you to sign papers. They never explained any of it. They said it was to pay for classes. They never explained the amount I would need to take out to pay for my loan. I was never told if they were federal or private loans. Like I said they were always shoving papers at you to sign. I was even pulled out of class 2 weeks before graduating to sign more paper work I could not graduate unless I signed them. They said it was to cover the last 2 weeks of classes and graduation. It was funny I just signed paper work 4 weeks before they said I needed to sign papers to graduate. I was never told the term of the loan or interest. At first never told who was financing my loans. They just pushed the papers to sign. They would not let you read anything, it was sign and read later. If you refused to read and sign later you could not go back to class. Then if you wanted a copy of the loan documents it was hard to get anyone to sit with you to get a copy. You make an appointment and they would cancel or reschedule. I didn't even know what I was signing for. I was told it was for the books but they were paid for in the beginning of the semester, I was told it was for the hard drive for class that hardly ever work. Again that was included in the beginning of the semester. I was told the great job I landed would pay for the loans in no time.”*

**154. [REDACTED] (ID 9633), Michigan-Swartz Creek, Criminal Justice, 12/2006-12/2010:**

*“When I went through financial aid all I was asked to do is sign on line, so I did and everything was taken care of, nothing was explained to me[.]”*

**155. [REDACTED] (ID 4180, 8816), Michigan-Swartz Creek, Mobile Communications Technology, 4/2011-12/2012:**

*"I was rushed through everything. They told me to sign an electronic signature they used and stone of the paperwork that needed a signature they flipped through fast and said just sign here initial here this is just to get you started."*

*"I was told to sign an electronic signature pad and they would take care of the all the financial stuff needed to pay for everything and not to worry about that part everything was good to go."*

**156. [REDACTED] (ID 7780), Michigan-Troy, Criminal Justice, 9/2009-12/2012:**

*"ITT had us sign huge long documents, never providing any copies, and stating over and over that we would not have to pay ANYTHING the entire time we were enrolled. This was enticing, as I did not have any money to pay for school. I literally could not attend if I had to pay while I was in school, so i signed on the dotted line as they told me to. After time, they would "esign" applications for me without my knowledge, not understanding what in the world they were doing. They would say that grants and loans were one in the same, later to find out that was not true. They never explained that a private loan could have interest rates through the roof, they "bundled" all the pricing together, not explaining that most of it would be in a private loan like it is today at 15% APR. They also made it look like we would not be paying much after we graduate, come to find out I owe almost 90k between my federal and private loans. They never explained how many loans there are or where they would be placed, again, it was just "sign here" so you can get started. There was no review of loan terms at all and no review. It was all buried. This was part of their deceptive recruiting practice. They reached out to me, solicited me, and "sold me" when i was young and vulnerable and did not understand fully what i was getting into."*

**157. [REDACTED] (ID 8877), Michigan-Troy, 3/2011-9/2013:**

*"We skimmed through the process so fast, and with such high pressure I didn't have time to read through all the pages we had to read. It was always during class hours as well so they were worried about rushing us back to class. My last semester was only one class, and the semester before that was only two classes. They had told me that I could only take two and that I would have to extend my loans to take the final class for another semester to graduate. My academics were way beyond adequate and I never missed class. Yet they refused to allow me to graduate on schedule, I seriously believe it was just to extend my loan period."*

**158. [REDACTED] (ID 7726), Michigan-Troy, Information Systems Security, 3/2006-12/2010:**

*"I remember one semester I was removed from class due to me not being able to pay for the semester and it was the first day of class so I ended up going to the office area and sitting with*

*other students in the same boat as I was, and I was told to sign documents and I would be able to continue classes. So that is what I did, they just stated this was a new loan that I was able to get and it would pay for the semester and allow me to continue. At the time my only focus was to complete the program and get a job. So yes I was deceived in every possible way, I know sometimes I did not even have to sign documents they just used my electronic signature to sign.”*

**159. [REDACTED] (ID 9694), Michigan-Troy, Digital Entertainment and Game Design, 11/2006-9/2011:**

*“To begin with the way ITT wanted me to apply for student loans. [ ]The entire application process felt rush. [ ] Once accepted I felt rushed and never understood or had the time to understand the loan process[.]”*

**160. [REDACTED] (ID 9351), Michigan-Troy, 1/2008-1/2010:**

*“I was not able to view the loan documents and the counselor that enrolled me for class failed to let me read and summarized what the loan did not entail and told me to sign.”*

**161. [REDACTED] (ID 8562), Michigan-Troy, Digital Entertainment and Game Design, 9/2006-6/2010:**

*“They never showed me the totals for my loans and just told me to sign where I needed to.”*

**162. [REDACTED] (ID 5154), Michigan-Troy, Computer and Electronics Engineering, 9/2001-12/2003:**

*“There were times my loan paperwork was filled out without my presence, and I was called in to provide my signature with no explanation of what I was actually signing, just that I needed another loan to cover the cost of a class.”*

**163. [REDACTED] (ID 8129), Michigan-Wyoming, 9/2008-6/2012:**

*“They filled out my loan paperwork and FASFA for me, then told me where to sign. [ ] I had my FASFA pulled last minuet before graduation with my Bachelors resulting in having to take a personal loan out with ITT itself. They did not allow me to look at my loan terms, just told me that it was all taken care of and just to sign.”*

**164. [REDACTED] (ID 8216), Michigan-Wyoming, Electrical Engineering and Communications Technology, 6/2007-6/2014:**

*“The financial aid process was over loaded with paperwork and I had no Idea what I was actually signing. By the end of the meeting I was completely confused by what had happened. When I exclaimed I was only there to get information they said it was too late and I was already enrolled and could not take it back and if I did not pay or show up for classes my credit would be damaged. I was furious but had no idea what to do, I was already enrolled and was intimidated by the threat of having my credit damaged I decided to just follow through with it.”*



*“While they did disclose the cost of the program they did this after the enrollment agreement was signed and after I had been rushed through the financial aid process.”*

**165. [REDACTED] (ID 5791), Minnesota-Eden Prairie, Information Technology, 8/2007-12/2008:**

*“I have a student loan in collections that I never signed for from a company called "Student CU Connect". I am currently disputing the loan and going through the validation process. This is a loan that came from ITT tech that I had no knowledge of. ITT also pushed me to use their private loan partners which had terrible interest rates. Pressured me to get my parents to co-sign, which ultimately ruined their credit as well as mine. Rushed me through the loan process without explaining exactly how much it was going to cost or how long it would take to pay.”*

**166. [REDACTED] (ID 9284, 9285), Minnesota-Eden Prairie, Digital Entertainment Gaming and Design, 9/2004-6/2008:**

*“Loan were also understated. [] Also, I would be asked to sign loan papers without proper time to review and no explanation. I had asked why they would request more in loan amounts than was due and I learned later from other students this was happening to that the school kept the full loan amounts, not returning any monies over or beyond the proper amount. The loan process was shady and I questioned it many times, but calls would go unreturned and it was difficult to find another school that had the same program to transfer to and I learned that none of the courses I had already taken would transfer to a state college.”*

**167. [REDACTED] (ID 9128), Mississippi-Madison, 6/2009-6/2011:**

*“Our process was super rushed. We were not given the amount of loans that we took out each year. Our classmate came into class upset because one of her loans was pushed through but she did not sign or give permission. Most of us found out the amount of loans we took out after our second year. Feeling screwed over, we had no other choice but to complete the program since no other school in our area would accept out credits.”*

**168. [REDACTED] (ID 8580), Mississippi-Madison, Computer and Electronic Engineering, 9/2010-9/2012:**

*“They mislead me on how grants worked and that's one of the main reasons I didn't quit. I was told if I left I would have to pay those grants back. []They made the signing of the grants and loans every quarter more of a priority than anything.”*

**169. [REDACTED] (ID 8775), Missouri-Arnold, 9/2007-12/2010:**

*“Did not show me any documents, nor explain what I was signing. They just said sign here for financial aid. I had no idea what the loans were or the massive amounts of them.”*

**170. [REDACTED] (ID 7457), Missouri-Arnold, Computer Systems Security, 8/2006-11/2009:**

*“Said in the beginning that I would only need to apply for one or two loans. As my time there went on, I was told I needed to sign for more if I wanted to continue my education.”*

**171. [REDACTED] (ID 7911), Missouri-Arnold, Software Applications Development, 6/2009-6/2012:**

*“ITT did not explain the loan options available, simply saying that loan applications had to go through them and it had to be taken out as a parent plus loan by my mother, knowing that she made less than \$10,000 per year as a widowed part-time bartender in poor health. They rushed through the pricing[.]”*

**172. [REDACTED] (ID 4094), Missouri-Arnold, Computer Electronic Engineering, 3/2005-5/2007:**

*“I was not given a choice as to where I could get my loan through.”*

**173. [REDACTED] (ID 2755), Missouri-Arnold, Digital Entertainment Game Design, 6/2006-3/2010:**

*“I never knew what type of loans I was taking out. [ ]Many times they would just have us go in and sign a bunch of paperwork without explaining the terms and possible interest rates.”*

**174. [REDACTED] (ID 2599, 7827), Missouri-Arnold, Accounting Technology, 9/2008-5/2010:**

*“We were instructed multiple times via email to just click on the links and our financial aid would be taken care of on their end. [ ]They signed me up for private loans without my consent. If I had known they were signing me up for those type of loans I never would have allowed it. It is very strange how they claim everything will be paid for through grants or federal loans but once I started getting towards the end they said that my money was gone and I was going to be short on funds. This is the time when they gave me an “emergency” loan.”*

**175. [REDACTED] (ID 7776, 8034), Missouri-Arnold, Information Systems Security, 3/2006-5/2010:**

*“[J]ust quickly push the loan paperwork to where I didn't have time to really review it. About the only thing they didn't do was sign my paperwork without my permission. They very seldomly would allow me enough time to review what I was signing and wouldn't give me any access to the funds from the loan. Stating that this is how it is done at the college level.”*

**176. [REDACTED] (ID 8274), Missouri-Arnold, Digital Entertainment and Game Design, 9/2007-5/2012:**

*"I was told not to worry about the costs and that the Financial Aid department would work that out with me. . . . [I]t's a simple process I was told. Paper after paper was pushed in front of me requiring my signature with very little explanation or a glossed over one. I ended up with Federal and Private loans through Sallie Mae. There was, however, one quarter where Sallie Mae was unable to provide financial aid to ANY students so I was forced to take out additional loans as well."*

**177. [REDACTED] (ID 8668), Missouri-Arnold, Criminal Justice, 3/2005-3/2009:**

*"I only signed 3 times in the whole 4 years I was there. I was never told how much anything would be. [I] I always was told I was getting grants."*

**178. [REDACTED] (ID 6585), Missouri-Earth City, Network Security, 9/2006-12/2010:**

*"ITT finance pressured me into moving quickly through the loan process. They pressured me into getting a co-signer even though I don't believe I needed one. [I] They told me that my loans from Sallie Mae and my grants were not enough to pay tuition and pushed me to take a \$3000 loan out from a private company called Peaks to cover the remainder "owed"."*

**179. [REDACTED] (ID 5558), Missouri-Earth City, Computer Technologies, 1/2008-1/2012:**

*"In every financial aid meeting, they just glossed over the paperwork, and showed me where to sign. They never once tried to explain anything, and when i asked, it was the standard "you need to do this to continue. Can you really put a price on education?" I stated several times that i didn't really understand any of this, and they just kept saying it was ok."*

**180. [REDACTED] (ID 8148), Missouri-Earth City, Software Application Programming, 9/2006-6/2008:**

*"The entire loan application process was insanely rushed. The person in charge of doing all the paperwork had files stacked a couple feet high on her desk. Everything was rushed and not generally explained. I had no idea I was paying 4-8k per quarter. The way it was quickly explained made it sound like that I was paying 4-8k per year, which while still expensive wasn't as insane as what it turned out to be. Any attempts during the process to clarify how much I would owe in total at the end were usually met with "Don't worry about the details, just worry about whether you have enough money for this quarter, which you do.""*

*"In general it was very difficult to review any loan documents since when you went to sign them there was a line out the door of other students waiting to do the same thing. [S]o you went in,*

*signed on the line and exited. Very little if any explanation given, and certainly no specifics about what loans you were taking out or how they would affect you in repayment.”*

**181. [REDACTED] (ID 8886), Missouri-Earth City, CAD, 12/2000-12/2003:**

*“I never got a straight answer on any of my loan questions. I just seen i got awards for pell grants and that they would take care of it. I never seen anything. I thought a grant was to help pay for these loans. [] They would not explain anything to me.”*

**182. [REDACTED] (ID 8972), Missouri-Earth City, Electronics Communication Engineering Technology, 9/2007-5/2011:**

*“Every so often they would have me sign some papers and when asked they would say oh it is just some paperwork so that you can finish out the semester. Once it was time for me to graduate they informed me i didn't have enough money to pay for the last of my classes and that i would not be able to finish unless my parents took a plus loan out because i was no longer eligible to receive loans.”*

**183. [REDACTED] (ID 8632), Missouri-Earth City, 12/2009-7/2014:**

*“Overall, the meeting felt very rushed and the adviser did not explain any details, but insisted that we quickly complete the paperwork so I could begin taking classes. In my third quarter, I was pulled from class and informed that I was short funding to register for the following quarter. The adviser already had the paperwork for a private loan drawn up and ready to sign, and insisted that I sign right away. The interest rate was 14% and when I questioned that, she stated that was the best rate that I could expect to get for a private loan. She also warned me that I needed to turn it in quickly or I would be barred from attending class the next quarter. In Summer 2014, with 3 quarters left to complete my Bachelors degree, I was again pulled from class. Now I was told that I had maxed out my federal student loans and had an outstanding balance. I was barred from attending my current classes and from registering for the next quarter until I could pay the balance. I did not have the cash to pay it, and ultimately decided to withdrawal from ITT in July 2014.”*

**184. [REDACTED] (ID 7932), Missouri-Kansas City, Information Systems Security, 6/2006-3/2010:**

*“Nobody ever discussed interest rates when I asked []. [] Almost all of my financial aid meetings they were either rushed so they can get the next person in before their work day ended, or required me to be pulled from an active class to have me quickly sign documents related to loans before rushing me back to class so I would miss 'as little class as possible'.”*

**185. [REDACTED] (ID 7792), Missouri-Kansas City, 9/2006-8/2008:**

*“I got called to financial aid one day advising me I could not continue my education without signing these papers and they were related to FAFSA. Being that I needed to get back to class*

*and was in a hurry, I signed the document. They did not inform me about extremely high interest rates and kind of pushed me out the door as soon as possible. The biggest tactic was cornering me with not being able to continue my education if I didn't sign the document. I was half way through the program, of course I didn't want to drop out and be 20 thousand dollars in debt without a degree! I was young and oblivious, and they used it to their full advantage."*

**186. [REDACTED] (ID 7936), Missouri-Kansas City, Information Systems Security, 6/2006-3/2010:**

*"Every time I was to meet with financial aid there always seemed to be a line and the people there seemed to be pushed through as fast as possible."*

**187. [REDACTED] (ID 7793), Missouri-Kansas City, 9/2006-1/2008:**

*"When it was time to renew loans my entire school was dismissed from class and created a huge line throughout the corridors to sign our documents in turn without any discussion and the statement that if we did not sign we could not continue classes."*

**188. [REDACTED] (ID 8023), Missouri-Kansas City, Information Systems Security, 12/2009-6/2013:**

*"The financial aid team never gave students the time of day to actually discuss their loan amounts. This was especially true for night students, because the Financial aid team mostly left at 4PM, so they would rush anyone that came in later than that."*

**189. [REDACTED] (ID 9106), Missouri-Kansas City, Information Systems Security, 10/2008-3/2012:**

*"They kept explanations to a minimum []." "*

**190. [REDACTED] (ID 5058), Missouri-Kansas City, 12/2008-12/2010:**

*"There wasn't discussion on the financial aspect of the program, more of a 'we can help you pay, just sign here' type of approach. The cost to attend the school wasn't their focus, the focus was more on how quickly you can be done."*

**191. [REDACTED] (ID 9721), Missouri-Kansas City, Drafting and Design, 9/2006-8/2009:**

*"I was FORCED into either taking out more loans while I was in the middle of classes or dropping the course."*

**192. [REDACTED] (ID 5555), Nebraska-Omaha, Information Security Systems, 9/2005-2/2008:**

*"When I mentioned that the rate seemed inappropriate I was told my other option was to come up with the ~ \$6,000 for the next semesters tuition or risk not finishing my program. [] [T]he*

*individuals in the finance department would pull you out of class to have you sign student loan documents thereby guaranteeing you would quickly scan through and sign the documents in an effort to get back to class without missing much.”*

**193. [REDACTED] (ID 9006), Nebraska-Omaha, Computer Networking Systems, 4/2008-9/2011:**

*“ITT would bring you into a small room and tell you that you needed to request more funds if you wanted to continue with classes. I never remember seeing any "official" paperwork, as they'd just have you sign and a blank piece of paper that you agree that they can distribute the funds for you. After the first day of class, you never really had the opportunity to talk about the amount you're spending on classes, and it was a mystery to most of the students that I knew (including myself). It felt wrong at the time, but I knew that it was necessary to continue with my education and the investment that I had already made into ITT.”*

**194. [REDACTED] (ID 9104), Nebraska-Omaha, 9/2010-12/2015:**

*“You have to sign financial paper before you get you class schedule hence you have no choice or you not givendors enough time to look into it[.]”*

**195. [REDACTED] (ID 6675), Nevada-Henderson, 9/9-11/2010:**

*“I was just told to sign everywhere. After I left the school I was constantly being harassed to go back. When it came to the promissory note, I was just told to sign my name so I could continue with my classes. They even pulled me out of class just to get my dad to sign his name for more student loans.”*

**196. [REDACTED] (ID 9209), Nevada-Henderson, Construction Management, 3/2007-6/2011:**

*“I recall on more than one occasion, a young lady would call me into the finance office after a semester had started to go over financial aid paperwork which had already been submitted. At the time I didn't figure this to be a problem since my classes were being paid for, but now I realize, I wasn't given the opportunity to shop around for cheaper loans for myself.”*

**197. [REDACTED] (ID 9593), Nevada-Henderson, Criminal Justice, 1/2007-9/2009:**

*“NEVER EXPLAINED THE DOCUMENTS, IT WAS ALWAYS SIGN HERE, AND LEAVE. ANY QUESTIONS I HAD, "I HAVE TO GET BACK TO YOU[.]”*

**198. [REDACTED] (ID 9525), Nevada-Henderson, Digital Entertainment and Game Design (DEGD), 9/2005-6/2009:**

*“The last two years they called me in twice to sign for additional loans because the first one 'Wasn't going to cover all of it' [.]”*

**199. [REDACTED] (ID 6142), Nevada-Las Vegas, Information Technology, 9/2007-3/2009:**

*"I was not explained the full details of the contract I was signing and just told where I needed to sign and initial on the contract. [] They would relentlessly hound me when they needed my signature on loan paperwork, while I was working."*

**200. [REDACTED] (ID 2760), Nevada-Las Vegas, Electronic Engineering, 6/2009-3/2011:**

*"I was rushed through the loan application, they threw so many numbers at me so fast I didn't even know what I was doing while at the same time they said aren't you excited? To get your life on track and start school so fast?? I was blindsided and saying yes I am excited. Then they said "Ok click here here here and here congrats you were approved! When do you want to start? We have classes next week!" I had no idea they were charging me that much money for class. Now that I think about it... I remember them shoving paperwork in front of me saying initial here here here here all while smiling and laughing tryi g to make me feel good... and it worked."*

**201. [REDACTED] (ID 8376), New Mexico-Albuquerque, Computer Networking, 12/2007-12/2009:**

*"Towards the end of the program when i asked for more information on the loans and what it all ment i was refused information on my loan terms and refused help to review my loan documentation. [] The recruiting agent was extremely aggressive in getting me to sign paper work. The day I went to just get information about the school was the same day they signed me up for classes."*

**202. [REDACTED] (ID 8938), New Mexico-Albuquerque, Computer and Electronics Engineering Technology, 6/2007-6/2009:**

*"We were called into the office once every two quarters or so to sign loan paperwork. We were not told where the money was going, what it was going towards or when and how it was getting used. All they said is that we need to sign for the next disbursement and that they would use it to pay when and where it was needed. It was always confusing, and questions were never really answered. [] As for refusing to disclose loan terms or being allowed to review loan documents, [] [w]e were never showed loan documents, just told to sign for the next disbursement and they would take care of it."*

**203. [REDACTED] (ID 8782), New Mexico-Albuquerque, Criminal Justice, 12/2008-5/2011:**

*"Signing loan paperwork without my permission I was supposed to go in every 6 weeks to sign and there were times it would be 4 months before I was called in. Understating the amount of loans necessary. I had no idea what they were saying most of the time. The conversation always changed every time I went in."*

**204. [REDACTED] (ID 2658, 9097), New Mexico-Albuquerque, 6/2002-6/2004:**

*“They were vague about the loans and rushed you through the process, as it was just standard loan documents in the meantime over excited & celebratory of your new student status to distract & confuse you.”*

**205. [REDACTED] (ID 9517), New York-Albany, Computer Network Systems, 1/2007-1/2010:**

*“Majority of the times when I asked for my financial paperwork I was given the run around and never received them.”*

**206. [REDACTED] (ID 8356), New York-Albany, Web Design and Development, 9/2009-9/2011:**

*“The loan paperwork was mostly incomplete and told to sign so that I could get back to class. It was pressure driven to sign so that course work was not missed.”*

**207. [REDACTED] (ID 7930), New York-Albany, Computer and Electronics Technology, 9/2009-6/2011:**

*“I was told to sign papers and let finance take care of the details, with no choice of who the lender was. Loans were handled on the first day of classes saying you need to sign this before you can attend classes, so if you don't want to miss class just sign and head back to class.”*

**208. [REDACTED] (ID 2754), New York-Getzville, CEET, 8/6-8/8:**

*“They never explained the differences in the loans i was getting.All they said was these are the loans you need to take out to go to the college,so sign here.”*

**209. [REDACTED] (ID 8098), North Carolina-Durham, Network Systems Administration, 9/2014-6/2016:**

*“When i signed my paper work to go to school there the lady was almost harrasing to an extent. they would throw a bunch of paperwork out on the table that would build up their school and how it will change your life without going over the fine print. [] They would pressure you to sign quick. I would have to sign something every quarter or i would be kicked out. [L]ittle did i know they were taking loans out all the time. [T]hey would say its just making sure your fasfa is up to date or current.”*

**210. [REDACTED] (ID 8405), North Carolina-High Point, Nursing, 8/2011-3/2014:**

*“They never really explained the paperwork to me and so basically I didn't know what I was getting in grants and how much of a loan I would have to do each quarter. What I couldn't*



*understand was If I was getting grants then why was I having to take out so many loans? No one could or wouldn't explain it to me they would just say you need to sign this paper. [] I knew if I didn't finish this program then I would be left with loans to pay back with no degree to show for it."*

**211. [REDACTED] (ID 9123), North Carolina-High Point, Information Technology Computer Network Systems, 6/2010-12/2012:**

*"When I first got accepted to ITT they told me I needed to sign up for the Fed Loan program and the Peaks Loan program if I wanted to go to that school. They did not explain anything about either program or give me any other options. I also feel like they refused to disclose the loan terms because they just scrolled to the bottom of a screen and told me where to sign."*

**212. [REDACTED] (ID 3766), North Carolina-High Point, Computer Networking, 9/2009-3/2011:**

*"I got a stack of paperwork and instead of letting me read it all and go through my counselor talked about each page and what I was signing. I now realize she only disclosed the good and promising lies they tell. I couldn't take it home nor did I get copies of everything."*

**213. [REDACTED] (ID 9419), Ohio-Akron, Computer and Electronics Engineering Technology, 9/2010-12/2012:**

*"Not once was anything about the loans ever explained to me. They went through and did all the filling of the loans on their own and just had me sign them. [] I wish they would've made the loans very clear up front so I knew exactly what I was getting into. They basically brushed it off like I had nothing to worry about. They always seemed to rush though it too. Never took the time to break everything down for me."*

**214. [REDACTED] (ID 5903), Ohio-Columbus, 7/2010-3/2015:**

*"After I lost my job, they just kept telling me to sign these papers never really explaining anything clearly. They made it sound good because of the thought of having such a good career."*

**215. [REDACTED] (ID 7470), Ohio-Dayton, Computer Engineering/Electronics Technology, 8/2004-5/2006:**

*"I was told I absolutely had to take our private loans or I couldn't attend the school. I was also forced to find co-signers."*

**216. [REDACTED] (ID 8364), Ohio-Dayton, Network Systems Administration, Project Management and Administration, 9/2011-9/2015:**

*"Every time it came to signing any paperwork I was pulled out of my class and forced to go through the paperwork in less than a minute. I was not able to one understand what I was signing nor did the school disclose to me how I was to repay and when it would begin."*

**217. [REDACTED] (ID 9242), Ohio-Dayton, Computer Networking Systems Technology, 12/1999-12/2001:**

*“They filled out paperwork for me and had me sign telling me that I was filling out all the paperwork I needed to get the grants and loans. [] They told me that they would resubmit every semester and I would probably qualify later so not to worry too much because I would be making more than enough money with the degree to pay back loans if I did not end up not getting grants. I had already started the program and rearranged my work schedule to accommodate it so decided to stay[.]”*

**218. [REDACTED] (ID 9238), Ohio-Hilliard, School of Drafting and Design Multimedia, 11/2004-3/2007:**

*“I was taken to the financial aid office multiple times to set up loans for more financing.”*

**219. [REDACTED] (ID 9162), Ohio-Hilliard, Nursing, 6/2012-3/2015:**

*“ITT would pressure us in the middle of lecture to hurry up come esign thesepapers for financial aide and if you dont you cant attend anymore thus using the pressure of loosing important lecture time they would rush us down and say esogn here and here and get back to lecture. They often times didnt allow myself and others to read all that was being esigned by rushing us through. Very deceptive in thier way of dealing with financial things.”*

**220. [REDACTED] (ID 8028), Ohio-Hilliard, 8/2007-2/2009:**

*“When i signed my loans i was never shown any proper documentation i was only told where to sign. I was pulled out of class several times and told to go see financial aid and they needed to have me sign some things. I was told that i had to sign these documents so that i could stay in class. I was told they were just documents to help with financial aid. The interest rates or terms of loan were never disclosed verbally to me. Then i was asked to sign i was rushed through looking at the documents before signing because they said they were busy and had other students to see and if i did not sign right away i would have to leave the campus for the semester and then re enroll after the semester. They never disclosed the full amount of the loan and was pressured into signing in fear of having to wait another semester to re enroll. So i signed so i could continue classes.”*

**221. [REDACTED] (ID 9221), Ohio-Hilliard, Associate's Degree of Science in Nursing, 9/2010-3/2013:**

*“The employees did all the process themselves and just presented the documents to us to sign without reviewing what type of loan it was, or any of the loan terms such as the interest rate, what payments would be, or any other pertinent information. [] The process was organized to be super quick, only asking for a signature and stating it would all be taken care of, without*

*anything out of pocket at the time. They would even come and find you in a class to ask you to sign it, so you really didn't have the chance to look over it or ask any questions...*"

**222. [REDACTED] (ID 8488), Ohio-Hilliard, RN Program, 8/2012-3/2014:**

*"[H]eaven forbid you wanted to review any paperwork. When I would inquire conveniently no one was available[.]"*

**223. [REDACTED] (ID 7465), Ohio-Maumee, Criminal Justice, 3/2007-3/2009:**

*"Things were never explained in detail. It was mostly sign here and there and let move forward kind of process."*

**224. (ID 8207), Ohio-Maumee, 9/2011-7/2013:**

*"The only thing I was told to do was sign the papers. They not once ever went through the loans with me. I felt that I was signing loans all the time just to finish school. They would tell me that I would have to sign if I wanted to graduate!"*

**225. [REDACTED] (ID 7938), Ohio-Norwood, Computer Networking, 8/2010-9/2012:**

*"I was rushed through the process and while young I was just excited to be pursuing a degree and bettering myself. I believe they knew this and used that your advantage. I did not have a great understanding of my Loans and when I did enquirer about them I was always given some quick response and told not to worry about it."*

**226. [REDACTED] (ID 7966), Ohio-Norwood, Computer Networking Systems, 8/2006-5/2007:**

*"I was pressured into getting high interest loans with no co-signer and no previous credit history at the age of 19."*

**227. [REDACTED] (ID 8491), Ohio-Norwood, Computer Networking Systems, 6/2006-6/2008:**

*"They basically called me in there one day and told me that if I didn't sign this paper work, id be banned from the school grounds etc, that my loan agreements changed, I had NO time to review anything. They wanted that signature ASAP."*

**228. [REDACTED] (ID 7026), Ohio-Norwood, Computer Drafting and Design, 3/2009-12/2011:**

*"I was pulled out of class multiple times during my time at ITT Technical Institute to resign loan paper work that there had been changes to either a private loan or federal loan and that I would not be able to continue the course if I did not sign this paper work."*

**229. [REDACTED] (ID 9374), Ohio-Norwood, Network Systems Administration, 3/2012-12/2013:**

*"I remember once refusing to sign one of the disbursement forms before I had a chance to read it. The recruiter told me that if I didn't sign, not only would I not be allowed back to class, but I'd be suspended as a student. In a separate incident, a financial coordinator pulled me from class to complete a second FAFSA application, when I refused, I was dismissed. I emailed the dean about the confrontational financial coordinator, detailing our interaction."*

**230. [REDACTED] (ID 2857), Ohio-Norwood, 12/2008-12/2010:**

*"[T]hey never gave me time to read the terms of the loans they just urged me to sign[.]"*

**231. [REDACTED] (ID 8223), Ohio-Strongsville, Software Development Technology, 9/2010-5/2011:**

*"It was such a fast process. They were horrible at explaining how much I was taking out at the time, how much the credit hours cost. They told me to ignore these numbers, these are the correct one. Which wasn't true at all. I had to get a parent plus loan as well. They just said sign here, here, and here. Explaining the numbers was something they didn't care about. All they wanted was my money."*

**232. [REDACTED] (ID 9488), Ohio-Warrensville Heights, Nursing, 6/2013-6/2015:**

*"There were times when my named was signed for things that I do not recall. I never received the time to properly read over anything regarding student loans. It was always someone in control of the mouse clicking things for me and telling me to "sign here", "initial here"."*

**233. [REDACTED] (ID 9112), Ohio-Youngstown, Computer Aided Drafting and Design, 9/1991-9/1993:**

*"They refused to allow a review of the loan documents. Every semester we were lined up at the loan office, filed in and put in extremely high pressure situations to just sign the paperwork."*

**234. [REDACTED] (ID 7451), Ohio-Youngstown, Computer Network Systems, 9/2004-3/2007:**

*“The whole process was very misleading as I remember seeing so much paper work and being told to sign here and there. Without any real understanding of all of the student loans.”*

**235. [REDACTED] (ID 2834), Ohio-Youngstown, Criminal Justice, 6/2007-12/2012:**

*“I was bullied multiple times on the way my classes were paid for. [] I went to the financial aid office and the basically went through and inch and a half thick packet and briefly stated these are your loan papers, you are not responsible for them till 6months after you Graduate and then you can pick a payment agreement.”*

**236. [REDACTED] (ID 7697), Ohio-Youngstown, Associates of Applied Sciences Nursing, 9/2011-6/2014:**

*“During fianancial aid sessions, everything was hurried along. So you would not ask questions. [] They would say sign here and here and thats all I need. You would have questions and they gave you the run around.”*

**237. [REDACTED] (ID 8508), Ohio-Youngstown, Computer Network Systems, 6/2002-6/2004:**

*“[W]hen it came time to do financial aid I was just told to "sign here.””*

**238. [REDACTED] (ID 9119), Oklahoma-Oklahoma City, Criminal Justice, 6/2008-12/2012:**

*“Every single time it came around to "reapply" for financial aid, the person would always act like they were in such a hurry and just gave the this is who your loan is through and this is what you qualify for speech. Basically trying to speed through the process so no one could even ask to read anything before signing. But if you didn't sign then you wouldn't be able to continue going to the school.”*

**239. [REDACTED] (ID 8716), Oklahoma-Tulsa, Nursing, 3/2013-3/2016:**

*“They also stated that the loan amounts that I would need to take out were less until it was time to start class and at that point I felt as if I had no choice but to finish and take them out.”*

**240. [REDACTED] (ID 6514), Oklahoma-Tulsa, 7/2010-12/2014:**

*“During the loan process they really rush you through it basically it's "click here here and here hit OK, type your name here" not really any explanation of what's going on.”*

**241. [REDACTED] (ID 8183), Oklahoma-Tulsa, Nursing, 12/2013-6/2016:**

*“[I] had asked several times for a detailed print out of where all the loans and grants were spent. [N]ever got one.”*

**242. [REDACTED] (ID 9531), Oklahoma-Tulsa, CCNA, Networking, CNS, Communications, 8/2006-3/2016:**

*“There were several times in the early years 2006-2008 where the finance manager/officer would inform me they went ahead and finished the form and sent it on. In fact my name is misspelled in all my student loans. They would detour my questions about loan status and tell me the interest would not be too bad, but never gave me any kind of number. Was often left to dig through my own records to find any sort of info, as they would always ignore the question or change the subject to something serious, like something about payments on loans even though I was still enrolled at that time.”*

**243. [REDACTED] (ID 8414), Pennsylvania-Bensalem, 6/2002-6/2004:**

*“I was told to sign by the X and they would take care of the rest. Documents were presented to me in the classroom during class for me to quickly sign. I had no idea what I was signing but was told that I could not continue in the program unless the documents were signed. [ ] Signing loan paperwork without your permission. [ ] Refusing to disclose loan terms or allow review of loan documents[.]”*

**244. [REDACTED] (ID 9300), Pennsylvania-Bensalem, Computer Network Systems, 1/2006-1/2008:**

*“[T]here would be times after every couple of months where they would call me down to sign something without any description on why I'm signing it. If I refused or asked why this is costing me more money the people working there would basically say if you don't sign this you can't continue your education.”*

**245. [REDACTED] (ID 4371), Pennsylvania-Bensalem, 9/2005-9/2007:**

*“They breezed over everything extremely fast, and treated the situation as if they were a car salesman trying to get me in a brand new car.”*

**246. [REDACTED] (ID 7098), Pennsylvania-Dunmore, Computer and Electrical Engineering Technologies, 1/2009-1/2011:**

*“The total time that the school went over the information of the loans with me was for about 5 minutes during the first week. I was 18 and fresh out of college and was basically given information overload to the point where I did not understand a single thing that was presented to*

*me. The meeting felt very rushed and was spoken as if i should already know all this information like it is common knowledge.”*

**247. [REDACTED] (ID 8001), Pennsylvania-Dunmore, 1/2008-1/2010:**

*“Periodically and systematically, the administration would gather all the students in the deans office to sign paper work. The students were rushed and questions were never followed by answers. They just wanted us to sign, so he/she would be vague on the processes. Being naive, we all complied and went back to the classrooms like a herd of sheep. We were told that we simply HAD to, otherwise we will not be able to graduate due to falling short in "imaginary credits.””*

**248. [REDACTED] (ID 8046), Pennsylvania-Harrisburg, 9/7-12/9:**

*“I was merely handed a paper and was asked to sign if I wanted to continue school.”*

**249. [REDACTED] (ID 4800), Pennsylvania-King of Prussia, 9/2005-8/2007:**

*“Refusing to disclose loan terms or allow review of loan documents. [ ] [M]any loans were taken out by the school and lender on my behalf, I had appointment made by the school for me to come in and just sign the paperwork as it was all taken care of with my personal information being shared and presented / observed each time by someone different and unknown to myself. I did not sit with the person(s) that created the documents I was only instructed to sign in order to continue school by having the loans withdrawn for me.”*

**250. [REDACTED] (ID 9012), Pennsylvania-King of Prussia, Architectural Drafting and Design, 6/2009-6/2011:**

*“They didn't offer loan options, They just clicked and rushed every financial aid appointment, Never explaining what loans I was taking out or anything. Everything was rushed and hurried. I felt pressured to sign what they put in front of me with no explanation.”*

**251. [REDACTED] (ID 7883), Pennsylvania-Levittown, 3/2009-6/2012:**

*“Used high pressure sales tactics to get me to sign all the paperwork quickly[.]”*

**252. [REDACTED] (ID 8756), Pennsylvania-Plymouth Meeting, 8/2011-9/2013:**

*“When i went to look at the school, i was pressured to sign the forms. I wasn't told how much i would need to attend school. They seemed only concerned with getting me to sign the papers before i walked out the door.”*

**253. [REDACTED] (ID 8655), Pennsylvania-Tarentum, Information Technology: Computer Networking Systems, 9/2012-9/2014:**

*“While filling out the paper work they informed me of what i was signing and made me feel pressure to sign everything without being able to read the whole thing.”*

**254. [REDACTED] (ID 9195), Pennsylvania-Tarentum, Criminal Justice, 8/2009-12/2010:**

*“The whole signing of the loan process was a whirl wind and was never really made clear to me of what or where exactly the money was coming from. They basically set me up on a computer and clicked through having me sign electronically for the loans. I wasn't ever gave my information to log into or view those accounts or the documents that I was signing. It was a overload of information and they pressured that I was only able to have so much time because of the next semesters classes starting and needing everything completed before hand.”*

**255. [REDACTED] (ID 9393), South Carolina-Columbia, Computer Networking Systems, 6/2011-6/2013:**

*“They filled out my enrollment FASA paperwork with my permission but left out many details. They said that they would deal with the promissary and loan counseling. When it came to repacking and the FASA the second year, They did it without my permission. I was asked to come in 3 different times to repack and when I arrived they said, no need it has been done. At the time I thought they were doing me a favor, this way I wouldn't miss class since this was the only time they tried to handle financial aid, that way we could be rushed into things with little to no notice. They ended up piling 40K in federal loans on me as well as one for 10K private loan thorough ITT[.]”*

**256. [REDACTED] (ID 5425, 5426), South Carolina-Greenville, IT-Multimedia, 12/2007-12/2009:**

*“During my attendance at the school, before a next semester, I would get stopped in the lobby of the school by a member of the financial aid dept. [] They never explained to me what the paperwork was for, except that it was for loans for my next semester set of classes. They would have me sign the documents fairly quickly and then let me go. [] I was always in and out of the financial aid offices within 5-10 minutes. I was never provided copies of the paperwork that I had signed and was not allowed much time to review what I was signing.”*

**257. [REDACTED] (ID 4879), South Carolina-Greenville, Computer Networkinf Systems, 1/2001-1/2003:**

*“When I completed the loan process, I felt as if I had bought a used car from a shady car dealer. I was completely unclear on the terms of the loan, totally cost, etc.”*



**258. [REDACTED] (ID 7672), Tennessee-Chattanooga, 3/2011-6/2013:**

*“ITT tech completed my FASFA for me and put an electronic signature on my master promissory note. They also used my electronic signature to get private loans without my permission and failed to disclose the terms of the private and federal loans.”*

**259. [REDACTED] (ID 5100), Tennessee-Cordova, 3/2008-9/2011:**

*“They would rush you through filing your financial aid paperwork, wouldn't clearly explain the amounts of the loans[.]”*

**260. [REDACTED] (ID 5089), Tennessee-Johnson City, Networking Information Technology, 1/2012-2/2014:**

*“The entire financial aid process skimmed past most of the details, and I was to esign multiple forms I had no opportunity to read, nor was I given any sort of information about what I was signing.”*

**261. [REDACTED] (ID 8857), Tennessee-Johnson City, Paralegal, 5/2010-10/2011:**

*“They signed my loan paperwork without my knowledge, they also didn't explain very much about the loan program. They ran through all of it like they really didn't care anyway.”*

**262. [REDACTED] (ID 6136), Tennessee-Knoxville, Information Systems and Cybersecurity, 12/2009-8/2013:**

*“They signed the final paperwork for some of the loans without my presence. [] They clicked through all of the loan documents with no time to review and only paused on the fields that had to be electronically or wet-signed and then would print a copy off for the student and send them out the door.”*

**263. [REDACTED] (ID 8990), Tennessee-Knoxville, Information Systems Security, 12/2003-5/2008:**

*“The whole financial process was very vague and nothing was really explained on the total of how much the entire program would cost. Sometimes I would get called into the financial counselor's office to fill out financial paperwork and it would be for a semester or sometimes a couple of semesters.”*

**264. [REDACTED] (ID 6648), Tennessee-Knoxville, Computer Networking Systems, 5/2011-5/2013:**

*“Financial advisor's were not readily available throughout the course of my attendance which made it difficult to discuss and understand what I was getting in to. I believe now that this was intentional; outside of my initial visit to check out the school I never spoke with the same advisor*

*or counselor and was never given a straight forward answer about what I was expected to pay back and what I was paying for. Also on the initial visit I was pressured to sign financial documents that were presented to me as enrollment eligibility forms.”*

**265. [REDACTED] (ID 8903), Tennessee-Knoxville, Project Management, 6/2008-6/2012:**

*“They would call us into the office during class to sign forms and get us back to class as quickly as possible.”*

**266. [REDACTED] (ID 8852), Tennessee-Knoxville, Project Management, 5/2008-6/2012:**

*“They banked on the fact that I would just sign on the dotted line and then get back to class. [ ] ITT Tech presented me with a form to sign each year. They presented them to me on days where we had classes, encouraging me to come in and sign and then get back to class. They offered me a short review of the documents but mainly to sign and leave.”*

**267. [REDACTED] (ID 7349), Tennessee-Knoxville, Computer Science, 6/2009-6/2011:**

*“I was merely placed in front of a computer, and told to sign here, and loan totals were not accurate at all, some of which were actually double than stated amount.”*

**268. [REDACTED] (ID 8106), Tennessee-Nashville, Computer Networking Systems, 12/2006-9/2010:**

*“I thought it was easy going to college for the first time because throughout the quarters i took with ITT, i did not fill out any loan papers or fasfa my self besids the first time i enrolled. Even that, the recruiter did that for me. Until i graduated it is when I realized i was paying over 60k for an associates degree!!”*

**269. [REDACTED] (ID 9456), Tennessee-Nashville, Electronics Engineering, 9/1998-4/1999:**

*“Rushed through loan process, did not allow proper review of loans or types of types of loans. Was not informed of high interest rate loans, hurried signatures and short appointment time[.]”*

**270. [REDACTED] (ID 8619), Tennessee-Nashville, Software Application Development, 3/2008-4/2012:**

*“The loan paperwork was force-fed to me without the opportunity to read through it.”*

271. [REDACTED] (ID 7919), Texas-Arlington, Electrical Engineering and Communications, 3/2013-8/2015:

*"It was a very fast, "click here, sign this, okay your all set". They never took the time with any of my questions and didn't explain what I was signing up for. [M]ost of the time they were doing all the e-signatures without telling me what was happening."*

272. [REDACTED] (ID 8698), Texas-Arlington, Computer and Electronics Engineering Technology, 9/2006-8/2008:

*"I asked several times how much money I actually owed and was given the run around when i did. When I signed all the papers I did, i was hurried to sign everything and when i asked for details about the documents I was given brief summaries. I was 19 years old and to me it was all normal."*

273. [REDACTED] (ID 8745), Texas-Houston North, Computer Network Systems Technology, 11/1999-6/2001:

*"[A]ll loan paperwork was signed on the spot and not allowed to take time to read, they were not explained to me[.]"*

274. [REDACTED] (ID 8035), Texas-Houston North, 8/2006-8/2008:

*"I was told to sign the paperwork like I was receiving a car loan and was told this was just standard procedure and not to worry about anything[.]"*

275. [REDACTED] (ID 8736), Texas-Houston West, Information Systems Security, 9/2008-6/2012:

*"Due to my work schedule, I only had time in the evening after work and in between my classes to go over the loan documents with the counselor. So during my visits with the counselors to go over the loan documents, I always felt that I was being rushed and the counselor never take the time to go over all the details of the loan. They always just point to where I need to sign and when I did ask for the loan to be explain, they speed through the documents and gave me short brief answers that vaguely answers my questions in regards to the loan."*

276. [REDACTED] (ID 9440), Texas-Houston West, 10/2009-10/2011:

*"Every question I made about the numbers on the papers I was told "not to worry about those numbers". I was asked to enter my information on the federal student loan website and then they would turn the computer away and do stuff. [ ] I was never told that Every time I signed I was signing for additional loans. [ ] There was never time to review my financial said paperwork."*

277. [REDACTED] (ID 8681), Texas-Houston West, Drafting and Design, 9/2014-6/2016:

*“My enrollment process was very rushed and confusing they never fully explained how much I was going to be paying because they split the between my mom and I.”*

278. [REDACTED] (ID 9306), Texas-Houston West, Drafting and Design, 1/2007-11/2009:

*“Every time the quarter was about to end. They would pull me out of class and notify me that I needed to take out more loans. They didn't tell me what type of loans were taken out or how many. [] ITT didn't disclose any loan information or terms to me each and every time I went to the office, all they wanted was my signature on the dotted line. [D]idn't explain anything just told me that I was not going to be able to walk with my class if I didn't sign for more loans. I felt that I was trapped in a corner to make a quick decision on my future.”*

279. [REDACTED] (ID 8717), Texas-Houston West, Information Systems Security, 6/2008-7/2012:

*“Once approved for the loans, I was instructed to sign the financial documents needed to accept the loans but was never explained how high the interest would be when I got out of school. I had several questions about how the loans worked when I graduated and some questions regarding the terms of the repayment was told not to worry about anything that I just needed to sign the documents. I was always pressured to sign the financial documents so that I may attend school because they were always in a hurry to get you out of the office when I came to do paperwork. [] I honestly remember just going in their office just to sign paperwork that was already put together when i came in.”*

280. [REDACTED] (ID 8337), Texas-Richardson, Computer Electronics Engineering Technology, 3/2011-3/2013:

*“I felt I was pressured into a loan. I used my 911 GI bill for this school, I was only at 80% so there was a couple of quarters the VA would not pay for, due to a annual cap. I was going to take the quarters the VA didn't pay for off, but was lead to believe that by doing so could effect my degree due to my particular course (CEET) changing and I wouldn't be able to transfer some of my credits over to the new course. So I was presented with an option to take out a loan. I was told I would only be paying back a portion of the loan then it would get dismissed or waved. Come to find out, that was not true.”*

281. [REDACTED] (ID 5936), Texas-Richardson, 9/2005-1/2007:

*“They said that every thing would be taken care of and I would not need worry at all. I was never shown the full list of costs and was never given an opportunity to use grants.”*

**282. [REDACTED] (ID 9427), Texas-Richardson, Information Technology - Computer networking Systems, 3/2008-11/2009:**

*“Another way I feel ITT Tech performed misconduct was with securing payment for my tuition. [ ] I felt VERY pressured by their financial aid department to get the private loan to pay for that semester of school. I was not even allowed to view the loan documents as I was signing them. I was VERY rushed to sign the paperwork so they can help the next student in line.”*

**283. [REDACTED] (ID 8164), Texas-Richardson, 12/2008-3/2010:**

*“They bombarded numbers at me. Numerous loan amounts, and it became murky at best what all was being borrowed. [ ]When I asked to take documents home for review, was informed that the agreements may not be the same next attempt, that there was no guarantee I could get the loans later, and it could hinder if I could attend at the classes start time.”*

**284. [REDACTED] (ID 8743), Texas-Webster, Information Technology-Computer Network Systems, 9/2009-9/2011:**

*“At the time of enrollment the tactics used reminded me of car salesmen. We spent a total of five minutes discussing education. The rest of time was spent speaking about loans in the sense sign it now. The explanation of the loans and grants was very vague. We were told to sign and it could be explained later or looked over at my own time.”*

**285. [REDACTED] (ID 9394), Utah-Murray, Electronic Engineering, 1/1997-1/2004:**

*“There was hardly any information given about the terms of my loans, etc. They handled everything, I was really involved to the point of signing documents etc with hardly any understanding of how much it would cost, how it was being funded. [ ] [T]he only time I really saw the financial aid guy was to go in and sign papers and it was a very rushed process.”*

**286. [REDACTED] (ID 9527), Utah-Murray, Criminal Justice, 3/2005-12/2008:**

*“I had no idea how much the cost was or what each one was when I signed them. I would be in class and they would pull me out of class and tell me I had to sign whatever paperwork was at that time and they would have a paper on all the info and say just sign here, when I said I wanted to read it they would say your already missing out of class which is jeopardizing your grade so your better off signing this and then I will bring you a copy. (They never did).”*

**287. [REDACTED] (ID 8434), Utah-Murray, Computer Electronic Engineering Technology, 3/2009-3/2011:**

*“[T]he loan people were constantly in a rush and never did i have the time to review and decide on a course of action. [A]s a student i was instructed to sign the paper or i could not continue to attend class.”*

**288. [REDACTED] (ID 8380), Utah-Murray, Electrical Engineering and Communications Technology, 4/2004-3/2008:**

*“Only time I saw much about my loans is when they traded service providers and had me go in and quickly sign documents that were 100's of pages long that they didn't give the time of day to read.”*

**289. [REDACTED] (ID 2850), Utah-Murray, Information Systems Security, 7/2004-11/2009:**

*“They forced me out of class often to sign more things under the threat of being immediately dropped [].”*

**290. [REDACTED] (ID 6104, 8015), Utah-Murray, Electronic Engineering Technology, 1/2010-1/2014:**

*“[A]ny time financial advisory / signatures we were pulled out of class. During this time they pressured to hurry so we could go back to class. They had already drawn all the documents and just needed e signature. No discussing of the terms. At times the financial advisor would pull us out of class and pressure us to sign without reading so we did not miss important details on class.”*

**291. [REDACTED] (ID 6752), Virginia-Chantilly, Computer Networking, 6/2006-6/2009:**

*“There were incidents where they would not let you attend classes until you signed paperwork (which ended up being loan form) which were little blue forms. Many times would they stop you before you were able to get to class or pull you out of class and not allow you to attend until you signed the forms.”*

**292. [REDACTED] (ID 7733), Virginia-Chantilly, Computer Network Systems, 6/2007-6/2009:**

*“When the time came to sign the papers, they give you everything all at once. They don't take the time to explain the paper work. They tried to rush the whole process.”*

**293. [REDACTED] (ID 7219), Virginia-Chantilly, Computer Networking Systems, 3/2008-3/2010:**

*“Many times ITT Tech would pull me into the "financial aid" office where I provided my social. The administrator would then enter all the information onto a website without providing me with any information asking that I only electronically sign the documents at the end. Many times, they would sign the document for me.”*

**294. [REDACTED] (ID 8540), Virginia-Chantilly, CNS (Computer Networking Systems), 1/2009-12/2011:**

*“They said these are just formalities, sign here, and here, and here. They did not explain one single thing about any of the loans, and refused too. It seems as if they were avoiding trying to explain how they could grant so much money with no logic behind it. []They refused to let me read the documents before signing , again claiming things like this is the boring stuff, or this is just formalities.”*

**295. [REDACTED] (ID 5217), Virginia-Norfolk, Digital Entertainment and Game Design, 6/2006-6/2010:**

*“I was also told that my mother had no choice but to get a loan or else I could not finish the program.”*

**296. [REDACTED] (ID 9253), Virginia-Norfolk, Network Systems Administration, 5/2013-5/2015:**

*“I have asked countless times for a print out of how my loans were being dispersed, and I was told that I have to schedule an appointment with an advisor. I would schedule and appointment and every time I would go to the office, they would cancel on me saying that they were unavailable or that they were currently with a nother student and would contact me later... I was never properly informed of how my loans were being dispersed and I was also forced to file for a parent plus loan before they would allow me to finish my FAFSA for that year. Even though my mother and I both said we did not want to.. they said I would not able to finish my 2014-2015 year unless we did because that would determine how they disperse my loans. For both 2013-2014 & 2015-2016 FASFAs, we were forced to file for the loan before they allowed me to finish my paperwork to continue the semester.”*

**297. [REDACTED] (ID 8693), Virginia-Norfolk, Criminal Justice, 8/2005-9/2009:**

*“There was always pressure when it was time for what they call your repack for the next quarter/year. They would complete the paperwork barely review it and pretty much pressure you to sign. If you did not qualify for the amount needed they pressured you to apply for more loans and to get a co-signer. [] My father on a fixed income co-signed for me and he never signed any paper work as they never required him to come in to sign or sent papers to him, it was done over the phone.”*

**298. [REDACTED] (ID 7488), Virginia-Norfolk, Information Technology /Computer Networking Systems, 8/2006-1/2008:**

*“[S]ome how each quarter they would say "Sign This " we'll make it happen.”*

**299. [REDACTED] (ID 7425), Virginia-Springfield, 9/2003-10/2005:**

*"I wasn't told the amount of the loans being taken out in my name until I graduated. And I was never allowed to review loan documents through out my time attending the school."*

**300. [REDACTED] (ID 9126), Virginia-Springfield, Criminal Justice, 3/2006-12/2009:**

*"I was surprised to learn that when it was time to fill out the paperwork, everything was already filled out for me. The only thing I had to do was just sign my name and date. [ ] Every time a semester was nearing its end I would receive a call from the financial aid department telling me I needed to come in and sign off on another loan application. That whole process was always rushed without much explanation about the type of loans I was signing up for."*

**301. [REDACTED] (ID 8785), Virginia-Springfield, Network System Administration, 9/2011-3/2013:**

*"[A]t times I believe they electronically signed the FSA paperwork on my behalf[.]"*

**302. [REDACTED] (ID 9597), Virginia-Springfield, 12/2011-4/2014:**

*"They never took the time to explain how the loan woks and they didn't give me the chance to pick my own loan provider. They made me sign the loan paperwork, claiming I have to sign it if I want to graduate."*

**303. [REDACTED] (ID 8602), Virginia-Springfield, 6/2010-6/2014:**

*"Most of the time when we had to renew the loans the consultants there just put me in a room with them and they clicked and singed everything for me and they did it really fast to "save me time" so i could get back to class. During my 4 years there i never got a clear answer on how the loans worked."*

**304. [REDACTED] (ID 7613), Virginia-Springfield, Criminal Justice, 6/2007-12/2012:**

*"I only signed documents one time, every other time, they did it for me[.] [ ] The only thing that I knew was when to go pick up my books, and when new classes start, they did everything for me all of the time. [T]hey Never explained or fully helped me understand loans or paying anything."*

**305. [REDACTED] (ID 8591), Washington-Everett, Computer Drafting and Design, 12/2007-3/2010:**

*"Elaine Marcineck (Financial Aid Administrator) and Katherine Turnbull (Financial Aid coordinator) for the school while I was there, were increasingly unavailable and constantly rushing people through the office. On numerous occasions when I would go into to sign paper*



*work, I would be given a stack of documents and just told to sign quickly so that she could assist the next person. Nearly every quarter, after I would do this, I would be emailed and informed that something wasn't right and she had to redo my paperwork and I would have to resign. Although I was told that by using financial aid, I would be provided aid for the year, I repeatedly was told that my file needed 'updating' every quarter and had to provide more info or sign more paperwork so that I could obtain books and course schedule for the next quarter."*

**306. [REDACTED] (ID 3694), Washington-Everett, Computer Network Systems, 3/2008-6/2010:**

*"I remember the only thing I saw when I arrived at their campus to attend class, was my name on the board whenever I needed to go "sign" some paperwork."*

**307. [REDACTED] (ID 9190), Washington-Everett, AS Network Admin BS Project Management, 9/2005-6/2010:**

*"A lot times giving me a summary of the papers in was signing[.] A few days into class all of sudden the financial aid office needs to see you[.]"*

**308. [REDACTED] (ID 8499), Washington-Seattle, Electronics Technology and Electronics Engineering, 6/2008-5/2012:**

*"Time and time I would meet with financial aid trying to understand my loans. [I] would ask them How much financial aid did I received this quarter and they keep telling me nothing."*

**309. [REDACTED] (ID 8920), Washington-Seattle, 3/2011-3/2015:**

*"They don't talk about the loans or have you read the documents they just make you sign and be on your way because they state that they have too many people to deal with and not enough time but then they take extended breaks which makes no sense."*

**310. [REDACTED] (ID 8597), Washington-Seattle, Electronic Engineering, 1/2004-1/2005:**

*"They mislead me about the loans and pressured me to go to school there and to take out more loans[.]"*

**311. [REDACTED] (ID 2854, 6213, 6216, 6219, 6220, 6221, 6224, 6225, 6226, 6228, 6232, 6236, 6237, 6241), Washington-Seattle, Criminal Justice, 9/2008-9/2010:**

*"They pulled me out of class several different times saying I was not qualifying for all my classes to go under Sallie Mae. [I] Trying to push more courses to increase the loan amount. How ITT disclose loan terms or for me, did not allow adequate time review of loan documents. I felt rushed, and led to believe other Loan Institutions, would charge more on interest. The Loan would be more favorable to me."*

**312. [REDACTED] (ID 8052), Washington-Spokane Valley, Computer Network Systems, 9/2005-3/2008:**

*“The amount of information provided was that all I needed to do was take out yet another loan for the next quarter. Take out a loan for a laptop, living expenses and "just sign here" seemed to be a common theme.”*

**313. [REDACTED] (ID 5185), Washington-Spokane Valley, Information Technology, 12/2006-8/2007:**

*“During the loan application process, I was also highly pressured into calling friends and family in order to ask them to co-sign on the loans. [] I was given a stack of papers to sign an initial. As I was reviewing them, I was instructed to just sign or initial them as appropriate and the loan officer would give me the short version of what the papers say. It sounds foolish to say that I fell for it, but at the time, I was young, dumb, and desperate for a better life.”*

**314. [REDACTED] (ID 6446), Washington-Spokane Valley, Computer Electronic Engineering Technology, Information Secured Systems, 1/2002-1/2007:**

*“When questioning my payment amounts with recruiter she again assured me that my next job will pay for the cost. [] When asking more details of loan information they would refer to calling Sallie Mae to answer. And most of the time you could not understand what the operator was saying. After hours of frustration it was easier to pay the bill.”*

**315. [REDACTED] (ID 7029), Washington-Spokane Valley, Multimedia, 8/2006-8/2008:**

*“I was told I would have to sign a loan to get into the school. It wasn't my first option, but I was pressured into it using negative motivation (like I wouldn't get a good job if I didn't apply for the loan).”*

**316. [REDACTED] (ID 9719), Washington-Spokane Valley, Information System Security, 6/2007-6/2011:**

*“Each time I had to go in and sign paperwork they would just say sign here, here, and here. I never received an explanation as to what I was signing and how things were changing. [] When we were figuring out the financial portion of schooling each time they would just find whatever would cover the cost of tuition and have me sign saying that's normal and just how they get it done.”*

**317. [REDACTED] (ID 9684), Washington-Spokane Valley, Technical Project Management, 3/2005-6/2007:**

*“I was told many times by the Financial Aid department that, in order for me to complete, I needed more money and they would sign me up for more loans.”*

**318. [REDACTED] (ID 9319), Washington-Spokane Valley, Technical Project Management, 9/2002-3/2007:**

*“I was brought in every quarter or so to sign papers (5 minutes before class started; you could not be late or risk being dropped) which showed quarter cost and a possible loan payment amount (usually of \$20-\$30 a month). I was then told my grant monies would be subtracted from the total and I just needed to sign the papers to continue to be allowed back in the school until they got all the finances straightened out. Always rushing to get in to class on time, I trusted these financial experts to know what they were telling me. [] During the last few quarters of my program, they reached out to my grandfather, without my knowledge, told them I would not be allowed back in to school unless he co-signed a private loan for me to finish out the program.”*

**319. [REDACTED] (ID 7749), Washington-Spokane Valley, Information Design & Computer Networking, 3/2000-3/2008:**

*“As long as we signed the paperwork in front of us, and did not ask questions, we would be met with short meetings outside of school hours (which I had to take time off work from).”*

**320. [REDACTED] (ID 9426), West Virginia-Huntington, Nursing, 1/2011-1/2014:**

*“The financial counsellors would call us out of class to come to their office to sign paperwork for our tuition and credits for the next quarter. When I went in there they didn't explain what this quarter and credits was going to cost me they just said I needed to sign these papers so my next classes are paid for. I didn't even get a copy of the paperwork. I wasn't thinking at the time to request copies because I didn't know I was being scammed.”*

**321. [REDACTED] (ID 4173), Wisconsin-Green Bay, Multimedia, 6/2005-12/2007:**

*“The recruiter had me watch a 15 minute video about student loans, and then pressured me to sign the paperwork so that I could start the semester within a week. I didn't want to start so soon, but she mentioned the economic downturn and how I needed to get a head start because everyone else would be looking to head back to school to make themselves more profitable to employers. [] I didn't really understand how loans or interest rates worked, and when I asked about them she wanted me to re-watch the movie that she had just played me.”*

**322. [REDACTED] (ID 7531), Wisconsin-Green Bay, Visual Communications, 3/2010-3/2012:**

*“I had to get excused from classes to go sign papers for the loans. In signing it was either initial here or electronically in which I didn't get to see every loan.”*

**323. [REDACTED] (ID 9072), Wisconsin-Green Bay, Business Administration, 9/2005-6/2012:**

*“Throughout my entire enrollment at ITT Tech, I would randomly be pulled from class by some in the finance department to come in and “update my student aid,” which typically involved them pushing me quickly through a few signatures, assuring me that it was just a quick protocol to make sure I wasn't kicked out of school for not having financial aid. They would push approximately 4-5 students through this in about an hour.”*

**324. [REDACTED] (ID 7191), Wisconsin-Green Bay, 1/2006-9/2008:**

*“No total cost of the program was given. Just a quick overview of what it cost per credit and was told they would take care of getting all the loans[.]”*

**325. [REDACTED] (ID 9416), Wisconsin-Green Bay, 12/2008-6/2013:**

*“[H]ow fast I was rushed through the documents was unbelievable. They would scroll so fast (on the computer) through the documents and just tell me to sign here and here. The amount of pressure to quickly sign was a lot for me. I was never sent home with anything to review, it was just come in for the meeting, sign the stuff and leave. The part that really baffled me the most came during the school year. I would get called down in the middle of class to just sign checks. Nothing was ever explained it was just sign these checks and go back to class.”*

**326. [REDACTED] (ID 8429), Wisconsin-Green Bay, Information Systems Security, 6/2006-3/2011:**

*“[W]hen I first signed up they had me apply for a private loan. I understood I needed more money because the federal loan did not cover the over all cost. This was pretty much forced upon me. [E]ach time we did the financial review we were rushed. [T]hen when they presented it too you they just wanted to you sign and you would get a statement a few months later.”*

**327. [REDACTED] (ID 9033), Wisconsin-Green Bay, Computer Drafting and Design, 6/2011-5/2013:**

*“I was never allowed to review loan documents. When it was necessary to fill out loan paperwork, the financial department conducted a group meeting with about 15-20 students. We were told where to fill in personal information and where to sign. They would take care of everything else. [F]or some reason I was told I could not get enough Federal loans for one semester but I could borrow money from ITT. They filled out that paperwork and had me sign my name on the dotted line.”*

**328. [REDACTED] (ID 5344), Wisconsin-Green Bay, 9/2005-5/2007:**

*“I was encouraged to apply for and take any loan that I could. [I] was being told that I needed to fill everything out in order attend school so I didn't really argue with them.”*

**329. [REDACTED] (ID 9037), Wisconsin-Green Bay, Computer Electronics Engineering Technology, 9/2005-9/2007:**

*“The processs was often hurried, and I was mislead on how expensive a single class was. The process was to show the cost of a single credit, but not dwell on how many credits each of the classes were. It was often a hurried, between classes meeting. The interactions were more of a just sign here, and you can get back to class.”*

**330. [REDACTED] (ID 8616), Wisconsin-Green Bay, Computer Electronics Engineering Technology, 6/2010-12/2012:**

*“I asked for a history of loans at various points throughout my time there to make sure I didn't miss anything, they never made it easy to get that information.”*

**331. [REDACTED] (ID 4834), Wisconsin-Green Bay, Computer Electronics and Engineering Technology, 9/2009-6/2010:**

*“I was only told about financial aid and was told that the rest of the loans would be taken care of. I didn't need to worry about where it came from or how much they just told me to sign the paperwork because it was for financial aid.”*

**332. [REDACTED] (ID 6137), Wisconsin-Green Bay, Computer Drafting & Design/Technical Project Management, 2/2005-10/2007:**

*“I was rushed through paperwork without explanations as to what I was signing. I was told that if I didn't sign right then and there that I could not attend/ continue attending. [] The paperwork was submitted before I was able to get a copy to look over.”*

**333. [REDACTED] (ID 6646), Wisconsin-Greenfield, Computer Networking, 9/2001-9/2005:**

*“All of the documents have been long and summarized verbally by their financial aid department.”*

**334. [REDACTED] (ID 8069), Wisconsin-Greenfield, Criminal Justice, 6/2007-9/2011:**

*“ITT Tech would hold financial aid week several times a year during school hours thus losing class time. . . . [T]he students were herded into a line in which the administration would find a single sheet which required our signature for application of more financial aid.”*

**335. [REDACTED] (ID 7146, 8461, 8465), Wisconsin-Greenfield, Digital Entertainment and Game Design, 9/2005-12/2009:**

*“More than halfway through my time at ITT, they informed me that I wouldn't be eligible for any more federal aid and that I would have to take out private loans if I wanted to continue my education. I felt forced into a corner at this point because I figured that if I didn't finish my*

*education, I wouldn't be able to find a job in my field. [] I was forced to take out tens of thousands of dollars in private loans at ridiculously high interest rates to continue my education."*

*"At one point during my time at ITT, they pulled me out of class about 4 weeks in to the 12 week quarter to notify me that they were behind on my Financial Aid and that I hadn't paid for the previous quarter of classes that I had taken. They put some paperwork in front of me telling me that if I didn't sign it and get caught up on what I "owed" for the previous quarter, I wouldn't be able to return to class. They didn't attempt to explain where the loan has come from, what the interest rates were, or how much money I "owed" them from the previous quarter."*

**336. [REDACTED] (ID 4592), Wisconsin-Greenfield, Software Programming, 9/2001-9/2003:**

*"They would threaten to kick me out. Then a few days would pass and I would be called down to financial aid and the people would tell me the only way I could stay in school and get financing would be to take out higher interest loans."*

**337. [REDACTED] (ID 7688), Wisconsin-Greenfield, Software Application Programming, 12/2006-1/2009:**

*"I do remember them being very pushy and basically telling me where to sign and that they'd handle the rest. They also did their best to rope my parents into it and get them to take loans in my favor to help pay, too. They didn't let me do any shopping around and I don't believe they attempted to find me lower interest rates or whatnot. It felt very much like a rehearsed, factory type process where they just churned out the paper and told us to sign it. [] The only time I remember meeting with the financial aid department after the first time was when a loan was rejected prior to my entry into their bachelor's program, shortly before graduating with my associates. Even after my loan was rejected, indicating financial difficulties and inability to shoulder more debt, they were very aggressive in trying to get me to find another way to pay, like getting my parents to do so or seeking a private, non-student loan from a private bank. Basically anything to get their money."*

**338. [REDACTED] (ID 6992), Wisconsin-Greenfield, IT Software Applications and Programming, 8/2005-7/7:**

*"[T]hey were pushing for me to sign the papers with out even reading through them."*

**339. [REDACTED] (ID 6163), Wisconsin-Greenfield, Associates of Applied Science in Visual Communications, 6/2009-7/2011:**

*"I was never given an option on which loan would be beneficial, what the different loans meant, only that I needed to sign paperwork. I can recall halfway through my program, I was taken out of class, and into the financial department. Here I was met with four individuals that demanded I sign papers for another loan in order to continue my education. Otherwise, I would not be able to return to class the next day. I made a call to my mother regarding this, especially since we*

were told a month prior that everything was up to date, until that point. I had no choice but to sign off on an additional private loan from Wells Fargo.”

**340. [REDACTED] (ID 8728), Computer Networking Systems and Digital Forensics, 6/2006-3/2010:**

*“The financial aid officer pushed through student loans by falsifying my salary and other financial information. [] Everything was done in less than an hour so it was a whirlwind. [] The school refused to give me a requested copy of all my paperwork used to get loans and other pertinent documents needed for me to review.”*

**341. (ID 8459), Computer Electronics, 10/2007-2/2008:**

*“ITT tech did gloss over a lot of the loan information. I really didn't understand any of what was going on. They just assured me that I was eligible for help. I remember that there were multiple loans involved but I didn't understand what that meant. They told me not to worry that they would work all of that out[.]”*

**342. [REDACTED] (ID 9028), Networking, 3/2011-9/2013:**

*“[I]t felt like they were saying that the loans and grants were the same thing, they really never went over the terms of any of the loans, it was ok click to sign here and here is your paperwork. [] It just felt like everything was rushed as far as any of the loan aspects, " hey this is how much you are borrowing ,any questions" and that was it.”*

**343. [REDACTED] (ID 7087), 9/2007-9/2009:**

*“I was also pressured into signing for a extremely high loan rate with a private loan to even finish schools with no other provided options[.]”*

**344. [REDACTED] (ID 9606), 9/2011-11/2014:**

*“Most times I would only be shown input fields on a screen of where to sign and they insured me it was "boring state stuff" to apply for FAFSA and get the federal loans. They were the experts in working with the loans and to trust them.”*

**345. [REDACTED] (ID 6088), Electrical Engineering, 9/2007-9/2011:**

*“They didn't not tell me how many different loan companies I would be paying. They didn't not tell me the difference between and loans, private or federal. With there "booked appointments" I had to sign the paperwork and leave because they "didn't have time". And if I didn't sign that day i couldn't go on to next semester.”*

**346. [REDACTED] (ID 9196), Computer Networking, 6/2006-6/2008:**

*"I was also not provided much information about my loans at all. I was simply told that I needed to "sign here" to make sure i have a better life."*

**347. [REDACTED] (ID 8398), 1/2007-1/2008:**

*"The paperwork process was to simplistic basically I came in gave my information and was told to sign here, and there and that was it I was in school the next week."*

**348. [REDACTED] (ID 9518), 1/2007-10/2007:**

*"The paperwork process was rushed and was basically sign here and there. [] I never received a copy of what I signed."*

**349. [REDACTED] (ID 5482), Drafting, 8/1991-12/1993:**

*"It was a real fast sign here, here, here, and here. Nothing was gone over. Was told that it was just standard paperwork."*

**350. [REDACTED] (ID 8675), Game Deisgn, 9/2009-6/2011:**

*"They gave us piles of documents to sign or would just "take care of it later themselves" when I would come in and renew."*

**351. [REDACTED] (ID 8055), Applied Science of Electronics Engineers, 8/2006-11/2008:**

*"They just told me that they would take care of everything and just sign here[.]"*

**352. [REDACTED] (ID 9065), Drafting and Design, 6/2011-6/2013:**

*"They would contact me constantly about paperwork and needing to sign and that I needed to come in and sign the paperwork that they've already looked over and marked where I needed to sign. They would sit with me and just flip to the places where signatures were without explaining what I was signing and not giving me time to read and understand the paperwork."*

**353. [REDACTED] (ID 5696), Criminal Justice, 7/2010-12/2010:**

*"They never explained to me how expensive their program was nor did they explain anything about loans. I was told financial aid took care of it and that I need to fill out some online forms just in case I needed to take out a loan but at no point was I told about loans nor did they explain it all to me."*



**354. [REDACTED] (ID 9042), Computer Networking, 12/2000-12/2002:**

*“I had no idea about the loans nor how they were beinf applied, I was just told to sign here and we will guarantee you a job in your field.”*

**355. [REDACTED] (ID 7713), Industrial Engineering, 6/2012-4/2014:**

*“I did feel very pressured when it came time to sign loan papers. [ ]The entire process went way too fast.”*

**356. [REDACTED] (ID 9712), 1/2008-12/2011:**

*“I didn't sign any loans or even approve for them to take out loans. I was an online student and they took care of everything for me[.]”*

**357. [REDACTED] (ID 7991), Computer Networking, 1/2003-1/2006:**

*“Someone in a cart would come to all classes and would individually talk to student and was asked to sign few papers and that was it. No explanation of paper work. I was 19 at that time.”*

**358. [REDACTED] (ID 9601), Computer Aided Drafting And Design, 9/2004-5/2006:**

*“I was encouraged to take out as much as possible in federal loans and even additional private loans to pay for the courses.”*

**359. [REDACTED] (ID 8363), Multimedia, 6/2007-11/2009:**

*“They pushed the papers at me to sign with little time to review and did not give me the option of a Federal PLUS loan to start, instead pushing private loans at me. No one bothered to explain the difference between the two and they continued to push the private loans ahead of the federal. [ ] When I went back in 2009 I ran into the same exact issues, including pulling out additional private and federal loans. They continued to push the private loans[.]”*

**360. [REDACTED] (ID 5508), 9/2008-9/2012:**

*“There were several documents that they esigned on my behalf that I knew nothing about. They claimed that any funds that weren't covered by federal loans would be carried by temporary credit at 0 interest and could be taken care of after graduation, this was a lie as they pushed us through very high interest private loans. They used scare tactics and did not allow for time to research and choose different loan programs.”*

**361. [REDACTED] (ID 2796), Computer and Electronic Engineering Technology, 8/2002-8/2004:**

*“They rushed me through setting up the loan so fast I didn't get the time to ask questions.”*

**362. [REDACTED] (ID 9301, 9302), Information Systems Administration, 12/2007-12/2010:**

*"- Again, they rushed me through so fast I didn't have time to read everything as well as they didn't explain anything to me. It was just simply; "Sign Here"."*

**363. [REDACTED] (ID 2643), Criminal Justice, 3/2011-3/2013:**

*"When applying for assistance I asked questions and was told that I could ask them when the paperwork came in... They talked so fast and just ignoring the fact that I didn't understand, when the paperwork was in, they just pointed to the numbers saying this is what the loan is for when I asked to read it, they said I just explained it to you why do you need to read it just sign here, pushed through it so I would sign and they could get to the next person in line[.]"*

**364. [REDACTED] (ID 4358), 9/2005-9/2007:**

*"They never told me the total cost all they did was have me sign a few papers and I'd be in in no time."*

**365. [REDACTED] (ID 6862), Information Technology Computer Networking Systems, 1/2002-9/2005:**

*"ITT Tech's sales tactics worked to confuse me during the time of my tenure. Many times I was pulled out of class and forced to sign paperwork. Much of it I didn't even know what I was signing. I was never given copies of anything I signed. One time they had me pull out loans that I did not want stating it would be easy to pay them back."*

**366. [REDACTED] (ID 8270), Computer Network Systems & Information Systems Security, 9/2004-5/2009:**

*"When it came time to sign my loan paperwork I was given very little time to go over any of the documents. They scheduled me to sign the documents 15 minutes before I was due to report to class. I tried working out another time where I could go over the documents but was told that Financial Aid reps were only available during those hours at the Green Bay, WI campus."*

**367. [REDACTED] (ID 7903), Criminal Justice, 12/2009-6/2013:**

*"I was told when I signed the papers that I can just review them another time but to initial where I needed so I could start my next set of classes."*

**368. [REDACTED] (ID 9136), 4/2006-8/2009:**

*"ITT repeatedly said I was receiving the best possible loans a student in my position could get and that this is what all high school students were doing so I was already on the right path to success."*

369. [REDACTED] (ID 7694), 9/2004-3/2009:

*“They told me I couldn't start school unless I signed for a 18% signature student loan.”*

370. [REDACTED] (ID 9017), Applied Computer Science, 1/2001-3/2003:

*“At the time of signing loan documentation they went over it in a very confusing matter. Just stating that if you want a top notch education this is what it cost.”*

371. [REDACTED] (ID 8771), 1/2004-1/2006:

*“[E]xploiting and high pressuring tactics to stay enrolled with promise of great careers and high salaries regardless of whether I could pay the loans off or not.”*

372. [REDACTED] (ID 8372), 8/2009-12/2011:

*“I was told copies of all the loan papers would be given to me. [N]ever got any loan paperwork.”*

373. [REDACTED] (ID 7790), 9/2003-5/2006:

*“[W]as just called into an office and given papers to sign with no explanation each time.”*

374. [REDACTED] (ID 9036), Computer Tech, 1/2002-3/2005:

*“They did not inform me they had took out a loan using my parents as co signers and the amount each time they applied for these loans or distribution amount.”*

375. [REDACTED] (ID 6141), 1/2005-9/2007:

*“I was rushed through the financial aid office so quickly that i could not read the document I was signed. They had me applying for grants, loans, picking out courses, all at the same time so I never knew if I was signing a loan document, grant document, or class registration.”*

376. [REDACTED] (ID 8906), Information Systems and Cybersecurity, 10/2012-6/2016:

*“They did not take time to explain for me to understand the amounts of loans necessary [.]”*

377. [REDACTED] (ID 8724), Digital Entertainment and Game Design, 3/2006-4/2008:

*“There was never any discussion of how much the loan was for. At times I was even pulled out of class to go sign documents on loans and told, “Just sign here, here, and here and you can get back to class.” There was no discussion of which loans were federal and which were private, just that they had drawn up the paperwork and needed my signature.”*

378. [REDACTED] (ID 7037), 8/2007-3/2010:

*“I had a stack of paper filled out with all but my signature. I signed a lot of them when they briefly explained to me what each page was about. I didn't read every word. [] I also kept getting called out of class to sign more papers. I never thought much of it as I was told it was all standard and to keep my honor roll status.”*

379. [REDACTED] (ID 8116), Information Technology, 8/2012-12/2012:

*“They basically said that grants and loans were the same thing and that I would have to take out a loan to cover the other costs. [T]hey never brought up grants or other ways to cover costs[.]”*

380. [REDACTED] (ID 8240), Criminal Justice, 3/2006-6/2010:

*“I was never explained any of the loans and many times I was pulled out of class to rush through more paperwork, even being told just sign it or you can't go back to class. []They pulled me out of class 3 weeks before graduation and told me if I did not sign some documents I would not be able to graduate. I asked what was it, they replied unpaid debt to ITT, I asked for what and wanted the information. They refused and continued on that if I did not sign that I would not be able to return to class and would not graduate. I signed the paper to find out it was a Peaks loan with an interest of 18%. Never once would anyone explain anything to me about the loans.”*

381. [REDACTED] (ID 8492), 3/2008-5/2010:

*“Much of the paperwork presented by ITT representatives was rushed, and grants that were available did not seem to cover enough of the cost of their program.”*

## EXHIBIT 19

1. [REDACTED] (ID 8303), Alabama-Bessemer, 9/2008-2/2010:

*“ITT took out two loans only in my mothers name without our knowledge or at least did not explain it clearly as to what was actually happening. They did not explain how many loans would be required to complete each term. In fact none of the loans that are in my name were taken out in 2008. I did not sign any more paperwork for financial aid after 2008. It is possible documents were signed without my knowledge.”*

2. [REDACTED] (ID 8289), Alabama-Bessemer, Game Design, 3/2007-2/2010:

*“Two high interest private loans were taken out in my name. My signature is on one but another was E-signed. I honestly don't remember e-signing any loan documents. From what I have heard from former workers in the financial aid department it is entirely possible this loan was taken out by the financial aid department without my knowledge. This did not make sense to me as there was plenty of low interest federal loan available so a private loan should not have been required. I was not notified that any private loans were being taken out. I believe it is possible documents were signed without my permission[.]”*

3. [REDACTED] (ID 8551), Alabama-Madison, 3/2012-12/2013:

*“I have no idea what or how many loans I have. All I know is I am in major debt with nothing to show for. with credits that don't transfer. Every document from ITT was electronic with an electronic signature on file. I do not remember signing any loan forms or being counseled on any loans during this time.”*

4. [REDACTED] (ID 8230), Arizona-Tempe, Electrical Engineering, 9/2011-3/2015:

*“They would sign paper work without my permission through e sign. . . . Never got disclosure of loan terms.”*

5. [REDACTED] (ID 3874), Arkansas-Little Rock, Visual Communications/Game Design, 6/2002-3/2008:

*“When I went to the financial aid office I was sat down and was told very quickly that I would be eligible for Pell Grants and they would pay for most of my tuition. That I would need very few loans to cover the rest. I know I have loans I never realized I had. I'm not sure if they signed for them or they just shoved a paper in front of me saying they needed my signature for something*

*else. I was never shown loan documents. I had no idea my degree would be 80,000.00. I was never told it would cost that much.”*

**6. [REDACTED] (ID 9111), Arkansas-Little Rock, 10/2011-12/2012:**

*“They promised me that I qualified for all types of Grants considering I had no income whatsoever. After three months of school there I found out that they took out loans and which I didn't even know about.”*

**7. [REDACTED] (ID 3721), Arkansas-Little Rock, Criminal Justice, 9/2006-6/2010:**

*“I have one loan packet that was never signed at all and another that was e-signed without my permission. I was never called in to e-sign any of my loans.”*

**8. [REDACTED] (ID 8227), Arkansas-Little Rock, Multimedia, 6/2007-6/2008:**

*“They filled out all my loan paper work and then said that i did not have good enough credit for loans so i would have to pay some out of pocket with my VA check that i would recive and still had to pay in over \$400 every month i was in school and afterwards i found out that they had done my fasfa and fed loans on their own without my permission[.]”*

**9. [REDACTED] (ID 7708), California-Clovis, CEET, 1/2014-1/2010:**

*“Opening loans without my approval. . . . Kept charging even after I left[.]”*

**10. [REDACTED] (ID 8010), California-Lathrop, 1/2006-1/2012:**

*“They prepared all documentation then would call me in to sign documents but failed to go over forms or explain to me what I was signing. At one point I informed them a documentation they had signed with my name was not my signature and when I questioned them about it they said I needed to leave the office.”*

**11. [REDACTED] (ID 8020), California-Oxnard, Criminal Justice, 12/2007-6/2013:**

*“Signing loan paperwork without my permission . . . I have loans on my credit report of which I know nothing about.”*

**12. [REDACTED] (ID 4497), California-Rancho Cordova, Network Systems Administrator, 6/2011-3/2013:**

*“One financial aid officer had suggested that I sign loan paperwork on behalf of my mother. His reasoning for this was so we could speed up the paperwork process.”*

*“Most of the "paperwork" that was signed was all digital. I was told that I could access all the documentation on the internet through this website. Any time I would log in to look at any of the documents it would always show empty paperwork. I even logged in on different browsers and it always gave me the same information, NOTHING. “*

**13. [REDACTED] (ID 7329), California-San Dimas, Computer Networking Systems, 1/2006-1/2008:**

*“I was enrolled by a family member whom promised me 80% on tuition however I never saw a loan document stating the fees and the loans were esigned after the intitial first signature. Only after I graduated and began receiving loan repayment documents did I ever see what I was being charged per semester. My first semester appeared to apply discounts and all future loans are 2-3x's more expensive per loan. Since the degree is not legitimate to employers I feel the entire program was a con that took advantage of me and I wasted 2 years and have been stressed with debt collector calls and continued denials for jobs for the past 8 years.”*

**14. [REDACTED] (ID 8310), California-San Dimas, Computer/Electronic Engineering Technology, 9/2005-3/2010:**

*“First and foremost I never physically signed an enrollment agreement (I have a copy). The recruiter signed for myself and my dad via computer, and because of this dishonest tactic my dad is on the hook for a parent plus loan.”*

**15. [REDACTED] (ID 4448), California-Sylmar, 9/2007-3/2011:**

*“The financial aid office did not say anything about costs. My father and I saw the term paper one time. They never showed us anything about how much we were borrowing . [M]y Dad cosigned for me and came to school Only ONE time and ONLY signed one paper for my first semester. And when they would speak to me about financial aid they would pull me out of a once a week only class and tell me to sign this and that without having anytime to look at what I was signing. The woman sal that worked in the office forged my dad signature I know it. He only signed one paper one time in 2007. Never again, she would fill out all of our info into the application online and would say " oh idid it all for you ,you will get a grant, no no worry no pay until 6montha after" she also said that I no longer needed my dad as a cosigner but she was lying and still getting loans with him as a cosigner without permission. We reported it to the department of education and they sent us a copy of a firm that was not even signed by my dad saying that was proof that our allegations are not true. It doesn't make sense.”*

**16. [REDACTED] (ID 7487), California-Torrance, Drafting & Design Technology, 12/2008-6/2010:**

*“ITT Technical Institute had me sign a document when I first started. Each semester afterward, they would use an electronic (digital) signature of mine to sign loan documents that I never knew about until after I graduated.”*

**17. [REDACTED] (ID 5518), California-West Covina, Criminal Justice, 6/2006-9/2007:**

*“I strongly believe they signed paperwork without my permission, . . . . I've asked for some of my master promissory notes and they aren't even in my handwriting.”*

**18. [REDACTED] (ID 9142), Colorado-Denver, Electronics and Communications Engineering Technology, 3/2007-3/2011:**

*“I really did not understand the total cost of the program i took, i also believe that the peaks loan was forged, i only remember that i was signing for 7k as a 'not to interrupt schooling loan ' instead if the 37k i found i owed, they said that i needed to do this to continue taking the courses since my federal loans ran out for that time. I was not aware that the federal loaned amount didn't cover the whole semester or time in school. I think that they didn't separate the fed loans to the Peaks loan.”*

**19. [REDACTED] (ID 6661), Florida-Doral, 3/2005-6/2007:**

*“Yes I do have some papers including the loan agreement that not my actual signed on it.”*

**20. [REDACTED] (ID 8369), Florida-Fort Lauderdale, Network System Administration, 9/2011-12/2014:**

*“When my father needed to co-sign loans for me (until I was 24), ITT signed loan paperwork for him after he asked many questions about the paper work. They emailed him the signed copy when he hadn't event sent his signed copy to them.”*

**21. [REDACTED] (ID 9279), Florida-Fort Lauderdale, 6/2005-12/2011:**

*“They would just tell me to sign and tell me it was for a grant that I don't have to pay back. Some semesters I didn't have to sign anything, they would tell me everything was taken care of.”*

**22. [REDACTED] (ID 7937), Florida-Jacksonville, Computer Networking Systems, 7/2002-5/2005:**

*“I was told to sign documents and get back to class . Most of what i signed i was unaware of at the time . I believe they may have also forged my signature on some documents for either federal aid or student loans as well.”*



**23. [REDACTED] (ID 7753), Florida-West Palm Beach, Breckinridge School of Nursing and Health Sciences, 6/2013-4/2015:**

*“The financial aid coordinator did sign loan paperwork without my permission a couple of semesters. It was stated there were a few areas that needed to be corrected. I guess, in their opinion, I was taking too long to correct them, they took it upon themselves to make the corrections. After the corrections were done by the financial aid coordinator, I was notified.”*

**24. [REDACTED] (ID 8691), Georgia-Atlanta, Information Systems Security, 9/2008-12/2012:**

*“They only financial aid that I applied for was the FASFA. They forged my signature on private loans that I’m just learning about with Peaks Private loans. I never received any documentation about the loans that was taken out, nor anything explained to me about the loans. I have so many private loans with peaks and navient that I am just learning about also.”*

**25. [REDACTED] (ID 8442), Illinois-Mount Prospect, 9/2008-1/2012:**

*“There are so many issues in this area. They filled out my FAFSA forms and e signed for me, the promised temporary credit at 0 interest then forced me into extremely high interest rate loans in which they also esigned for me.”*

**26. [REDACTED] (ID 8130), Illinois-Oak Brook, Criminal Justice, 3/2008-7/2012:**

*“Yes, when I started they told me one thing and the cost was another. I only signed papers in the beginning, and never signed papers afterwards. After a few years, when I dropped I noticed loans that I never approved of on my student loans.”*

**27. [REDACTED] (ID 3043, 4314), Illinois-Oak Brook, 1/2004-1/2006:**

*“I asked numerous occassions for my loan documents and was told they couldnt provide those and that they couldnt provide those. I did my own investigating to find they signed my name to documents without my consent and misleading me into believing i owed them money they didnt want to let me graduate.”*

*“They forged my exit paperwork that I refused to sign stating I would have to pay a certain amount used tactics to mislead med about program cost while pocketing money from loans taken out on my name.”*

**28. [REDACTED] (ID 8570), Indiana-Carmel, 8/2007-8/2009:**

*“Every quarter before a new loan was dispursed, my signature was needed, however i only signed documents 2 times. During enrollment and toward completion.”*

**29. [REDACTED] (ID 2531), Indiana-Indianapolis, 8/2005-6/2010:**

*“They forged my father's hand writing on one of the documents.”*

**30. [REDACTED] (ID 7312), Indiana-Indianapolis, 11/2007-5/2012:**

*“All loans were pre "packed", and textbooks were withheld until signatures were recieved. Loan personnel would pull students out of class for loan documents, misleading students about the cost of these new loans, and discouraged reading any of these documents, stating their the same as last time. I didnt know i had any "temporary credits" or private loans until i graduated.”*

**31. [REDACTED] (ID 8214), Indiana-Indianapolis, Information Systems Security, 9/2007-3/2012:**

*“Many times the Financial Aid department of ITT Technical Institute filled out my loan information online and E-sign for me without me even seeing their computer screen. All the while not explaining what any of the information meant, instead working as fast as they could to get federal aid for me as a student. They did so by obtaining my username, password, and PIN number to go through the process for me. In these cases, ITT Tech did not allow me to review loan documents or verify information before submitting them.”*

**32. [REDACTED] (ID 2862), Indiana-Indianapolis, Information Systems Administration, 11/2006-11/2008:**

*“The loans I received were not loans that I personally selected, they were selected by the financial aid dept. There were applications completed and funds disbursed without my knowledge and/or consent. I was not given the opportunity to select any lenders, loan providers, or even to review a list of lenders.”*

**33. [REDACTED] (ID 7474), Indiana-Merrillville, Nursing, 1/2012-6/2015:**

*“They told me I had scholarships that would help pay for school, and there are loans I never signed on my credit report , I am sick to my stomach thinking about how ruthless they were.”*

**34. [REDACTED] (ID 8395), Indiana-Newburgh, 6/2013-9/2015:**

*“ITT asked for one signature and applied it electronically to more documents. The financial aid worker controlled the keyboard and mouse as applying for financial aide.”*

**35. [REDACTED] (ID 4469), Indiana-Newburgh, Electronics Engineering Technology (EET) and Computer Network Systems (CNS), 6/1996-2/2002:**

*“They completed and signed at least one piece of loan paperwork without my knowledge and without my permission. I received a letter of declination for a College Advantage Loan Program (CALP loan) that I didn't want and didn't even finish filling out the application for. I didn't even leave the application in their possession, but they took the top page, allegedly for their records to show that I didn't finish filling out the application. I didn't mind getting this letter because the loan didn't go through. Years later, I was taken to court for repayment of this loan. I produced my incomplete application, to which they had the top page that was completed and signed, but not by me...it had the same information that I had completed in the top half, and the bottom half and signature were not completed by me. This and the letter of declination got the case dismissed in the hallway between their attorney and myself without it even going to trial. If I hadn't kept those seemingly useless papers, I would have been on the hook for that money.”*

**36. [REDACTED] (ID 5237), Kentucky-Lexington, 1/2006-1/2010:**

*“I never knew what kind of loans I was being led into, they would add stuff to my loans without my knowledge or permission.”*

**37. [REDACTED] (ID 8090), Louisiana-Saint Rose, Network Systems administration, 10/2010-5/2014:**

*“[E]-signed loan information without my permission or e-signing paperwork for me in my presence without consent first.”*

**38. [REDACTED] (ID 8639), Maryland-Owings Mills, IT Security, 9/2011-6/2015:**

*“All of my loans were signed by clicking a button. Almost all of those times the digital signature was not clicked by me but the advisor running the meeting.”*

**39. [REDACTED] (ID 9299), Maryland-Owings Mills, Computer Network Systems, 8/2009-9/2011:**

*“I was also not aware of private loan until the last quarter of school when information regarding my loan started to appear.”*

**40. [REDACTED] (ID 9321), Massachusetts-Norwood, Information Technology - Computer Network Systems, 8/2009-7/2014:**

*“It wasn't until I graduated that I found out that all the loans were taken mostly as parent plus loans under my father's name, which they would take me out of class and make me sign his name with my own hands and assured me that it was "just to meet a small gap for the finance of the*

quarter" this "small gap" ended up being over 56% of the total loan being under my father name [.]”

“In the end I had to allow the financial officer to auto e-sign all the paperwork so that I would not have to miss any class time.”

**41. [REDACTED] (ID 4540), Michigan-Swartz Creek, Criminal Justice, 1/2008-8/2012:**

“I have more loan lenders than I remember wanting money! I have 2-3 different ones in navient alone! I never signed for!”

**42. [REDACTED] (ID 8072), Michigan-Swartz**

**43. Creek, Electronics Engineering, 1/2010-5/2013:**

“I was given loans that I had no idea about. I was not told that I would end up in so much debt. I never signed for the loans or was ever allowed to go over the details.”

**44. [REDACTED] (ID 7780), Michigan-Troy, Criminal Justice, 9/2009-12/2012:**

“After time, they would "esign" applications for me without my knowledge, not understanding what in the world they were doing. They would say that grants and loans were one in the same, later to find out that was not true. They never explained that a private loan could have interest rates through the roof, they "bundled" all the pricing together, not explaining that most of it would be in a private loan like it is today at 15% APR. They also made it look like we would not be paying much after we graduate, come to find out I owe almost 90k between my federal and private loans. They never explained how many loans there are or where they would be placed, again, it was just "sign here" so you can get started. There was no review of loan terms at all and no review. It was all buried. This was part of their deceptive recruiting practice. They reached out to me, solicited me, and "sold me" when i was young and vulnerable and did not understand fully what i was getting into.”

**45. [REDACTED] (ID 5791), Minnesota-Eden Prairie, Information Technology, 8/2007-12/2008:**

“I have a student loan in collections that I never signed for from a company called "Student CU Connect". I am currently disputing the loan and going through the validation process. This is a loan that came from ITT tech that I had no knowledge of.”

**46. [REDACTED] (ID 9127), Mississippi-Madison, 6/2009-6/2011:**

“Our classmate came into class upset because one of her loans was pushed through but she did not sign or give permission. Most of us found out the amount of loans we took out after our

*second year. Feeling screwed over, we had no other choice but to complete the program since no other school in our area would accept out credits.”*

**47. [REDACTED] (ID 7740), Missouri-Arnold, 8/2005-3/2010:**

*“Had no clue on how many and how much I borrowed. Some loans were processed without my signature. A couple of the loans I was told were grants but later found out otherwise.”*

**48. [REDACTED] (ID 7547), Missouri-Earth City, Multimedia and Design, 10/2008-11/2011:**

*“Paperwork and loans agreements were signed without my permission or without my knowledge. Some paperwork was signed as an e-signature which in my opinion nulls the agreement. This was done without my knowledge, no explanation given to me about private loans. Was told one number on paper but totally different numbers after I graduated.”*

**49. [REDACTED] (ID 9721), Missouri-Kansas City, Drafting and Design, 9/2006-8/2009:**

*“There are MANY instances that I have found on all the enrollment paperwork (that I have since gotten copies of) where my signature/initials were forged, and not in my handwriting. There were many things that weren't explained to me AT ALL, where I was told to "sign" electronically.”*

**50. [REDACTED] (ID 8308), New Mexico-Albuquerque, Criminal Justice, 6/2008-6/2012:**

*“ITT told me before applying that the cost of school was not to exceed more than 15k for associate and additional 10k for bachelor; totaling to 25k upon graduation. I was never told of the amount during the duration of class nor was I told about private loans. I remember the financial adviser would have a short 5 minute meeting to go over the cost of class and told me that was the amount from year to date. The amount was low but seemed to add to the cost from which I was first informed. They mentioned I didn't need private loans that I was only getting federal loans. I never signed documents or paperwork that I know would hinder me or put me in a financial hardship. ITT forged my signature in documents I never seen.”*

**51. [REDACTED] (ID 5917), New Mexico-Albuquerque, Business Administration, 3/2004-9/2010:**

*“I only met with my finance person once a year, when the FAFSA forms were due, she would take my FAFSA form and that would be it. I did not sign the individual loan documents and did not have a chance to review my documents prior to disbursement of funds to ITT Tech.”*

**52. [REDACTED] (ID 9475), Ohio-Strongsville, Information Systems Security, 9/2006-6/2012:**

*“Loan debt is split between private and federal almost equally even when promised this would not happen.”*

**53. [REDACTED] (ID 9488), Ohio-Warrensville Heights, Nursing, 6/2013-6/2015:**

*“There were times when my named was signed for things that I do not recall. I never received the time to properly read over anything regarding student loans. It was always someone in control of the mouse clicking things for me and telling me to "sign here", "initial here".”*

**54. [REDACTED] (ID 9309), South Carolina-Greenville, 9/2015-4/2017:**

*“I never understood what my total Balance was, my signature was electronically signed and there were many forms that I do not remember signing[.]”*

**55. [REDACTED] (ID 7672), Tennessee-Chattanooga, 3/2011-6/2013:**

*“ITT tech completed my FASFA for me and put an electronic signature on my master promissory note. They also used my electronic signature to get private loans without my permission and failed to disclose the terms of the private and federal loans. I never took the entrance counseling that is required before a federal loan is dispersed between 2011-2013 which is the time I was at ITT.”*

**56. [REDACTED] (ID 8757, 6013), Tennessee-Johnson City, Paralegal, 3/2010-6/2011:**

*“They signed many loans without my knowledge and when i got a letter stating my FASA was complete, it threw me off, because I didn't even fill out a new FASA. I went to the financial aide office, to discuss it and I was blown off. I was told they were too busy to talk to me.”*

**57. [REDACTED] (ID 8857), Tennessee-Johnson City, Para Legal, 5/2010-10/2011:**

*“They signed my loan paperwork without my knowledge[.]”*

**58. [REDACTED] (ID 6136), Tennessee-Knoxville, Information Systems and Cybersecurity, 12/2009-8/2013:**

*“They signed the final paperwork for some of the loans without my presence.”*

**59. [REDACTED] (ID 8295), Texas-Arlington, Information Systems Security, 12/2006-3/2012:**

*"I did not know the difference between a federal and private loan until I started getting calls for payment. Greg (last name unknown) kept my "PIN" for the student loan signatures on-file somewhere and did all of this on his own. He even signed a loan for me with "PEAKS Loan Servicing" without my knowledge. Somewhere around June 2013 I got a call from "PEAKS" asking for payment, yet I had never even heard of the company before."*

**60. [REDACTED] (ID 7919), Texas-Arlington, Electrical Engineering and Communications, 3/2013-8/2015:**

*"It was a very fast, "click here, sign this, okay your all set". They never took the time with any of my questions and didn't explain what I was signing up for. [M]ost of the time they were doing all the e-signatures without telling me what was happening."*

**61. [REDACTED] (ID 9463), Texas-Richardson, 9/2004-9/2006:**

*"At times it appears ITT failed to have me sign, therefore they completed paperwork and submitted without my consent. Reference attachment of forged signature on financial aid document. This document appears to be signed and dated by the same ITT representative who filed the paperwork. Forging signatures on government documents is against both state and federal law. The loan carried a 12.35% variable interest rate with a 7.5% origination fee."*

**62. [REDACTED] (ID 9651), Virginia-Norfolk, CDD, 8/2001-5/2004:**

*"I did not sign loan paperwork yet they opened 2 loans and closed them but received a disbursement from my Pelle grant in the amount of \$625 in 2007. I never attended after my graduation in 2004."*

**63. [REDACTED] (ID 8693), Virginia-Norfolk, Criminal Justice, 8/2005-9/2009:**

*"My father on a fixed income co-signed for me and he never signed any paper work as they never required him to come in to sign or sent papers to him, it was done over the phone."*

**64. [REDACTED] (ID 7613), Virginia-Springfield, Criminal Justice, 6/2007-12/2012:**

*"I only signed documents one time, every other time, they did it for me they would just call me "Sam" don't forget to pick up your books, The only thing that I knew was when to go pick up my books, and when new classes start, they did everything for me all of the time. [T]hey Never explained or fully helped me understand loans or paying anything. I Knew I had loans but did not Know or understand it would be like this."*

**65. [REDACTED] (ID 7683), Computer Networking Systems, 12/2009-11/2011:**

*“Took out personal loans without my consent or signature. Received loan information after loan was granted, not given a choice as to where or rates given for loans.”*

**66. [REDACTED] (ID 7689), 9/2007-9/2009:**

*“The loan officer for ITT-tech told me that I was all set for financial aid and she repackaged my financial aid and I didn't need to do anything. So my signature was forged because they had my social security number so it's easy to sign my name on paperwork from a computer without my consent or permission to do so.”*

**67. [REDACTED] (ID 9458), 1/2007-1/2009:**

*“I never spoke with a financial advisor I never signed documents and I was given a substantial amount of private loans. No one explained to me how the repayment process worked nor was it explained how much the entire program was going to cost me. No one ever went over the process at all. The amount of money I owe will never be paid off. I was rushed through the whole process and it was all done through email[.]”*

**68. [REDACTED] (ID 8753), Electronic Engineering, 9/2009-5/2012:**

*“When it came down to the loans they just used my signature from the beginning I knew nothing of the repayment status or any info on who my lenders where or when they changed lenders.”*

**69. [REDACTED] (ID 6336, 8690), 11/2005-3/2010:**

*“Was told by financial aid advisor Sherry Fitch Patrick Army TA and Pell Grants would ay for all my education. Found out more than halfway through program they were taking out student loans without my knowledge and not turning in my TA forms.”*

*“I was told there was a military discount that would make TA and Pell Grants cover my costs. I never wanted student loans and told them if I had to I needed to be informed first before anything was approved. They signed me for about \$10,000 before I found out. My signature was either forged or ignored. If I wanted to finish they told me I had to sign for a private loan then when the TA came in it would be covered. That never happened. Of course they never allowed me to review the loan documents when I found out.”*



## EXHIBIT 20

**1. [REDACTED] (ID 8432), Alabama-Bessemer, Computer Networking Systems, 3/2005-11/2009:**

*“They informed me that I was receiving grants mostly pell grants. The pell grants amounts covered mostly all tuition & fees. I had to sign up for GI Bill to cover the remaining balance. They didn't allow me to use my tuition assistance.”*

*“Every quarter I would attempt to utilize tuition assistance which I am entitled & they would always find a way to delay the process so that they could send me to the financial aid office & take out more "grants" which I now know were loans.”*

*“I have 2 unexplained defaulted student loans appearing on my credit reports crippling my ability to maintain my security clearance status with the military.”*

**2. [REDACTED] (ID 8973), California-National City, 12/2009-9/2013:**

*“Tried to transfer to a traditional state college but no credits transferred and I was already too far into my GI Bill to be able to do so without losing the rest of my benefits and having to pay back for benefits used so far.”*

**3. [REDACTED] (ID 7734), California-National City, Project Management and Administration, 12/2009-10/2013:**

*“We were told that they were nationally accredited. Once I realized that this school wasn't what I had expected, I tried to leave but none of my credits would transfer, Not ONE! So since I was using the GI Bill I was pretty much at a loss so I felt trapped and felt like I was going to just have to finish my degree here otherwise my GI bill would have been wasted with out anything to show for it.”*

**4. [REDACTED] (ID 9287), California-Rancho Cordova, Project Management, 1/2011-9/2015:**

*“Before enrolling at ITT tech I sat down with the counselor "salesperson". Having a GI Bill I was assured that I could finish my program within the time I had left on my GI bill. Because of class availability I was not able to take the classes per quarter needed to complete on time. This extended my education past my GI Bill benefits and required me to take out more student loans to pay for tuition and finance to be able to finish the program. At this point I looked into going elsewhere to finish and could not. So my only two options were 1. Go into student loan debt. or 2. Not finish my degree and start all over again with no GI Bill. I was assured that finishing my*

*degree with student loans was the best option and when I graduated I would be able to find a job to pay those back no problem.”*

**5. [REDACTED] (ID 7706), California-Sylmar, Electronics and Communications Engineering Technology, 1/2003-12/2007:**

*“I was rushed through the loan process and there was predatory lending. I was specifically targeted as a military veteran and recruited with continuous phone calls because they wanted my GI BILL. I believe my Service member Civic Relief ACT was violated as a veteran at the time. My loans were not capped at 6% and under. They never gave me my money for my grants, they lied and distributed elsewhere without my consent. I was extremely rushed through the signing the paper work process and was misled on the loan amounts and distributions. They basically told me to sign on the dotted line so there would be no interruption's for the following semester. I was told that after everything is complete that the total of the school would be around 36000 . It was a lie the total was around 80000 total for a bachelor's program. I did not even know I had private student loans, I thought it was all Federal loans. [ ] It felt like when I asked more questions that the school student aid program would get more frustrated with me. I thought that my student loan grants were paying my federal student loans, but that was a lie[.]”*

**6. [REDACTED] (ID 7973), Colorado-Aurora, Computer Networking Systems, 12/2005-12/2007:**

*“They enrolled me without having any funding because I was supposed to get a GI Bill, which I later received. However, after about \$20,000 of classes they threatened to kick me out unless I signed up for loans due to the fact the my GI Bill still had not been received. They had me take out many loans just to stay in school and this was the beginning of the many loans which were to come.”*

**7. [REDACTED] (ID 9229), Colorado-Westminster, Communications & Electronics Engineering Technology, 3/2005-6/2010:**

*“Yes, ITT assured to me that with my veterans benefit (GI Bill) and federal loans that the tuitions costs would be covered. There was No assistance or guidance toward applying to grant opportunities. Although minimal grant money was applied to my tuition balance. During my final year of attendance I was forced to apply for privates loan or I would not be able to complete my program, due to exhausting all of my federal benefit.”*

**8. [REDACTED] (ID 3762), Florida-Doral, Criminal Justice, 12/2005-7/2014:**

*“Every time I came back from military orders they made me sit with a new counselor and resign new forma to be able to finish my degree. Every time I was told is the same forms from before,*

*you just have to sign them because we need to have updated ones with a current date in them. I didn't know any better and just signed them every time."*

*"I owe a lot of money due to their lies, they never told me where my GI Bill money went every semester that they received it. They still took out loans on my name for me to be able to cover the classes."*

**9. [REDACTED] (ID 8248), Florida-St. Petersburg, 9/2009-12/2010:**

*"I paid for my degree in three ways. I used Federal Loans, Private Loans (Peaks and Chase), and my entire GI Bill. I was provided proper guidance on the federal loans, but not on the private loans. I was not informed that the private loans would have an extensively Higher interest rate - to the tune of 10%. I assumed they were similar to the federal loans when I took it out through the aid department, but that was definitely not the case."*

**10. [REDACTED] (ID 8134), Illinois-Arlington Heights, 3/2008-3/2012:**

*"I am unable to transfer any of my credits to another school because the credits are non-transferable when I was told that this was an accredited school and I exhausted my military benefits and can no longer afford to continue school even if I wanted to. I would also like to mention that I am a United States Army Veteran and the fact that they took advantage of me also makes it clear that they have no problems lying to their students, and dishonored the very veterans that have fought and sacrificed their lives for our country."*

**11. [REDACTED] (ID 2670), Indiana-Carmel, 10/2014-10/2016:**

*"I receive the pell grant with my GI Bill Benefits. I had signed forms stating this money would be refunded to me within 14 days if the school had been over payed. The school told me the form did not exist, and I gave them a copy and told them where it was on smart forms, then they began submitting my paperwork to the VA on the very last day possible always blaming the VA for not processing anything and making payments delayed when the school hadn't even sent the VA the paperwork!"*

**12. [REDACTED] (ID 8446), Indiana-Fort Wayne, Multimedia Entertainment Design, 8/2006-4/2008:**

*"After my debt defaulted, during basic training for the US Army (due to ITT financial aid reps failing to disclose my options) it has been shuffled around to various debt collection agencies. This has lead to horrible credit."*

**13. (ID 7986), Indiana-South Bend, 9/2009-6/2011:**

*"I was required to sign over the rights to my student loans for "direct payment" to ITT along with my G.I. Bill funding. I was told that with my G.I. Bill I would only have a small amount of money owed after completing my degree. This was not the case."*

**14. [REDACTED] (ID 7201), Iowa-Clive, Computer and Electronics Engineering Technology, 12/2010-6/2013:**

*"ITT said my student loans and G.I. Bill would cover most if not all of my loans. Half way through my associates degree I deployed and had to sign a \$10,000 personal load so I it would not be sent to collections. (1 year into the school)[.]"*

**15. [REDACTED] (ID 9239), Kentucky-Lexington, Criminal Justice, 8/2011-6/2013:**

*"I went a whole quarter thinking I had money left on my GI Bill. When time to graduate my VA counselor informed me I needed to a loan because my GI Bill was emptied. You were caked in to sign loan paper work never knowing what you signed. Numerous students had loans taken out without their consent."*

**16. [REDACTED] (ID 4859), Kentucky-Louisville, 3/2008-5/2012:**

*"I was removed from classes for bring in the military .. And because of that I had to retake classes and pay out of pocket to the va for those classes.. Even though I gave them my military orders[.]"*

**17. [REDACTED] (ID 8911), Maryland-Owings Mills, 2/2006-5/2008:**

*"I gave up furthering my education because we simply could not afford anymore school debt. I feel like I wasted my GI Bill on this school."*

**18. [REDACTED] (ID 9524), Michigan-Dearborn, Information Systems and Cybersecurity, 10/2010-12/2014:**

*"I was under the impression that my Montgomery GI Bill would be sufficient enough to pay for my bachelors degree. It is enough in the majority of cases to supplement 4 years of schooling. They also participated in the Yellow Ribbon program, allowing for an even higher maximum amount to the school from the government because of this. I was left out to dry after 3 years in, they had used all of my funds well before I even got near graduating, and at this point, I either had to leave and hope to find a place that would accept these credits, or shell out for the remainder of my education, which was elongated for no apparent reason except to draw even more time and payments. A degree that is obtained with 36 months of schooling over 4 years, ended up taking me 51 months straight of schooling. Just a side-note on that, I never dropped a*

single class, asked to take a lighter load, or ever received a grade lesser than an "A" in any of these classes (read: through no fault of my own)."

"I was hoping to make the best out of my military service/GI bill, and in fact I was subjected to having been covered for all the lowest costing classes, and am responsible now for out-of-pocket payments for 15 months of the most expensive, Bachelor level classes."

**19. [REDACTED] (ID 9591), Michigan-Swartz Creek, 12/2009-12/2013:**

"When I applied to ITT Technical Institute, they assured me that my post 9/11 GI BILL benefits would cover all of my expenses at ITT Technical Institute for 3 years. However, how am I left with \$56k + in student loan debt? [I] This degree has brought nothing but shame on me, my family, and tens of thousands of other students and veterans across the country. I was the first in my family to complete a college degree, and now I am the laughing stock."

**20. [REDACTED] (ID 8218), Michigan-Troy, Criminal Justice/Project Management, 10/2010-5/2015:**

"I was really concerned about my GI Bill. How much it would cover, and if needed, how much out of pocket. Somehow, my GI Bill ended, I got some form of a grant but also a student loan was included.."

**21. [REDACTED] (ID 9354), Minnesota-Eden Prairie, 3/2009-4/2011:**

"Said i was using my chapter 33 gi bill when i was using chapter 31. [B]asically getting me loans even though i had a GI bill to use[.]"

"[I] have \$20,000 in debt. [I] have taken lower paying jobs to pay the bills and couldn't make my student loan payment that i thought my GI Bill was taking care of, went into default and destroyed my credit completely[.]"

**22. [REDACTED] (ID 6585), Missouri-Earth City, Network Security, 9/2006-12/2010:**

"ITT finance pressured me into moving quickly through the loan process. They pressured me into getting a co-signer even though I don't believe I needed one. They advised me to take out loans instead of letting my GI Bill pay for tuition directly and to live on the money from the GI Bill. They told me that my loans from Sallie Mae and my grants were not enough to pay tuition and pushed me to take a \$3000 loan out from a private company called Peaks to cover the remainder "owed"."

**23. (ID 7786), Missouri-Earth City, Information Systems Security, 11/2004-11/2008:**

*“What I really want is to get my loans audited to make sure ITT wasn't overcharging me. I've heard they've done worse to others that come up as sums almost twice what I had. [ ] Did they take advantage of me because I was a veteran with the GI Bill?”*

**24. [REDACTED] (ID 6054), Ohio-Dayton, Computer Aided Drafting and Design, 12/2009-12/2011:**

*“I went to speak to the ITT recruiter, I was told [ ]that the GI Bill would pay most of my tuition, and the remainder would be a small amount. [ ]After enrollment ITT financial aid did all of my loans for me. I had no idea what they were doing and I was told if I didn't sign I couldn't finish school.”*

**25. [REDACTED] (ID 4176), Ohio-Warrensville, 5/2008-5/2010:**

*“They said I would get a VA scholarship during registration. Then they sent me to a financial advisor when I began school and said they would give me a military discount not a scholarship. She lied about being a VA rep when she wasn't.”*

*“They said they would have a VA rep to help me with getting my school payed for through the VA but they never had a VA rep not until a couple of years after I stopped going there.”*

**26. [REDACTED] (ID 7949), Oregon-Portland, Project Management, 9/2009-3/2013:**

*“Also while I was enrolled, I did notice that ITT seemed to target veterans specifically as the amount of veterans in class seemed disproportionate to the class sizes. It was an 'open secret' that we veterans were cash-cows to organizations like ITT.”*

**27. [REDACTED] (ID 9544), Oregon-Portland, CNST - Computer Networking Services Tech, 5/2000-5/2002:**

*“They never told me that the loans/grants weren't enough to cover finances until i school had started. Then they told me i would have to pay them cash as i went. [ ] [S]uddenly i had to work overtime to be able to cover it. [ ]I even used the GI Bill. This is what is so unbelievable- [ ] It was specifically because federal loans/grants \*and\* GI bill could be used that led me to believe ITT was legitimate, along with just knowing about them for decades.”*

**28. [REDACTED] (ID 8606), Pennsylvania-Harrisburg, Software applications and programing, 8/2007-8/2009:**

*“They said I would be using only my GI bill to pay for my education plus my guaranteed grants as a veteran would cover the majority of all cost but it didn't make a dent[.]”*

**29. [REDACTED] (ID 8170), Pennsylvania-Pittsburgh, Computer Networking Systems, 9/2005-9/2007:**

*“They never told me that my GI bill with yellow ribbon program was going to be exhausted when I signed up for the Bachelor program along with all of the grants I qualified for. Towards the end of my program about 9 months out I found out. Now I have no way of continuing my education. [] I am currently having to pay \$240 monthly due to this which has given me a hardship since I have 4 children which one will be attending college here in about 2 years. I am a disabled Veteran and I have loans totaling \$20,262.94 and as much as I have paid over the past it has not went down. While I was attending school I had no income at all and a single parent. [] Exhausted all Veteran benefits for this along with not being able to incur more debt. My credit score is poor due to this.”*

**30. [REDACTED] (ID 9211), South Carolina-Greenville, Network Systems Administration, 9/2011-5/2015:**

*“While we were going through the financial portion of the enrollment they kept skimming over the "cost" of everything and were pretty vague about the cost. Once we were near the end they pointed out what the total cost would be but failed to explain that it was the total cost minus what was expected to be paid for by the GI-Bill.”*

*“During my time at ITT Tech, I was in the National Guard and I still am. While going to school I still had to maintain my drill status by going to my weekend drills and my Annual Training. I was dropped from all of my classes on more than 1 occasion because I missed 3 weeks of class due to being at Annual Training. This happened after I had already talked to my Teachers, the Dean, and the Director. I gave each of them a copy of my orders and they all told me that I would not be dropped from my classes due to Military Absence. [] Also I would still be charged the tuition for that Quarter even though I was only there the first week of class.”*

**31. [REDACTED] (ID 8522), Tennessee-Nashville, Computer Networking Systems, 9/2010-9/2012:**

*“Another reason I was quick to jump on board was because my mom was in the military and they persuaded us that we could use her G.I. Bill to get an almost free or cheap education. My mom knew that I was already too old of age to use the G.I. Bill on but they insisted that they could get it done.”*

**32. [REDACTED] (ID 7948), Texas-Arlington, Computer Aided Drafting and Design, 7/2005-7/2007:**

*“From all the information given to me I was believed to not having a loan of any kind and was using my GI Bill to pay my way through. [] According to Navient, I had a loan for somewhere*

around \$8,000, but due to not paying on a loan that i was led to believe I was denied it had escelated to around \$32,000. [] So I am paying for a loan that I do not believe I even received.”

**33. [REDACTED] (ID 8862), Texas-Austin, Network Security Administration, 9/2014-9/2016:**

“Had issues getting disbursement checks and was always delayed. Never received the last one. I had assistance from Texas Department of Rehabilitation also and they constantly were having billing issues and miscommunication issues.”

**34. [REDACTED] (ID 8337), Texas-Richardson, Computer Electronics Engineering Technology, 3/2011-3/2013:**

“I felt I was pressured into a loan. I used my 911 GI bill for this school, I was only at 80% so there was a couple of quarters the VA would not pay for, due to a annual cap. I was going to take the quarters the VA didn't pay for off, but was lead to believe that by doing so could effect my degree due to my particular course (CEET) changing and I wouldn't be able to transfer some of my credits over to the new course. So I was presented with an option to take out a loan. I was told I would only be paying back a portion of the loan then it would get dismissed or waved. Come to find out, that was not true.”

**35. [REDACTED] (ID 8164), Texas-Richardson, 12/2008-3/2010:**

“I'm years away from being able to pay off debt. I used the largest majority of my military benefits to get the degree, which isn't paying for itself any time in the nearby future. Therefore, I'm unable to further my education[.]”

**36. [REDACTED] (ID 7219), Virginia-Chantilly, Computer Networking Systems, 3/2008-3/2010:**

“Many times ITT Tech would pull me into the "financial aid" office where I provided my social. The administrator would then enter all the information onto a website without providing me with any information asking that I only electronically sign the documents at the end. Many times, they would sign the document for me. [] [M]y GI Bill was supposed to cover approximately 2/3 of my education (post 9/11 and Montgomery GI), however, after completion of the course and with my GI Bill drained I still owe over \$70,000. I'm unsure what happened to the money that my GI Bill paid for. At this rate, I spent over \$100,000 for an Associates Degree.”

**37. [REDACTED] (ID 9367), Virginia-Norfolk, Digital Entertainment & Game Design, 12/2004-3/2009:**

“I was told before I enrolled that my GI Bill and Navy College fund would pay for my schooling and that there would be a stipend per month coming to me to help me. I had to go to the GI Bill website monthly to let the VA know that I was still in school so that moneys were released to



*what I thought was both the school as well as myself. I didn't realize that the school had put me on for loans through Sallie Mae when I had to go to the VA to have them release the funds for ITT Tech."*

*"I believe ITT Tech was funneling money from the VA from me [.]"*

**38. [REDACTED] (ID 9576), Washington-Seattle, Project Management, 1/0-6/0:**

*"Said GI bill would cover it all and it did not[.]"*

**39. [REDACTED] (ID 4097), Wisconsin-Green Bay, Construction Management, 9/2007-12/2010:**

*"I was quoted a lower price per credit that I would have to pay. While a few of my classes were at that lower amount, most of my coursework was more expensive, thus causing me to take out more loans. I did qualify for some grants, and also had the GI bill, but still managed to accrue a high amount of federal student loans. I was also given the impression that with all the credits that transferred over from not only my previous college, but my military experience, that the program would not take very long to complete. I ended up going for 3 years. 3 years of high tuition."*

**40. [REDACTED] (ID 4234), Criminal Justice, 11/2005-8/2008:**

*"They charged me "transfer" fees when I switched from ITT Tech in Anaheim, CA to ITT Tech in Tukwila, WA. They also sent that fee to collections while I was deployed in Iraq."*

**41. [REDACTED] (ID 9548), Criminal Justice, 3/2004-6/2011:**

*"The school took out loans in excess of the amount needed for me to finish my degree. My last 2 years they were getting direct payments from my G.I. Bill and taking out what I felt was large loans. Getting my G.I. Bill payment should have lowered my over all amount borrowed and I still ended up with the same amount of dept as if i had not had the G.I. Bill."*

**42. [REDACTED] (ID 7036), 9/2005-9/2007:**

*"To my understanding I had also thought the military benifits would have pay for most of it if not all of it. After graduation I fine out my military benefits did not even cover a quarter of the cost. Now I'm being harrassed to make student loan payments that are as expensive as a house mortgage. The whole process of the loan application happened so fast and ITT Tech did not give me the option to review the loan application to make sure I was able to afford to have it."*

43. [REDACTED] (ID 8705), 12/2008-6/2011:

*“Yes, I was told that my GI Bill would cover all tuition and books, but now I have a \$26,000 student loan bill.”*

44. [REDACTED] (ID 9138), Electrical And Electronic Engineering, 8/2013-3/2016:

*“They said that if I got a 3.5 GPA I would get the President's Scholarship but since I had my GI Bill I can't get it until that was gone[.]”*

45. [REDACTED] (ID 8399), Computer Networking Systems, 6/2010-6/2012:

*“I went to 2 branches. Washington State from June 9, 2009 - August 2010 I believe and South Carolina September 11, 2011 - June 2012. Both made schools said that although I had my GI Bill that I needed to get a loan in place of it due to the amount of time it would take for the GI Bill to kick in.”*

*“I kept being told I needed these loans to fill in the gaps of coverage. I thought I had enough loan but they said I need more. They said the loans would be small as well as the rate. I wasn't savvy at all when it came to the loans they suggested[.]”*

## EXHIBIT 21

**1. [REDACTED] (ID 6895), Alabama-Bessemer, Digital Entertainment and Game Design, 9/2004-3/2009:**

*“ITT Tech and Sallie Mae/Navient knew my loans would default and it has ruined my credit and my life. I am unable to find a decent paying job because of the private loans and my poor credit score. Luckily I was able to enroll into a training program that allowed to get certified as a computer technician. However, ITT Tech and Navient still follow me as I am unable to find a job in the IT field.”*

**2. [REDACTED] (ID 8005), Alabama-Bessemer, Information Systems Security, 12/2008-6/2013:**

*“Prior to my student loans going into default, I had a decent credit score and could get approved for some things but now that the loans have hit my credit has dropped 100 points which will prevent me from getting a car or house of my own.”*

**3. [REDACTED] (ID 7830), Alabama-Bessemer, 1/2009-1/2010:**

*“The student loan I have accrued from ITT has ruined my credit score and made it impossible to find a job buy a house.”*

**4. [REDACTED] (ID 4710), Alabama-Bessemer, 3D Game Design, 8/2004-8/2008:**

*“The loans accumulated from ITT Technical Institute have caused me to put my life on hold; I am not able to further my education because of the accumulation of debt, and the affect this debt has on my credit.”*

**5. [REDACTED] (ID 7959), Alabama-Bessemer, Computer Aided Drafting and Design, 6/1996-6/1998:**

*“Emotional stress of constant debt and impact on credit scores from supposed late payments to student loans.”*

**6. [REDACTED] (ID 8605), Alabama-Madison, Criminal Justice, 12/2010-12/2012:**

*“My credit score sucks now... I can't get a loan from anywhere[.]”*

**7. [REDACTED] (ID 8715, 8050), Alabama-Mobile, Drafting And Design Technology, 9/2012-6/2014:**

*“I currently have one student loan which has accrued enough interest to be more than what I had started, being unable to pay these loans when asked, has caused very low credit scores. I have had to either pay my loans late or pay another bill late.”*

*“It has taken a huge financial toll on me. At first I was paying near 500 a month which is pretty much rent. I can’t even feed myself some weeks because I have to pay these, I had to put one in forbearance which is just adding to my debt, just sitting there collecting interest. This had taken some part in my low credit score which prevents me from doing anything.”*

**8. [REDACTED] (ID 9397), Arizona-Tempe, AutoCAD, 3/2008-3/2009:**

*“Receiving a \$23,000 loan while working part time so I could be a full time student completely ruined my credit score. By the time I could get a decent job to pay off my loan I was already too far behind in my payments. This has destroyed any chance I have of buying a house for my family, kept me from advancing in my profession, and has caused great stress on my wife and myself.”*

**9. [REDACTED] (ID 5391), Arkansas-Little Rock, Criminal Justice, 3/2007-7/2010:**

*“My husband’s and my credit score is ruined to were we can’t buy a home, have a bank account, get any type of loan...even for a home. Prospective employers see the bad credit reports and deny us jobs thinking were are incapable of paying our bills therefore wouldn’t be good employees.”*

**10. [REDACTED] (ID 9664), California-Corona, Electrical Engineering, 3/2015-12/2015:**

*“The loans have a huge impact on my credit score as I am starting it. Its making it harder for me to provide for my wife and baby child.”*

**11. [REDACTED] (ID 6057), California-Culver City, Drafting Design, 6/2008-4/2010:**

*“I have a family of 5 including myself, it has been so hard with credit score because it’s affecting me with getting a car, a house, marriage, taxes taken away, daily debt caller with no professionalism and rude. Stressful!”*

**12. [REDACTED] (ID 7977), California-Culver City, 7/2014-7/2015:**

*“Dipped my credit score below 550 and I cannot get a credit card or a loan from a bank to pay bills to cover for the lost credit on my life.”*

**13. [REDACTED] (ID 8010), California-Lathrop, 1/2006-1/2012:**

*“I live at home with my parents I am 27 years old if it wasn't for my parents I would be homeless. I cannot own anything because of my debt. Has prevented me from getting jobs, credit line, a home, vehicle my life!”*

**14. [REDACTED] (ID 3109, 8215), California-Lathrop, 9/2009-3/2013:**

*“Because of default in private loans, my credit score has plummeted.”*

**15. [REDACTED] (ID 9205), California-National City, Criminal Justice, 5/2005-1/2010:**

*“I could not afford to buy real estate and property with my credit score/statement with a large debt on my credit report. Every finance company would not approve me for anything which resulted in with drawing from staying in the military as a career. [ ]My credit score is so very ruined that my new family is living in a room sleeping on the floor because we can't afford adequate housing since everything is based on credit scores including employment.”*

**16. [REDACTED] (ID 9342), California-Orange, Information Systems and Cyber Security, 6/2011-6/2015:**

*“My load so high, now my credit score is very bad.”*

**17. [REDACTED] (ID 6592), California-Orange, Criminal Justice, 6/2008-3/2012:**

*“My credit score has taken a major hit, i am unable to apply for anything that requires a credit application. This debt will be with my for the majority of my life, not to mention when i get married my partner will also have this massive debt to deal with.”*

**18. [REDACTED] (ID 9266), California-Orange, Electronics technology, 1/2004-1/2008:**

*“The student loan debt I have had from attending ITT tech has severely affected my credit and has ruined many career opportunities for me as many employers don't want to hire individuals with high debt. I cannot afford to pay my high interest loan student debt and support myself at the same time.”*

**19. [REDACTED] (ID 5093), California-Rancho Cordova, Information Systems and Cybersecurity, 9/2009-9/2013:**

*“The burdensome debt has also trashed my credit score and I can no longer obtain any other form of credit.”*

**20. [REDACTED] (ID 7524), California-San Diego, game design, 4/2005-11/2008:**

*“My debt is almost \$90,000 for a 3.5 year education. My credit score is shot. I will never be able to own a home.”*

**21. [REDACTED] (ID 7755), California-San Dimas, Drafting and Design, 6/2008-9/2011:**

*“I’ve been watching my credit score drop, and there’s not much I can do about it. I cant afford 800 bucks a month as a single mother! With bad credit, I have been having trouble renting a place or gett a new car... ITT Tech put me in debt and the other aspects of my life been difficult.”*

**22. [REDACTED] (ID 4010), California-Sylmar, Digital Entertainment and Game Design, 9/2006-9/2010:**

*“When I graduated from my associates degree I was not able to find a job, and ITT did nothing to help me get one. For two years I struggle financially for almost two years and ITT did nothing to help. Even with no work I still attended ITT to finish my BS degree, with the hope that I would get something better with a BS degree. I graduated with no job, and I could not pay for my student loans because they took out too many small amount of loans, leaving me with a minimum amount of \$1800 a month. I was not working and could not pay for it, paid what I could, but interest, late fees and so many other fees piled up to today’s 160k.”*

**23. [REDACTED] (ID 7706), California-Sylmar, Electronics and Communications Engineering Technology, 1/2003-12/2007:**

*“I could not get a security clearance job because of my bad high student loan debt from Itt-Tech. I cannot buy a home because of this high loan balance. My credit score does not allow me to get certain jobs because of high student loans.”*

**24. [REDACTED] (ID 4252), California-Torrance, Criminal Justice, 11/2004-9/2008:**

*“\$137,000 that I can’t pay off on minimum wage. Taking my credit score down.”*

**25. [REDACTED] (ID 9171), California-Torrance, Criminal Justice, 3/2006-4/2010:**

*“There have been jobs that I have not been able to get due to my credit and I job in particular wouldn’t take me into consideration because there were so many loans taken out in my name. I need a bigger apartment and I’m not able to move because of my credit. I have 3 kids and I also have custody of my niece, so that is 4 kids and 1 adult in a 2 bedroom. I’m currently on a temp to hire job and I’m so scared that when they check my credit they will also tell me I cant be hired permanently.”*

**26. [REDACTED] (ID 7654), Florida-Tallahassee, 9/2010-3/2012:**

*“I can not take out a single loan, have super high APR’S on any credit card and can not purchase a home for my family, my insurance rates have gone up due to bad credit. I think know the lost could go on and on. Without these loans my credit would be pristine.”*

**27. [REDACTED] (ID 8453), Florida-Tampa, 8/2004-12/2007:**

*“[M]y credit score is ruined. anytime I apply for some type of credit my student loans show up as negative.”*

**28. [REDACTED] (ID 7965), Florida-Tampa, Network Administration / Network Security Specialist, 6/2001-12/2005:**

*“Since i have been unable to find a good paying job in my field of study, I have been unable to repay student loans and have ruined my credit score and my purchasing power while trying to start a family. The burden of my student loan debt is directly tied to ITT’s questionable business practices.”*

**29. [REDACTED] (ID 8466), Florida-Tampa, Digital Entertainment and Game Design, 9/2004-12/2010:**

*“For over half a decade I have had my credit destroyed because of all the student loan debt which kept compounding and regularly has made my credit very poor for a very long time. This is worsened by my loans constantly being sold to creditors who keep harassing me via mail and phone calls. [Plus with my credit under attack from my loan debt I have never had a new car or one younger than six years old, and can never buy a house or anything requiring credit approval.”*

**30. [REDACTED] (ID 6415), Florida-Tampa, 11/2006-11/2009:**

*“Since I could not afford the payments required on my loans, I have had to defer them in order to support my family. It has ruined my credit, and increased the amount I have to pay off. I was*

*forced to sell off a good majority of my personal property to try to pay off my student loans. I was evicted from the home I was renting, and my wife left me. I was forced to move into a trailer park that I did not feel was the safest place for me and my daughters as the amount of my loan payment, the eviction, and now poor credit kept me from being approved for a better home.”*

**31. [REDACTED] (ID 4453), Florida-Tampa, Digital Entertainment & Game Design, 1/2005-3/2009:**

*“I have no credit score to speak of due to the loan debt. I cannot afford to live on my own, and as such have no choice but to live with my family. I cannot pass a credit check for an apartment (I lived in one for a short time, but only due to my parents co-signing for the credit check), nor do I have any hope of possibly being able to afford a home or a car.”*

**32. [REDACTED] (ID 9339), Florida-Tampa, 1/2007-11/2010:**

*“This has ruined mine and my grandmother/cosigner’s credit which has made it impossible to get loans for a vehicle, drastically increased payment plan amounts if I was try to get a vehicle, barred me from renting apartments or trying to get a home. The Credit checks have influenced potential jobs.”*

**33. [REDACTED] (ID 9320), Georgia-Duluth, Criminal Justice, 12/2012-6/2015:**

*“I am in the process of now trying to purchase a home. The amount of my student debt is high. I can not afford a home with my debt. It has also reduced my credit score.”*

**34. [REDACTED] (ID 8096), Illinois-Mount Prospect, 1/2006-4/2008:**

*“I am paying a lot in student loans. I have two loans that are currently in collections effecting my credit score and is effecting my ability to get a house or any new loans.”*

**35. [REDACTED] (ID 8166), Indiana-Carmel, Criminal Justice, 9/2010-1/2012:**

*“I’ve been in financial hardship since then. I do not earn much in my current job, I work as a grocery stocker, and most of my check goes to paying off my loan. I had my hours cut about a year ago, and this led me to default on my loan, which has affected me greatly because I am not elegeble for credit anywhere. My credit score is horrible because of this school, I cannot afford anything, I can barely make ends meet.”*

**36. [REDACTED] (ID 8570), Indiana-Carmel, 8/2007-8/2009:**

*“Since Graduation, i have been unable to make even 1 payment on any loans, putting them in forbearance etc, while intrest rates continued to accumalate. several time they have been put into*



default. My credit score is poor, in the low 500's. i cannot get a loan for a house, or even a personal loan."

**37. [REDACTED] (ID 8598), Indiana-Carmel, 12/2008-9/2012:**

*"The debt that i have from attending this school has [ ]also caused my credit score to drop substantially bc i was never informed of when my loans would go into repayment. I ended up missing multiple payments before i received an information from them. Also, they told me i had graduated but i didn't received my diploma until 2014 after i graduated in 2012."*

**38. [REDACTED] (ID 8446), Indiana-Fort Wayne, Multimedia Entertainment Design, 8/2006-4/2008:**

*"I have failed to qualify for jobs, housing, and auto loans due to student loans reducing my credit. This has left me homeless around 3 years, total."*

**39. [REDACTED] (ID 4764), Indiana-Carmel, Computer Forensics, 1/2009-1/2014:**

*"I can barely make ends meet. It has destroyed my nearly perfect credit score because I have had to make the choice to skip my loan payment in order to be able to buy food or make my rent for the month."*

**40. [REDACTED] (ID 7027), Indiana-Fort Wayne, 1/2011-1/2013:**

*"I am over \$70,000 in debt. I can't afford the payment plans offered to me. My credit score was ruined."*

**41. [REDACTED] (ID 8975), Indiana-Indianapolis, Construction Management, 3/2010-12/2012:**

*"My payments per month are estimated at \$350 for federal loans and \$650 for private loans. I cannot in any way afford these types of payments. I'm struggling to survive on my associates degree and struggling to figure out how to pay for a bachelors degree that I can't use. Every time I call my loan providers to try to arrange a decent payment amount, I'm always given some astronomical payment amount that I cannot afford. [ ] Every month I watch with absolute horror, the effects this is having on my credit, my chances of ever owning a home, being debt free or even landing a job that checks your credit score."*

**42. [REDACTED] (ID 4442), Indiana-Indianapolis, 6/1996-2/2002:**

*"I've basically had to go completely off the grid and stay off the grid because I could not get a good job with student loan debt showing up when companies would do a pre-employment credit check, and I lost out on housing opportunities because of student loan debt showing up on credit"*

*reports, and forget about ever applying for anything where a credit check was part of the process because it was nothing but losing opportunities and getting harassed constantly by debt collectors any time I did have any small achievement. My life was over because of student loan debt that I shouldn't even have because it was a scam and I was powerless to fight against this big demanding giant."*

**43. [REDACTED] (ID 8739), Indiana-Indianapolis, computer networking systems technology, 1/2000-3/2002:**

*"I'm living paycheck to paycheck trying to make ends meet. My credit score is basically in the pits. I can't see an end to the black hole in my financial welfare."*

**44. [REDACTED] (ID 7737), Indiana-Newburgh, Criminal Justice, 6/2006-3/2010:**

*"My "debt to income" ratio is SO high, I cannot own my own house, or secure any type of loan. I have a car loan only because I had a cosigner then refinanced years later. I have been turned down for credit cards and rental agreements. It has severely affected my credit score and I am forced to keep it in forbearance or deferment because the 'minimum payment' requested is more than a house payment each month. There's NO way I can pay that, AND I work two jobs!!!!!"*

**45. [REDACTED] (ID 8525), Indiana-South Bend, Visual Communications, 6/2009-6/2011:**

*"My credit score is severely impacted because I have defaulted on the private loans."*

**46. [REDACTED] (ID 8253), Kentucky-Louisville, 3/2010-10/2011:**

*"My student debt is ruining my credit score. Each time I pay somehow the payment is denied yet my credit score still takes the hit."*

**47. [REDACTED] (ID 2560), Louisiana-Saint Rose, Computer Networking Systems, 4/2009-10/2010:**

*"It has affected my credit score. I was ignorant of credit and how it worked when enrolling, since my parents are also blase' to credit. I want to have good credit, to help me get a car and a house like a normal person, I never wanted this. I had no idea."*

**48. [REDACTED] (ID 8090), Louisiana-Saint Rose, Network Systems administration, 10/2010-5/2014:**

*"Messed up my credit score and ability to rent a decent habitation."*

49. [REDACTED] (ID 8102), Louisiana-Saint Rose, 9/2006-5/2008:

*“My credit score is too low to apply for any type of housing loan. As I am not working in my field, my current job pays \$1 above minimum wage.”*

50. [REDACTED] (ID 9555), Maryland-Owings Mills, Multimedia, 9/2007-5/2009:

*“I’ve been having difficulty repaying my loans that my credit score has been negatively effected.”*

51. [REDACTED] (ID 9189), Massachusetts-Wilmington, Computer Network Systems, 9/2007-6/2010:

*“The student debt has completely ruined my credit. I do not have a method to pay the \$400-\$500/M Naviant wants for the \$50000 in debt that was fraudulently placed on me. That kind of payment would leave me without food, gas or clothes for my family. [] My credit cards have cut my limits or increased interest rates do to my impacted credit score. My last auto purchase also was impacted and I had to take a sub-prime loan in order to make the purchase. I almost was not approved.”*

52. [REDACTED] (ID 8797), Massachusetts-Wilmington, Computer Science, 9/2009-6/2011:

*“Well to start my credit score has been hurt exponentially. I have to divert resource that would otherwise go to food, housing, clothing etc. to pay for the loans. There have been time where I just don’t make the payments just because I don’t have the money to make the payments.”*

53. [REDACTED] (ID 7707), Michigan-Canton, Visual Communications, 7/2007-11/2009:

*“Where this turns into a nightmare for me is how a fantastic credit score can even be applied. I may have damn-near the best credit score of my entire family (700+) but absolutely nobody will work with somebody with the amount of debt that I have. I have tried applying for mortgage loans as a co-signer for my mother. I have attempted to live on my own or with roommates by signing up for apartments across the south-eastern region of Michigan. I have attempted applying to payment plans for vehicle repair and home repair. I have been turned down at every single opportunity due to none of it being possible when the institution discovers the amount of mandatory payments being made to my loan handlers. I can not afford to save even one dollar to my name and have absolutely no way of utilizing the credit score that I have built up because the debt I currently owe does not allow it. My fantastic credit score is literally useless to me.”*

**54. [REDACTED] (ID 8232), Michigan-Canton, 4/2010-8/2010:**

*“I have over 10k of debt and i was only at ITT for 1 semester! Way over priced. Now my credit score cant even buy me a house let alone rent one. Im a father of 2 kids my wife working 14 hours a day to provide for us and its still not enough.”*

**55. [REDACTED] (ID 5405), Michigan-Canton, Criminal Justice, 11/2010-12/2012:**

*“[I]t has prevented my credit score from going up, it has cost me a job with the TSA due to the debt was so high, that’s why I went to school to get a job like that.”*

**56. [REDACTED] (ID 9240), Michigan-Canton, Computer Networking Systems, 7/2004-8/2007:**

*“I have over \$100,000 in student loan debt, which is a huge red flag against my credit score.”*

**57. [REDACTED] (ID 8847), Michigan-Dearborn, Computer Networking Systems, 9/2009-9/2011:**

*“It put a hurting on my credit score, stopping from purchasing almost everything with out a cosigner.”*

**58. [REDACTED] (ID 7351), Michigan-Troy, Network Systems Administration, 8/2015-6/2016:**

*“The student loan debt had adversely affected my credit score and is stuck with me for life.”*

**59. [REDACTED] (ID 8871), Michigan-Troy, Computer Information Systems, 9/2004-6/2006:**

*“This debt has negatively effected my credit score resulting in me paying significantly higher interest rates. I have on more than once occasion almost lost my home due to interest rates and the inability to obtain credit lines.”*

**60. [REDACTED] (ID 7012), Michigan-Troy, Information Technology - Computer Network Systems, 8/2005-2/2008:**

*“I lost my home I had lived in for 8 years with my wife. We had to declare bankruptcy and move into a small rental. This has made it my credit score a mess which in turn has raised all my auto insurance rates and made getting any type of credit nearly impossible.”*

61. [REDACTED] (ID 8562), Michigan-Troy, Digital Entertainment and Game Design, 9/2006-6/2010:

*“My student loans were bought by the department of education and federal government and because I had trouble paying my loans because I was either unemployed or working part time they defaulted and my credit score dropped. I am trying to fix my my credit score but now I am paying \$500 a month on my student loans, I still live with my mom because I can’t afford my own place. I have a parent plus loan that I am desperately trying to pay off and because of that my mom can’t refinance her house so she is stuck paying a higher house payment than she should be.”*

62. [REDACTED] (ID 7344), Michigan-Troy, Computer and Engineering Technology, 1/2002-6/2004:

*“[I]ts a huge dark cloud hovering over me every day. My credit score is very low, because I had fallen behind in payments and now, even though I have not missed a payment in over two years, my credit score has not improved.”*

*“The hit to my credit is horrible. I cant even get a credit card.”*

63. [REDACTED] (ID 8573), Michigan-Troy, Computer Electronic Engineering., 12/2007-7/2008:

*“My credit score has been horrible, I havent had a credit card sent in the mail for 10 years.”*

64. [REDACTED] (ID 9135), Michigan-Troy, Computer Networking Systems (cns), 9/2010-6/2012:

*“It has by hurting my credit score and putting me into high loans I can’t afford to pay.”*

65. [REDACTED] (ID 5154), Michigan-Troy, Computer and Electronics Engineering, 9/2001-12/2003:

*“My credit score has greatly suffered due to too high of a debt-to-income ratio. As a result I have been denied loans for automobiles and any sort of new credit cards that could possibly help to rebuild my credit.”*

66. [REDACTED] (ID 7051), Michigan-Troy, 9/2009-5/2011:

*“The tremendous debt from ITT Tech has ruined me financially. My credit score has tanked into the low 400’s and I cannot obtain another loan to further my education. The impact has been catastrophic on a personal level and has caused significant stress and depression.”*

67. [REDACTED] (ID 8121), Michigan-Wyoming, Criminal Justice, 4/2008-5/2011:

*“This debt [] has also very negatively affected my credit score, impeding me from the possibility of purchasing a home, among other things such as paying more for insurance, etc.”*

68. [REDACTED] (ID 6963), Michigan-Wyoming, Criminal justice, 6/2010-12/2012:

*“Unable to pay loan due to high interest, fell into default, now on garnishment, student loan killing my credit score.”*

69. [REDACTED] (ID 5791), Minnesota-Eden Prairie, Information Technology, 8/2007-12/2008:

*“I am trapped in an endless cycle of payments and my debt to income ratio caused by these loans is preventing me from being able to buy a house. I would be able to with my income if it weren't for these loans. The huge amount of debt also prevented me from finishing with my education. I still don't have a college degree because of it.”*

*“I have a private student loan in collections that I don't recognize and didn't sign for, it's affecting my credit score and I'm currently disputing it. I had a very hard time paying off the huge amounts of private loans that I had from Sallie Mae, and had to negotiate a settlement with them. This and the multiple 120+ day late payment marks on my credit history has greatly affected my credit negatively.”*

70. [REDACTED] (ID 9489), Minnesota-Eden Prairie, 12/2004-9/2007:

*“My loans are in collections, i cant afford them being a single parent. And my credit has suffered.”*

71. [REDACTED] (ID 9127), Mississippi-Madison, 6/2009-6/2011:

*“I cannot find a home, my credit score is in the 400s.”*

72. [REDACTED] (ID 8296), Missouri-Arnold, 9/2005-12/2009:

*“I, at one time, had almost perfect credit and after not being able to afford all of my loans, I'm left with a tarnished credit. I had a credit score of 480 at one time. I have worked with my loans companies and now can afford the interest only payments. This means I will never really get to pay off any of my debts as I have so many. I've had to rely on my parents credit to get new cars if I've needed them. As well if I needed maintenance done to the car that cost too much. I will probably never be a home owners so I'm stuck paying higher rent than what I could by a home for.”*

**73. [REDACTED] (ID 7911), Missouri-Arnold, Software Applications Development, 6/2009-6/2012:**

*“I have a significant amount of credit card and health related debt that I should be paying off instead of this loan. My credit score is under 450 currently because of my debt.”*

**74. [REDACTED] (ID 7295), Missouri-Arnold, Game design, 1/2006-1/2010:**

*“I have over 70000 dollars in student loan debt affecting my credit. I have many bills that make it impossible to pay it off, which results in low credit score and near impossibility getting any kind of home/auto loans or credit cards. I will likely have to file for bankruptcy just to handle even part of the loans.”*

**75. [REDACTED] (ID 5558), Missouri-Earth City, Computer Technologies, 1/2008-1/2012:**

*“My inability to pay such high payments thanks to the predatory lending of ITT tech has left me with not only almost 100K in debt, but completely ruined my credit score, and credit history. I have a high interest rate on my car, and I cannot get approved for a home loan. This has put any family planning on hold. It depresses me knowing that I will have this hanging over my head probably past retirement, if I can even retire due to these loans. Almost half of my monthly income is supposed to go to students loans. Every month I have to decide which to pay; student loans, or other things like utilities, food, rent. And I have to rent because i cant buy, which is more expensive, and im missing out on building equity.”*

**76. [REDACTED] (ID 8148), Missouri-Earth City, Software Application Programming, 9/2006-6/2008:**

*“The student loan debt I have accrued has negatively affected my credit score so much that it is nearly impossible for me to purchase a house. My debt to income ratio is completely out of whack due to the loans for an education that I didn’t finish due to the schools incompetencies.”*

**77. [REDACTED] (ID 8867), Missouri-Earth City, 11/2004-9/2005:**

*“Interest has accrued, my credit is not good. I was afraid to get married because I didn’t want my student loan debt to hurt my husband’s credit score.”*

**78. [REDACTED] (ID 2544), Missouri-Earth City, Visual Communications, 6/2008-11/2011:**

*“\$46,202 outstanding principal plus \$7,235 outstanding interest. That doesn’t include the \$10,000 Peaks Private loan at 30% interest. This has ruined my credit and ruined any chance of*

*me getting another student loans since ITT completely depleted it and it also ruins my chances of getting any other type of loans.”*

**79. [REDACTED] (ID 7812), Nebraska-Omaha, Criminal Forensics Technician, 3/2011-6/2015:**

*“I can’t get a job in my field because they do credit checks. I can’t better my life because I am financially unable to pay due to not having a job.”*

**80. [REDACTED] (ID 7467), Nebraska-Omaha, 3/2007-8/2009:**

*“Navigate to go over the loans and when I went to go trade my car in about a month ago I found out that in seven of the loans are in default and I had no idea that they were in default so they were sitting there for about 9 months I believe collecting interest and ruining my credit and my credit dropped down to 8300 because of this and I can no longer get a car loan I have to go to a Buy Here Pay Here site to get a car. I cannot even go get an apartment anywhere in my city of Omaha Nebraska because my credit is so low so I am stuck living at my parents house until I can get my credit back up to get my own place.”*

**81. [REDACTED] (ID 9674), Nevada-Henderson, Information Technology Multimedia, 9/2005-9/2007:**

*“Graduating when I was 18 and not being able to get a job within my field, and not getting the salary I was promised at the beginning of the program really put me in a rough spot that I still struggle with almost 10 years later. I’ve been unable to take out auto loans, private loans to fund a better education, credit cards, and much more. I’ve been stuck in a hole I can’t get of because of ITT Tech.”*

**82. [REDACTED] (ID 9525), Nevada-Henderson, Digital Entertainment and Game Design (DEGD), 9/2005-6/2009:**

*“Because I was saddled with a now ~50k dollar debt with little job opportunities I have almost no credit to speak of. I’ve managed to keep it mostly at bay through forbearance but I also have basically been forced to stay with my parents because I have not been able to get a job.”*

**83. [REDACTED] (ID 9160), Nevada-Henderson, 9/2007-6/2012:**

*“[M]y credit score is terrible because of all the debt I received attending ITT-Tech. Before I married my wife her credit score was flawless. As soon as we got married her credit score drop because of the affect my student loan had on my score. We were unable to be approved for a car loan at a low interest rate and our debit to income ratios was uncontrollable.”*



**84. [REDACTED] (ID 6142), Nevada-Las Vegas, Information Technology, 9/2007-3/2009:**

*“My credit is ruined and I can not get married. [J]Every time I check my credit score annually and see my student loan debt I get stressed out how much the interest has made it higher & causes me to have anxiety attacks. I always think about it in the back of my mind and how it’s weighing me down in life & future plans.”*

**85. [REDACTED] (ID 2760), Nevada-Las Vegas, electronic engineering, 6/2009-3/2011:**

*“I’m stressed out fighting credit bureaus to get my credit back to where it should be. If I didn’t have these student loans my credit score would be in good standings. I can’t buy a house, I can’t buy a car, I can’t even get approved for a best buy credit card. It is overwhelming.”*

**86. [REDACTED] (ID 8376), New Mexico-Albuquerque, Computer Networking, 12/2007-12/2009:**

*“My student loan debt has been a constant weight on my back that I feel with every financial choice I make. Many of my student loans have gone into default because of the extremely high payments needed to pay these micro loans back. My credit score has suffered on a massive scale which is now preventing me from qualifying for car loans or home loans. The student loans that I am repaying have such a high interest rate that the loan is growing in size with each payment and will never be paid off.”*

**87. [REDACTED] (ID 2658), New Mexico-Albuquerque, 6/2002-6/2004:**

*“My credit score is awful, I can’t buy a house I’m forced to rent fast above my means to pay keeping myself forever stuck in a low income bracket.”*

**88. [REDACTED] (ID 8762), New York-Albany, Multimedia, 9/2009-12/2011:**

*“It has killed my credit score.”*

**89. [REDACTED] (ID 7639), New York-Albany, 1/2009-6/2012:**

*“The debt has affected my life majorly, I have a very low credit score and I can’t get anything because it. I’m a single mother my credit is ruined. [J]I would like to start my own business selling aromatherapy bath products, but I can’t even get a small loan or anything else because of ITT, i feel like I was scammed.”*

**90. [REDACTED] (ID 7930), New York-Albany, Computer and Electronics Technology, 9/2009-6/2011:**

*“Prior to attending ITT I had a credit score over 800, with the massive student loan debt I have missed payments and my score has dropped by nearly 200 points in 5 years.”*

**91. [REDACTED] (ID 7907), North Carolina-High Point, Computer and electronics engineering technologies, 12/2009-9/2010:**

*“With \$30,000 in student loans unpaid for it has ruined my credit. Buying a house regardless of my income is nearly impossible. No matter what I do until this goes away my credit will forever be ruined. Also I have a defaulted credit on my report due to them charging me for classes I never took.”*

**92. [REDACTED] (ID 3766), North Carolina-High Point, Computer Networking, 9/2009-3/2011:**

*“My credit score is really low keeping me from getting certain jobs and any kind of financing. I can’t even get a car without paying cash for it.”*

*“I am unable to get a decent job, unable to go back to school because of student loan debt, unable to finance a car or house, unable to get a credit card, unable to finish my degree; so all-in-all I can’t do anything until this debt is gone.”*

**93. [REDACTED] (ID 7693), Ohio-Hilliard, 3/2014-12/2015:**

*“Its effected my credit score, my fiance want to get a house and start our life together but no bank will approve me.”*

**94. [REDACTED] (ID 8157), Ohio-Hilliard, RN, 12/2014-4/2016:**

*“My credit score is Ruined.”*

**95. [REDACTED] (ID 9246), Ohio-Hilliard, Masters in Business Administration, 1/2013-8/2016:**

*“Credit score has been significantly lowered. I am currently paying husband’s loans back that total over \$20k and not being able to continue Masters, I will need to start paying back my loans soon as well. [] I am afraid that if I have two additional loan payments to make, I will be further and further behind. This will eventually/possibly set off a domino effect of bankruptcy possibilities. The loans can be garnished from wages. That would be incredibly difficult to make ends meet. We have 1 student in college now but will soon have another. This will make it impossible to find a solution out.”*

**96. [REDACTED] (ID 9000), Ohio-Norwood, 11/2005-4/2006:**

*“My credit score is terrible and I have been denied many things in my life because of it.”*

**97. [REDACTED] (ID 8212), Ohio-Strongsville, 9/2008-9/2010:**

*“The loans from ITT have destroyed my credit. I am 35 years old and have nothing because of my horrible credit score. They were supposed to make life better for me financially and I got the complete opposite.”*

**98. [REDACTED] (ID 9475), Ohio-Strongsville, Information Systems Security, 9/2006-6/2012:**

*“Due to student loans, my credit has suffered immensely, I am unable to purchase necessary items to live. I was forced to live paycheck to paycheck with little or no money left over for gas to get to work. I have lost job opportunities that would lift me up due to the level of debt. It has hindered my advancement in my career and as a result my life.”*

**99. [REDACTED] (ID 8999), Ohio-Strongsville, Networking Systems, 9/2007-4/2009:**

*“Because of the debt accrued from ITT loans, I have extensive and growing Credit card, and personal loan debt; I’ve had to live paycheck to paycheck; my debt-to-income ratio is so high that I’m not able to refinance my mortgage, despite not having any infractions with my mortgage company, and my credit score has suffered. Most recently I’ve been a victim of a repayment/forgiveness scam that will take weeks to resolve and possibly losing hundreds of dollars.”*

**100. [REDACTED] (ID 9083), Ohio-Warrensville, Computer and Electronics Engineering Technology, 12/2006-12/2008:**

*“Cant fully pay both loans at the same time one lone is currently in default and has reduced my credit score significantly.”*

**101. [REDACTED] (ID 7451), Ohio-Youngstown, Computer Network Systems, 9/2004-3/2007:**

*“My federal student loans have gone from \$28,564 to \$43,091 that is nearly double what it cost for my degree and that is not including the private loans I had to take out as well. This has had a huge impact on my ability to get ahead in life and pay off debt. This has damaged my credit score.”*

**102. [REDACTED] (ID 2834), Ohio-Youngstown, Criminal Justice, 6/2007-12/2012:**

*“I have a mother with dementia that I have to support along with my own household and other bills. This is hindering me to help my mother to my full potential and also hindering my credit score to where I could potentially find housing for my mother closer to me. At my residence now I could not get utilities in my name, can not receive credit for anything.”*

**103. [REDACTED] (ID 8297), Ohio-Youngstown, Electronics engineering Technology, 7/2010-6/2012:**

*“Due to the lack of pay ,I’m very behind in my payments,this has damaged my credit score[.]”*

**104. [REDACTED] (ID 9007), Oklahoma-Tulsa, 1/2012-4/2016:**

*“I don’t make enough money every month to afford my loan payment and it has effected my credit score so therefore I’m stuck in a vicious cycle and it’s hard to get out off.”*

**105. [REDACTED] (ID 9531), Oklahoma-Tulsa, CCNA, Networking, CNS, Communications, 8/2006-3/2016:**

*“[I]m now in about 45000 in debt, i cant get car loans/home loans/not even a pay-day loan. Even with a solid work history. I now have kids and i am unable to provide them a proper home to live in, due to the shear destruction of my credit and no possible way to pay it back on top of feed, cloth, raise my kids...we live paycheck to paycheck, because of the lack of pay i can get. Also with this horrible fico aka credit score, it makes it 10x harder for me to find employment, thanks to that wonderful background check involving credit scores.”*

**106. [REDACTED] (ID 7949), Oregon-Portland, Project Management, 9/2009-3/2013:**

*“The debt load has worked against me when applying for sensitive jobs. I believe I’ve lost out on two sheriff support jobs as well as one with the Vancouver Police department my deferred debt is seen as poor fiscal management on my part.”*

**107. [REDACTED] (ID 8689), Oregon-Portland, Construction Management, 6/2008-12/2012:**

*“My student loans are nearly double in what I was told. I can’t make the monthly payments alone. This debt has made me loose car loans and home loans for my family. I even lost a job because of my student loan debt showing up on my credit report.”*

**108. [REDACTED] (ID 7500), Pennsylvania-Harrisburg, 9/2010-6/2012:**

*"I have a credit score below 500. I have not had steady employment so my loans have defaulted. The whole purpose of attending school was so I could obtain substantial income from reliable employment and I have neither. I am currently homeless and unable to even get approved for an apartment due to my credit score and low income."*

**109. [REDACTED] (ID 9584), Pennsylvania-King of Prussia, 3/2006-5/2009:**

*"I have never been able to make enough to pay my student loans in a consistent basis. My credit score is on the floor and I live pay check to pay check."*

**110. [REDACTED] (ID 9012), Pennsylvania-King of Prussia, Architectural Drafting and Design, 6/2009-6/2011:**

*"My credit score suffers and I feel like I got myself in a hole for life."*

**111. [REDACTED] (ID 8822), South Carolina-Columbia, Criminal Justice, 3/2010-6/2012:**

*"Well the debt has affected my life in several ways one by my credit score being affected due to the high amount and not having the funds to make the payments. I feel like that is life changing and altering in itself."*

**112. [REDACTED] (ID 5425), South Carolina-Greenville, IT-Multimedia, 12/2007-12/2009:**

*"The debt has caused my credit score to drop to the point I cannot buy a car, a house, or even find an apartment. My credit score is around 520 because of it. The ONLY reason I have a car right now is because of my grandmother who raised me as my legal guardian, passed away, and I was able to use the money from her estate to buy myself a car. [ ]Applying for bankruptcy will not help me because the student loan debt will not diminish, therefore will not help my credit. I cannot afford to make the minimum payment on my loans."*

**113. [REDACTED] (ID 8569), Tennessee-Cordova, 1/2012-6/2013:**

*"I have a poor credit score resulting me not being able to apply for things that I need in life."*

**114. [REDACTED] (ID 8852), Tennessee-Knoxville, Project Management, 5/2008-6/2012:**

*"The debt has completely killed my Credit Score. I currently have a Bachelors degree and have more debt than students coming from a local college who have Masters degrees in the same and*

*higher fields. I can honestly say that I don't know if I'll ever be able to pay the debt at this time. Not to mention the fact that my degree is now worthless."*

**115. [REDACTED] (ID 9145), Tennessee-Knoxville, Visual Communications, 4/2007-1/2010:**

*"Lack of loan repayment affecting credit scores. Cannot get credit to purchase vehicles or a home due to amount of student loan debt."*

**116. [REDACTED] (ID 8922), Tennessee-Memphis, 11/6-3/11:**

*"My credit score has taken a bad turn. I can't even get a loan. Cause these loans. I can't even get a descent place to live cause my credit due to I can't pay my student loans."*

**117. [REDACTED] (ID 8277), Tennessee-Memphis, Software Development, 8/2011-11/2013:**

*"Stress of not being able to pay back loan had to file bankruptcy because reported I defaulted on my loan with them when I was instructed by the school to drop a semester because of family problems and come back next semester fo)owing . Messed my credit score up."*

**118. [REDACTED] (ID 9657), Tennessee-Nashville, CEET, 1/2006-1/2008:**

*"Credit scores,I'm trying to pay what I can but they expect 6 to 700 a month so I'm in default or delinquent allot which is reflected in my score,and when navigation starts pushing I have to try and pay more to them making me late on other loans then I get late notices ,it's a vicious cycle been nice if I was making 90k a year like I was told."*

**119. [REDACTED] (ID 8844), Tennessee-Nashville, Digital Entertainment and Game Design, 5/2005-9/2011:**

*"I have also been constantly turned down for jobs and APARTMENTS that require credit checks. Just recently I was declined for a clerical position because of my low credit rating. Luckily the church I go to was more than willing to take on me on as their IT person and pay me peanuts to keep from going hungry. If it wasn't for them, I'd still be completely unemployed, depressed, and a broken man."*

**120. [REDACTED] (ID 8368), Texas-Arlington, Information Systems Security, 6/2007-3/2012:**

*"Looking to purchasing a house and can't do so since I am practically already paying for one because of the amount of my debt caused by ITT. Unable to even purchase a car or even anything that uses credit scores due to my student loan debt."*

**121. [REDACTED] (ID 7948), Texas-Arlington, Computer Aided Drafting and Design, 7/2005-7/2007:**

*“Being led to believe that I was 100% paid for at time of receiving my degree and not worried about having to pay for a loan that I didn’t know I had, has caused a good amount of stress. Paying this “loan” has forced me to live at home under my parents roof and not on my own as I should be. This has also put stress on my parents worrying about my credit score to help ensure I have the life that I deserve and make it through life.”*

**122. [REDACTED] (ID 8884), Texas-Arlington, 12/2006-12/2008:**

*“I am 31 years old and I had to move back home with my parents because my student loan debt won’t allow me to purchase a home. My inability to repay at times caused my credit score to suffer. Couple that with the fact that I make barely enough to keep myself going[.]”*

**123. [REDACTED] (ID 8717), Texas-Houston West, Information Systems Security, 6/2008-7/2012:**

*“I have been turned down for applying for rental homes, purchasing cars and applying for any new credit due to the amount of debt i incurred at ITT. My debt to income ration has been skewed ever since i graduated and cannot provide for my family accordingly. My dream of owning a home is exactly that, a dream because i don’t earn enough to offset my student loan debt to apply for a house.”*

**124. [REDACTED] (ID 9453), Texas-Houston West, Electrical Engineering Technology, 6/1997-5/1999:**

*“Low credit scores and high loan debt has stopped me from home and car financing. Higher interest on loans.”*

**125. [REDACTED] (ID 8402), Texas-Richardson, Computer Networking and Administration, 10/2009-12/2011:**

*“The student debt I have accrued from ITT-Tech has severely hurt my credit score and out me in a financial burden that I see not end from though 1/3 of my pay goes to trying to pay these loans. The Peaks loan is ridiculous with the high interest rates and the mountain of debt I am trying to pay.”*

**126. [REDACTED] (ID 9615), Texas-San Antonio, 2/2007-10/2007:**

*“I have anxiety about trying to figure out how to repay this amount. I can’t borrow any money due to my credit score. I had to pay a very high interest rate on a car loan in order to get approved for a car loan. I cannot afford to continue to lower my credit score because of this loan.”*

**127. [REDACTED] (ID 6635), Texas-San Antonio, 10/2010-3/2013:**

*“The loans have affected my credit score extremely badly to the point where I have the lowest possible score that could be reached. Because of the amount only time will tell until I have reached an average score. I am discouraged as to how I am going to move on only making a salary any restaurant manager could make without an education.”*

**128. [REDACTED] (ID 2850), Utah-Murray, Information Systems Security, 7/2004-11/2009:**

*“I pay double for my car insurance with a perfect driving record and have been denied for dozens of loans. I had to pay hundreds of dollars extra to get into a tiny apartment and I stand to lose even that if my wages are garnished, leaving me homeless.”*

**129. [REDACTED] (ID 8101), Virginia-Richmond, 3/2010-3/2011:**

*“It has given me a very low credit score, I can’t get a house with my spouse and the car were were able to get is horrible with the interest rates because of my credit.”*

**130. [REDACTED] (ID 8647), Virginia-Springfield, Computer Networking Service, 3/2004-3/2006:**

*“I did not have a ton of credit before my loans, but what I had was excellent. Now my credit score is very poor and I am unable to get loans for things like cars, mortgages. I am unable to rent in certain apartment homes, once they see my credit score, I am denied.”*

**131. [REDACTED] (ID 9372), Virginia-Springfield, 9/2008-12/2010:**

*“My credit score is drop I’m having hard time to pay off debit.”*

**132. [REDACTED] (ID 5986), Washington-Seattle, Criminal Justice, 9/2007-6/2010:**

*“I cannot get my credit score higher and I have constant calls from debt collectors and being harassed when I have made it clear that I am unemployed and have no money. It is also making it hard for me to get loans for a real college so I can continue to higher degrees. I can’t even raise my card limit.”*

**133. [REDACTED] (ID 9095), Washington-Seattle, Networking Administration services, 11/2013-9/2014:**

*“I am barely making ends meet. It is completely destroying my life and future. I am in a situation that I can not rent an apartment because of this loan. I can’t buy a car because I do*



*not have the cash to put down up front. My credit score is so low because of it. It is effectiing me mentally more than anything. I feel I have no voice to be hear. Even if I made a mistake I was American always to have second chance.”*

**134. [REDACTED] (ID 8154), Washington-Spokane Valley, Information Technology - Multimedia, 9/2006-12/2008:**

*“\$54,000 in debt. No way to pay it back. Being stuck at below poverty level, unable to go back to school, pay my loans or even move beyond this, because my credit score is affected by the astronomical amount of student debt I have.”*

**135. [REDACTED] (ID 4173), Wisconsin-Green Bay, Multimedia, 6/2005-12/2007:**

*“I’ve had my credit ruined because I wasn’t able to pay my student loans. Even through payment plans, I still owe a huge amount of money for my ITT ones, and they generate more in interest each month than I can afford to pay. I can’t buy a house, or a car, and I think that the poor credit scores really affected my job prospects when I was unemployed.”*

**136. [REDACTED] (ID 8302), Wisconsin-Green Bay, 1/-1/:**

*“My credit score is terrible and I can get a loan from anywhere to get a decent dependable vehicle to drive to work. I can’t rent a decent place to live, get a good vehicle, and I can’t have the job I want because of my credit. Also my fiancée left me because she wasn’t going to marry me because then my debit would also become hers and drop her credit score.”*

**137. [REDACTED] (ID 5344), Wisconsin-Green Bay, 9/2005-5/2007:**

*“Debt is one of the most stressful things I have ever experienced. Student Loan debt combined with medical bills that I have received that weren’t covered by insurance have led me to conclude that I will never own a vehicle that I know is safe, or my own home. I expect to rent for the rest of my life and have a poor credit score that prevents me from purchasing anything that costs more than a few hundred dollars.”*

**138. [REDACTED] (ID 8285), Wisconsin-Green Bay, 1/2010-8/2012:**

*“Credit score is very low. Can’t get a loan for anything. House, car, even a cellphone.”*

**139. [REDACTED] (ID 8671), Wisconsin-Greenfield, 3/2008-1/2010:**

*“It has a great effect on my credit score.”*

**140. [REDACTED] (ID 8077), Wisconsin-Greenfield, computer drafting and design, 6/2009-6/2011:**

*“My credit has cause denial of auto and rental loans. I also believe I was denied a permanent position do to my credit. [ ] Just this month 9/2016 my credit score dropped by 9 points due to an increase in my student loan balance.”*

**141. [REDACTED] (ID 8344), Wisconsin-Greenfield, Computer Network Systems, 8/2005-5/2010:**

*“I need a home for my children. I currently live in a two bedroom apartment with a 15 year old and a 2 year old. The main reason stopping me is the student loan that weighs so heavily on my credit score. I maintain all my other bills, I am not in credit card debt either. I can’t get a car loan as well and I’m on the bus.”*

**142. [REDACTED] (ID 8742), Wisconsin-Madison, Associate of Applied Science in Criminal Justice, 3/2010-6/2012:**

*“It has heavily impacted my credit score which now prevents me from becoming a home owner and limits me access to credit that I deserve or that I try to apply for. Before enrolling in IBR, I was unable to make any payments towards my loans because I didn’t make enough money too.”*

*“This has been a constant struggle in my life as I am still so young and already \$40,000+ in debt from student loans. My credit score is poor and I can’t get ahead in life because of that. I cannot provide for my family as I would like to because of the debt.”*

**143. [REDACTED] (ID 8401), Criminal Justice, 11/2006-6/2011:**

*“Because of this I lost my car, had to move out of my home because I couldn’t make my house payment, my credit score is completely ruined. For the rest of my life I can not provide better for my family because the best I can do is a part time security guard job that is mostly seasonal. I’m driving a 20 years old car with an oil leak, can’t get a loan on a new car that fits my family needs. Why? Because I decided to further my education with ITT Technical Institute.”*

**144. [REDACTED] (ID 9371), Electronic and Computer Engineering, 6/2013-10/2014:**

*“The debts from my student loan is constant affecting my credit score dropping it down even lower every month. Couldn’t apply for loan even if I wanted to.”*

**145. [REDACTED] (ID 2743), Multimedia, 1/2006-1/2011:**

*"I am unable to pay my debts which has affected my credit score very much and have made it hard to get loans for vehicles and other things, the amount that they want you to pay a month is astronomical and is not feasible at all."*

**146. [REDACTED] (ID 9586), 8/2009-12/2011:**

*"Because of the miscommunication And misleading information my student loans are sky high and with no job being able to be obtained with the degree I received. I can not afford to pay monthly payment. Therefore I keep accumulating interest making it impossible to pay it, because of it. My credit score has definitely been hurting me in my personal life. Not being able to purchase a car, or loan for house or even a credit card."*

**147. [REDACTED] (ID 3769), Information Systems Administration, 6/2008-9/2011:**

*"I cry constantly because I am at the end. I am 48 now and cant go back to school and I will probably never pay off this debt in my life time. My credit score is under 450!"*

**148. [REDACTED] (ID 8552), Criminal justice, Electrical engineering, 9/2008-3/2009:**

*"My student loan debt from ITT tech has affected my life dramatically. It has affected my credit in having a poor score, which is hard to get any loans, credit cards, etc. [M]y credit score is poor which dosent fit well in life and its hard for me to get approve for credit. Always get denied credit."*

**149. [REDACTED] (ID 9332), 12/2012-3/2015:**

*"My credit score has dropped. I currently do not have employment and can only get a mediocre job that pays 10.00hr max. I have 4 kids, so I don't have the money to pay for the loans that were used for a useless education."*

**150. [REDACTED] (ID 9530), 11/2006-11/2010:**

*"I cant get a job some jobs look at my credit, cant get a new car, a house, cant get credit cards, if i wanted to purchase a new bed for my children and pay payments most places look at credit,my credit is detroyed, im on verge of garnishments and taxes taken, i filed for bankruptcy but that didnt matter, no matter what you cant do nothing with outstanding loan debt. I cant get nothing."*

151. [REDACTED] (ID 4255), 1/2010-5/2012:

*“Low credit score. Can’t stay above water. Affects me being able to buy a house or it was hard for me to get into a car. I have then in deferment, but I live paycheck to paycheck. I have no idea how I will pay for them when that is up.”*

152. [REDACTED] (ID 9241), Software Development, 8/2014-9/2015:

*“I have accrued about \$25,000 in debt and it’s taking a toll because I am having trouble finding a job in my field or even a job that pays enough to pay off my debt and it’s affecting my credit score to where I can’t get a car or apartment.”*

153. [REDACTED] (ID 9402), 6/2010-6/2012:

*“I have not been able to further my education with high student loans in deferment. It has also affected my credit score.”*

154. [REDACTED] (ID 8363), Multimedia, 6/2007-11/2009:

*“ITT Tech left me with a large amount of student loans and I did not even finish school. I struggled for years to make payments for the loans, but due to the high values and high interest rates I was almost always late on payments and never in full. In turn, my credit suffered for years and I’m still working to bring myself out of this.”*

*“Due to being unable to pay student loans, my credit suffered. With poor credit, I was having a difficult time locating a place to live, get a vehicle, and move on in life, which has created a great deal of stress. I had issues when looking at jobs, as credit scores are considered for most government or contractor jobs, which is the most common in the area. While I managed to finally secure a job, it was at no help to ITT Tech and if I want to advance any more I need to restart my entire degree.”*

155. [REDACTED] (ID 7036), 9/2005-9/2007:

*“I have participated in debt consolidation. My credit score is low. My marriage is in danger because of constant stress of how we are to pay for everything.[] Thus burden has forced me to have to retire from the military because I had my security clearance revoked and could no longer serve my country. I have emotional and physical damage because of this.”*

156. [REDACTED] (ID 2730), 1/2011-1/2012:

*“My credit is destroyed (432) and I can’t get a loan on a new work truck to provide for my family. I can’t get a loan on a house so I have to pay high rate rent. I can’t go back to school because I can’t afford it and all of my credits are nontransferable.”*

**157. [REDACTED] (ID 2796), Computer and Electronic Engineering Technology, 8/2002-8/2004:**

*“My credit score is always affected causing me to get sub prime car loans. I already couldn’t afford to pay on the student loans, and then got hit with a higher car payment while not making enough money to put food on the table.”*

**158. [REDACTED] (ID 9271), 1/2009-1/2011:**

*“My financial debt isn’t allowing you to move on with your life-buy a house and trying to get married. I keep failing behind on my payments and hurting my credit score. I have been denied trying to get loans.”*

**159. [REDACTED] (ID 8706), 9/2008-7/2012:**

*“The student loans is messing up my credit score.”*

**160. [REDACTED] (ID 9695), 9/2012-1/2015:**

*“My hard work and 2 years of my life I dedicated to school was for nothing. I call schools daily and am let down. I can’t afford to start all over again. At this rate I will be paying off loans until I’m 80 just to finish my bachelor’s let alone get my Practitioner as planned from the start. They lied to get me in the door and then closed campus leaving me to feel defeated and try and fix what they did. My credit score has dropped and I’m constantly struggling to not give up.”*

**161. [REDACTED] (ID 9013), Business Administration, 7/2015-9/2016:**

*“I have two children and a \$9 an hour job. I was hoping that with a business degree that I would be able to pull in more than \$17k a year. Now I have thousands of dollars in school loans that I cannot afford and will probably never be able to repay. Not only that, but these loans, quite literally, suck the life out of your credit score. I’ve worked so hard to get my credit back up after a horrible marriage only to have a liar of a school ruin it again.”*

**162. [REDACTED] (ID 9053), 3/2003-12/2012:**

*“I keep taking hits on my credit score because I cannot afford to make the amount of money they want from me every month. I also have a family to support. No end in sight.”*

**163. [REDACTED] (ID 9294), 3/2007-5/2008:**

*“Loans are affecting my credit score. Can’t afford to pay what they are asking for monthly payments.”*

**164. [REDACTED] (ID 8887), Computer and Electronics Engineering Technology, 9/2003-6/2005:**

*“My credit score has been ruined for years of collections activity.”*

**165. [REDACTED] (ID 9504), 9/1996-12/1996:**

*“[T]his has caused me a huge debt it affects my credit score severly damanging it to the point it affects my lifestly that i now live in poverty..and has put my mental health in severly issues..stress axity depression because of this ridiculous fraudulent school.”*

**166. [REDACTED] (ID 8240), Criminal Justice, 3/2006-6/2010:**

*“I owe a total of about \$160,000. This has stopped me from getting a top secret clearance and cost me several careers. When they all come off of forbearance I will not be able to pay my living bills and these. They will default and my credit score will suffer.”*

## EXHIBIT 22

**1. [REDACTED] (ID 8301), Alabama-Bessemer, Information Security Systems and Technology, 6/2005-8/2009:**

*“Harassing phone calls from Sallie Mae demanding repayment of loans i cannot afford to pay. They will call day and night and are very rude for example telling me to cut off my cable and internet so i could afford to pay them.”*

**2. [REDACTED] (ID 5814), Alabama-Bessemer, Digital Entertainment and Game Design, 1/2003-1/2007:**

*“The stress on myself and my family when I have been called by debt collectors demanding money that I didn't have put a large strain on my marriage. I was told by the debt collectors that I needed to get the money from my family in order to get caught up. This is not something I was prepared to do as this is my financial burden and not my family's.”*

**3. [REDACTED] (ID 3727), California-Lathrop, Criminal Justice, 5/2007-9/2012:**

*“It has caused my health to crumble my stress levels are to the roof. I had big dreams for myself my family and now I cannot even provide for my family. I am constantly getting calls from collectors I can't pay them when I have no income. I wish I could pay off my loans and have a better situation but that is not the case. [] I had to go to the hospital because I was having a panic attack due to the stress of debt collectors calling and not being able to pay off debt. I have thought of suicide many times that would make this all go away and my family will not have to stress or worry either. Its horrible please help!!”*

**4. [REDACTED] (ID 8010), California-Lathrop, 1/2006-1/2012:**

*“This debt has deteriorated my health has telemarketer harassing me all hours of the day harassing my family harassing individuals of my brother in laws family.”*

**5. [REDACTED] (ID 8393), California-Lathrop, Criminal Justice, 9/2004-10/2005:**

*“I have been harassed by these creditors calling me lazy and threatening to send me to jail. [] I was mental abused by Sally Mae threats. They called me lazy told me to sell my body and they were going to send me to jail. So much more. I was trash all I wanted to do was lived off of the government. It was so bad I seriously thought about suicide I eventually went on meds for this. It caused a hardship in my marriage.”*

**6. [REDACTED] (ID 7047), California-Rancho Cordova, Electronics Engineering Technology, 9/1996-5/1998:**

*“Harassing calls from the lender were the worst. I did contact them when I wanted to rehabilitate my loans and was threatened with garnishment if I didn't pay them \$500/month for six months. At the time I was working retail just to survive and \$500/month hurt so bad.”*

**7. [REDACTED] (ID 5093), California-Rancho Cordova, Information Systems and Cybersecurity, 9/2009-9/2013:**

*“Constant calls and harassing emails from debtors, leading to increased stress which has resulted in poor health and emotional wellbeing.”*

**8. [REDACTED] (ID 5546), California-Rancho Cordova, Multimedia, 3/2006-12/2010:**

*“After taking a position as an IT specialist at Tony's Fine Foods, I was paid \$15 an hour, after speaking with Sallie Mae they made statements that I owed \$800 a month, about 50% of my pay at the time. I informed them there was no way I could make that payment and asked for an IBR plan or another solution in order to lower my payments, I was told my only option was forbearance and I would have to work to increase my income if I ever wanted to come off forbearance. I've never missed payments on any loans I had taken out previously, I always was so careful with staying clear of more debt than I would be able to handle, I had been so careful in life trying to never take a miss step. I never thought collage would be my downfall. In addition, once I get a job I'm still under constant threat of being fired. Sallie Mae split my debt between Navient and Conserve, so now if each company requests debt collection from my employer I can be fired. There is a law protecting if one debt collector contacts the employer but if two make contact there is no legal protection for me.”*

**9. [REDACTED] (ID 9670), California-San Bernardino, Computer Networking, 9/2005-2/2008:**

*“Sallie Mae now Navient is a predator. They harass you day and night bugging fore money. You can make a deal with one person only to have another person call you the next day asking again yet not knowing anything about the previous arrangement. [ ] I quickly came to realize it was a lost cause without some kind of employment. After it was a no win situation I stopped even trying to work with Navient and just started avoiding them because there was nothing else I could do.”*

**10. [REDACTED] (ID 7524), California-San Diego, Game Design, 4/2005-11/2008:**

*“My debt is almost \$90,000 for a 3.5 year education. My credit score is shot. I will never be able to own a home. Sallie Mae/Navient has called my work repeatedly. Let messages with my boss and other coworkers. Called my family about my debt, asking them questions about me. [ ] I*



*get extreme anxiety over my student loans. I have insomnia and every time my extension rings at work I'm afraid it's them hounding me."*

*"Sallie Mae/Navient has called my work repeatedly. Let messages with my boss and other coworkers. Called my family about my debt, asking them questions about me."*

*"I get extreme anxiety over my student loans. I have insomnia and every time my extension rings at work I'm afraid it's them hounding me. I am waiting for my wages to be garnished and to be sued for non payment."*

**11. [REDACTED] (ID 7329), California-San Dimas, Computer Networking Systems, 1/2006-1/2008:**

*"I have at least 5 calls a day from Navient collectors calling to harass me into a repayment plan I can't afford. For a degree I can't get a job with. I had to file bankruptcy and I am continually burdened by the debt and the anguish I have for working a hard as I did to obtain the degree I applied myself for only to find it to be worthless and downright demeaning to my future success."*

**12. [REDACTED] (ID 9485), California-Torrance, Computer Electronics Engineering Technology, 12/2010-12/2012:**

*"I have been reported to a collection agency for a private loan as a result from what the school called: "Temporary Credit" and had to pay costs out of pocket to avoid serious credit withholdings."*

**13. [REDACTED] (ID 2627), California-Torrance, 1/2007-1/2013:**

*"I can't repay I owe over 50,000\$ in debt I have people harassing me every day now."*

**14. [REDACTED] (ID 5859), California-West Covina, Automated Manufacturing Technology, 9/1994-6/1997:**

*"15 years of harassing phone calls and e-mails..."*

**15. [REDACTED] (ID 5328), Colorado-Westminster, Information Technology - Computer Network Systems, 1/2012-1/2013:**

*"Unable to make payments to other bills and constant calling from debt collectors."*

**16. [REDACTED] (ID 2626), Florida-Fort Lauderdale, Multimedia/Animation, 1/2002-1/2004:**

*"I receive constant harassment calls from collectors."*

*"I can no longer get any type of credit or loans because of the amount already out there. And instead of it being one lump sum, it looks like multiple loans that I didn't pay back which is a huge red flag for all lenders. This has stressed me out because I can't get a loan to buy a house, a new car, or anything like that."*

**17. [REDACTED] (ID 8559), Florida-Fort Lauderdale, 12/2008-12/2012:**

*"Constantly harassed by Sallie Mae/ Navient. When i try talking to them over the phone they are so rude and disrespectful. Due to them, i have had a lot of sleepless nights and even cried because of the unprofessional way of handling things."*

**18. [REDACTED] (ID 7751), Florida-Hialeah, Criminal Justice, 12/2010-4/2014:**

*"[H]aving a hard time living life with private loan company calling every day for the past 10 months telling them about the lawsuit and they don't want to hear it and having my credit score be effected with these loans."*

*"[M]y stress always increasing with these private and federal loans calling me and causing a lot of stress in my family life too my father is on my back about these and he is pissed about them calling every day 4 times a day."*

**19. [REDACTED] (ID 7002), Florida-Jacksonville, Computers/Electronics Engineering Technology, 8/2005-11/2005:**

*"I have [] received numerous harassing phone calls from debt collectors at both my home and at my work."*

*"I've been having a lot of stress in my life because I've been getting numerous letters from debt collectors about the amount and more recently I started getting letters from a company saying they were in charge of the student loan however they had almost tripled the amount that I knew I had leftover from \$7,000 all the way up to 20,000 saying that it was actually part of a loan when nobody has ever said anything about it previously."*

**20. [REDACTED] (ID 8466), Florida-Tampa, Digital Entertainment and Game Design, 9/2004-12/2010:**

*"Emotional an stress pains that I've had to endure for so long has been immeasurable from before I had even graduated. Sallie Mae was calling my aunts, sister, and the grandmother of the person I was dating in order to force me to start paying on loans."*

**21. [REDACTED] (ID 9339), Florida-Tampa, 1/2007-11/2010:**

*"This has ruined my mental state of well-being leading to anger, depression and thoughts of suicide due to debt harassment on an debt that cannot be paid off or even come close to touching*

*the interest. Myself, my mother, grandmother and great aunt are continuously harassed by phone & (Mail: marked & unmarked letters) SallieMae/Navient makes multiple daily violations of the FDCPA. There is no quality of life after ITT. [] This has destroyed my relationship with my grandmother who is my cosigner & has put a large burden on my relationship with my mother.”*

**22. [REDACTED] (ID 8991), Georgia-Duluth, 12/2010-12/2014:**

*“I was the first of my family to graduate from college. I took pride in that idea and now I feel nothing but shame and stress from debt collectors calling. I want nothing to do with the degree I have and will probably never pursue this type of dream again as I question my own intelligence.”*

**23. [REDACTED] (ID 5074), Georgia-Kennesaw, Graphics Design, 9/2005-12/2007:**

*“I’ve not been able to repay my loans and have defaulted on them. I receive multiple calls from collection agencies a day demanding repayment. [] The constant phone calls that I receive from debt collectors are extremely stressful; the collectors have called my family members as well.”*

**24. [REDACTED] (ID 4080), Idaho-Boise, Drafting and Design Technology transferred to Online Business Accounting Technology, 3/2006-5/2009:**

*“I have student loans that are around 40K. I am still unsure where exactly my loans are and who they’re all through. I get harassing phone calls about the debt, along with some of my family members. Constant phones call to my previous employer. Threatened garnishment along with income tax withholdings.”*

**25. [REDACTED] (ID 8582), Illinois-Orland Park, Computer Drafting and Design, 6/2008-6/2009:**

*“I have had to pay off personal student loans to stop harassing phone calls from my short term at ITT Tech. Im a single mother, and we went without to pay these. Im currently a dislocated worker (and single mother) and am unable to pay federal student loans.”*

**26. [REDACTED] (ID 7027), Indiana-Fort Wayne, 1/2011-1/2013:**

*“I’ve lost all hope and the constant phone calls from debt collectors makes me physically ill.”*

**27. [REDACTED] (ID 7562), Indiana-Greenwood, 5/2010-8/2010:**

*“I can’t afford to take care of my daughter. Constant harassment calls from collectors, credit has been ruined.”*

**28. [REDACTED] (ID 8419), Indiana-Indianapolis, 9/2006-8/2008:**

*“The constant calls from debt collectors and the potential of wage garnishment has put undue stress on myself and my wife. We constantly live in the fear of a wage garnishment beginning and having no recourse to stop it. I often have said, I wish I could turn back the clock because if I could I would have never gone there.”*

**29. [REDACTED] (ID 8523), Indiana-Indianapolis, 9/2008-12/2011:**

*“After i wasnt able to pay on loans phone calls had started with harassment that was getting stressful. Receiving phone calls companies claiming they were part of collection agency under ITT and was told them to start paying them. I had soo many phone calls from people claiming they were calling for ITT I did not know what to do.”*

**30. [REDACTED] (ID 9254), Indiana-Indianapolis, 8/2009-8/2012:**

*“I dont know what they did but the payments and intrest on these loans is outrageous my credit is ruined because I can't afford to make payments and support my family I have a special needs son at home so my wife can't work.”*

*“The stress of debt alone is bad enough and you want to pay and can't but then the people at ITT are haunting you on the phone harassing you making you feel ten times worse. I literally had to go to therapy for depression.”*

**31. [REDACTED] (ID 7737), Indiana-Newburgh, Criminal Justice, 6/2006-3/2010:**

*“I am so stressed out about my student debt and the burden that my parents feel being \$99,000 in debt for parent plus loans. My parents live check to check and have many health problems. They are harrassed via phone all the time by Navient and we have been forced to put my mother's parent plus loans in forbearance or deferment as well. The stress my family feels from this "school" is unbelievable. I cry every time we talk about it because there is no way I will ever be able to pay this loan off. I regret every single moment of my life those 4 years. And would do anything to take it back. I wish more than anything that my parents could live out the rest of their lives debt free by having their federal loans terminated. They do not deserve to live into their 60's and on w/ \$99,000 of debt hanging over their heads. Especially when their daughter was never afforded a job nor helped in her future from ITT.”*

**32. [REDACTED] (ID 6703), Indiana-Newburgh, Computer Electronic Engineering Technology and Project Management, 1/2007-1/2013:**

*“I am call at least once a day by a debt collection agency because I am unable to pay at this time.”*

**33. [REDACTED] (ID 2863), Indiana-Newburgh, Criminal Justice, 6/2006-3/20010:**

*"I cry when I talk about my student loan debt. There just seems like there will be no end. When they won't accept a payment I try to arrange as atleast good faith that I'm paying atleast SOMETHING, it just depresses me even more. Medical billers will accept atleast a minimal payment a month, why can't Sallie Mae, DOE, or Navient? Showing good faith should count for something, but all we get in return is harassing phone calls because the payment is what they want. It's literally draining. I just recently started working 3 jobs to atleast try to come up with the payment they want for income based repayment, but I haven't been able to find the time to file the paperwork with all the hours I'm working (example, this week I work 36.5 at my full time job, and 42 hours at my part time job, not counting the 10 I'll probably put in at my 3rd job.) It's exhausting and seems to be non rewarding."*

**34. [REDACTED] (ID 8009), Louisiana-Baton Rouge, Visual Communications, 11/2007-3/2010:**

*"I am harrassed by debt collectors on a daily basis."*

**35. [REDACTED] (ID 8750), Maryland-Owings Mills, Information Technology- Multimedia, 3/2007-3/2009:**

*"I am also getting phone calls and being threatened/harassed daily from debit collectors."*

**36. [REDACTED] (ID 8790), Massachusetts-Wilmington, CEET, 3/2008-3/2010:**

*"Stress and emotional pain cant even explain the harassment I got from ITT-tech and private loan companys calling me everyday asking me for money."*

**37. [REDACTED] (ID 8797), Massachusetts-Wilmington, Computer Science, 9/2009-6/2011:**

*"The phone calls from collections just don't stop. They will offer you deferment for Navient/Sallie Mea, but for the private Peaks loans you were only allowed two or three deferments. Also They never disclosed that Peaks Loans was loan service provider that belonged to ITT-Tech. I found that out from someone in HR who told me not to say anything."*

**38. [REDACTED] (ID 7707), Michigan-Canton, Visual Communications, 7/2007-11/2009:**

*"During the few times of financial hardship that HAVE occurred, I would receive hundreds of phone calls a week by more phone numbers than I could count from employees of Sallie Mae (and now Navient) who were trying to collect on my debts. Explaining the situations of my hardships would do little-to-literally nothing to aid me as I have private loans out alongside my*

federal loans. The employees on the phone would make it very clear that they could not ease up on the amounts that were due every month and that the interest rates were bringing my total amount owed to skyrocketed levels.”

**39. [REDACTED] (ID 5226), Michigan-Canton, Computer Network Systems, 9/2005-7/2007:**

*“I don't want to be a dead beat, I wish I could make enough to not only pay my debts and contribute to my household, but as is I would lose money (having to pay for child care) and likely not be able to pay more than the interest on the loans, it's ridiculous and impossible. The creditors have also called my husband at his place of work, hassling him for money, even when I have specifically requested that they communicate in writing via mailings or email.”*

**40. [REDACTED] (ID 4540), Michigan-Swartz Creek, Criminal Justice, 1/2008-8/2012:**

*“I can't get a job! They harass me daily and my parents! My dad is worried and upset even more because of these people harassing us and threatening us! [I'm depressed and so is my dad who already has major mental issues with PTSD being in Vietnam. He is on disability and can't take this abuse/ harassment anymore!”*

**41. [REDACTED] (ID 4259), Michigan-Swartz Creek, Computers, Drafting and Design, 3/2009-3/2011:**

*“I receive over 20 phone calls a day from the private loan servicer. They also call my place of employment. It is embarrassing. It has put a huge financial strain for me, my wife, and my family.”*

**42. [REDACTED] (ID 8871), Michigan-Troy, Computer Information Systems, 9/2004-6/2006:**

*“Due to ITT's misrepresentation and outright lies I have suffered severe emotional stress. I was treated for depression. I almost lost my home 2 times over the past and even had my car repossessed. Going to ITT for an education was the worst mistake of my life. I am constantly reminded of the mistake I made because Navient calls me several times a day.”*

**43. [REDACTED] (ID 8117), Michigan-Troy, Digital Entertainment and Game Design, 7/2009-9/2013:**

*“I am stuck with an almost 70,000 loan that continuously builds and lowers my credit score as it slowly grows larger with interest. I cannot use their degree nor do I have the skills I need to get a job within that path to repay the loans. Navient calls me multiple times a day and will not stop.”*

**44. [REDACTED] (ID 8129), Michigan-Wyoming, 9/2008-6/2012:**

*"I've had to move and change my phone number because of harassing call at hours."*

**45. [REDACTED] (ID 7771), Michigan-Wyoming, Business Administration, 9/2006-6/2011:**

*"The constant harassment from Sallie Mae/Navient contacting me or my family whom I listed as "references". The calls are non stop and go all day long."*

**46. [REDACTED] (ID 8566), Michigan-Wyoming, Visual Communications, 9/2008-12/2010:**

*"It has destroyed my credit score, I can't take out any other loans, i'm being called constantly, and can't afford to make a student loan payment."*

**47. [REDACTED] (ID 8296), Missouri-Arnold, 9/2005-12/2009:**

*"I have over 107k + in student loan debt that I can provide proof from the websites. I would get calls wanting me to pay 1200/per month which I couldn't afford. I got these calls even after 9:00pm on some times. Sallie Mae would threaten me at times just to try to get the money from me."*

**48. [REDACTED] (ID 3963), Missouri-Arnold, 9/2006-12/2011:**

*"The constant harassing calls have stressed me out beyond belief."*

**49. [REDACTED] (ID 4094), Missouri-Arnold, Computer Electronic Engineering, 3/2005-5/2007:**

*"The collection agencies will not accept the payments that I said I could make every month. I have debt collectors harassing me all the time."*

**50. [REDACTED] (ID 7174), Missouri-Earth City, Software Applications and Programming, 12/2000-3/2003:**

*"I got harassed daily with threats of them saying they would take my house and throw me on the street from Sallie Mae's collection company. I ended up filling for bankruptcy, and shortly afterwards they started again. I never knew about consolidating my loans or anything. I had to pay high monthly payments to the collection companies. [ ]Those calls from the collection companies were horrible. They made it seem like they were going to take everything I had. The people who spoke to me would call everyday, and threaten me. I was younger at the time so I believed everything he said, and got scared."*

**51. [REDACTED] (ID 8332), Missouri-Kansas City, Associates in Network Management, 8/2007-6/2009:**

*"I am having 15% of my wages garnished. Dealt with multiple collection agencies calling at odd hours AND contacting my parents and brother who had nothing to do with the loans nor were they even on the loans."*

*"The collections companies violated Fair Debt Collection rules and contacted family members also provided them with information regarding the loans. They refused to take them off the contact list. This has caused a very large strain on my relationship with my brother. We are virtual strangers at this time."*

**52. [REDACTED] (ID 7467), Nebraska-Omaha, 3/2007-8/2009:**

*"For the past month month-and-a-half I've been dealing with bad credit trying to go to the car lot to get a loan that I am not able to get up and dealing with creditors calling me non-stop debt collectors wanting thousands at one time that I am not able to pay. I told them that I have to pay rent truck payment insurance food electricity gas and they would rather me starve and be homeless and have their money then help me out in any way shape or form I told them at one point I can give them maybe \$10 a month and they refused to take it. My blood pressure is going through the roof I'm doing nothing but freaking out because I know that I'm never going to be able to pay these loans off by the time I'm 50 years old and I'm going to be in debt for the rest of my life because of ITT Tech and Sallie Mae and navient not caring at all just wanted me to get loan after loan after loan and putting me in financial ruins while they make millions and millions of dollars and live the high life I wish I could meet the CEO of ITT Tech because I would hit him in the nuts so he knows what it feels like to live in my life."*

**53. [REDACTED] (ID 9674), Nevada-Henderson, Information Technology Multimedia, 9/2005-9/2007:**

*"I've been getting harassed day and night by collectors that are trying to get me to pay my private loans, even though I've stated numerous times that I'm unable to do so. My friends and family have also received calls regarding the status of my loans."*

**54. [REDACTED] (ID 9085), Nevada-Henderson, Network Systems Administration, 5/2009-12/2013:**

*"[T]hey have begun harassing my father with phone calls saying that "I need to talk to them now," I changed my phone number for this very reason."*

**55. [REDACTED] (ID 9391), New Mexico-Albuquerque, 6/2008-6/2012:**

*"I have been receiving calls from Navient and other student loan agencies. I recently received a letter from Navient threatening wage garnishment. I work a minimum wage job and cant afford*



*to pay without being on the streets. The daily calls and messages to call along with the letters received causes stress and considered harrassment. I feel bad that I cant pay but what is asked is not right with a diminished degree because of ITT Tech not following ethical behavior and causing debt without full disclosure of how much and from where it was coming.”*

**56. [REDACTED] (ID 7616), New Mexico-Albuquerque, 6/2011-12/2012:**

*“I'm constantly harassed by debt collectors.”*

**57. [REDACTED] (ID 6053), New York-Albany, 9/2011-9/2013:**

*“I am now currently jobless, struggling to find a place to work that will pay enough to pay my current bills, and all of my ITT-Tech bills. My mild anxiety and depression is only being made worse, especially now that I receive phone calls from debt collection on a debt that I, realistically, just can't afford to pay.”*

**58. [REDACTED] (ID 6568), New York-Getzville, Computer and Electronics Technology, Computer Networking Systems, 6/2001-9/2004:**

*“I was continually harrassed on a daily basis by Sallie Mae even though I was laid of from work during the recession. My private loans are in collection. I've made a settlement with some shady debt collector that works on behalf of Sallie Mae/Navient called Allied Interstate which I've reviewed and have heard they violated consumers rights in the past and been sued. I let on I had \$7000 and wanted to do a settlement since my loans overinflated more than by double due to interest. Majestically my "loan collection" cost is a little over \$7000 and I didnt see that money go anywhere towards my loan. I think the guy on the phone for the collection company pocketed the money for himself. I had no option but to deal with this place because when I try calling Sallie Mae/Navient it automatically throws me to the debt collector, even if I have a question about my federal loans which are in good standing. Sallie Mae continually charged me a lot of money between me and my wife to put our loans into forbearance during that timeframe when I was out of work.”*

**59. [REDACTED] (ID 7907), North Carolina-High Point, Computer and Electronics Engineering Technologies, 12/2009-9/2010:**

*“Still to this day years later I receive phone calls daily harassing me about ITT Tech.”*

**60. [REDACTED] (ID 9123), North Carolina-High Point, Information Technology Computer Network Systems, 6/2010-12/2012:**

*“The payments and interest rates are so much that my wife and I struggle to make the payments and can barely make the mortgage payment and have something to eat, not to mention the other daily bills that come with life. We have tried to contact the programs about getting some kind of help but they can not offer anything. Peaks loan in particular threatened to garnish wages and*

*forcefully take money if we could not pay. We have payed something to peaks every month, even if it is not the full amount owed. Even though we do this, we are still harassed by phone calls at all hours of the day. Since we are overdue a certain amount on the account we now have to give our bank account number to make a payment when we had just been doing it by credit card. These loans have significantly increased our stress the last 4 years and have made it very hard to survive.”*

**61. [REDACTED] (ID 7773), Ohio-Hilliard, 3/4-3/6:**

*“It has left me nearly penniless and the loan agencies are a step above the mob regarding their tactics to get you to pay. Especially the private loans. I pay 150 a month for my private loans and nearly all of it is interest. I feel they will never be paid.”*

**62. [REDACTED] (ID 7396), Ohio-Norwood, Computer Networking Systems, 7/2006-5/2007:**

*“Navient/Sallie Mae have harassed my siblings and my elderly grandparents.”*

**63. [REDACTED] (ID 9475), Ohio-Strongsville, Information Systems Security, 9/2006-6/2012:**

*“Payments are outrageous and I was forced to consolidate the loans which are reviewed every year and the price is raised again and again. Each year limiting my ability further to provide for my family. Because fo the private loans taken out in my name I am in default and collection agencies would call my place of work asking for me and explaining my situation to others defaming my name to where I was separated from a position due to it. Student loans are never ending and due to interest rates compounding it is a life sentence to take out a loan.”*

**64. [REDACTED] (ID 8228), Ohio-Youngstown, Information Technology - Multimedia, 9/2003-9/2005:**

*“Everyday battles with debt collectors became too much. Finally, i agreed on a monthly payment with the debt collector. The everday stress of knowing ill never pay off the 75,000+ student loan debt is overwhelming and makes it almost impossible to get anywhere in life.”*

**65. [REDACTED] (ID 8545), Ohio-Youngstown, Criminal Justice, 9/2009-12/2011:**

*“I received 7-10 phone calls a day about my loans. I had to get on medication because of my debt. I started to have anxiety attacks multiple times a day because of the stress of debt. It has put such a horrrble affect on heart, mind and soul.”*

**66. [REDACTED] (ID 9067), Oklahoma-Tulsa, Information Systems Security, 8/2006-1/2008:**

*“I am now making income based payments that simply keep Navient/Sallie Mae off my back but does nothing to pay the principal down on my loans. After two years I have to go back and starting paying on these exorbitant loans that I probably won't be able to afford. I have had debt collectors call for the loans I cannot pay right now.”*

**67. [REDACTED] (ID 9114), Pennsylvania-Greentree, Computer Electronics Engineering Technology / Computer Networking Systems, 6/2002-3/2006:**

*“During the first few years out school, there were many times where I underpaid or was not able to pay for my loans, or had to sacrifice not paying something else (utilities, credit cards) in order to pay something on the loan to get the constant calls of the debt collectors to back off for just a month or two before the cycle would start again. I am currently in a good place financial and have been making consistent payments to my loans, but I'm not into year 10 of what was supposed to be a 15 year loan and I've only paid down a third of the total value due to forced missed payments or loan deferments which tacked on thousands of dollars in interest over the last decade.”*

**68. [REDACTED] (ID 9012), Pennsylvania-King of Prussia, Architectural Drafting and Design, 6/2009-6/2011:**

*“It's extremely stressful to be harassed by debt collectors every day, [] I feel like I got myself in a hole for life.”*

**69. [REDACTED] (ID 8202), Pennsylvania-Levittown, Networking, 6/2006-2/2007:**

*“The stress from debt collectors calling daily and the inability to repay loans has had me enrolling in classes for the past 8 years to put off the repayment issue. This should not be a proper way to learn from being scammed by a for-profit education system.”*

**70. [REDACTED] (ID 5425), South Carolina-Greenville, IT-Multimedia, 12/2007-12/2009:**

*“The situation I am in with the loans is extremely stressful. I have been constantly harassed with phone calls from both Sallie Mae and SC Student Loan corporation. I have changed my phone number 4 times since I graduated because of this. I used to get around 10 calls a day from these loan companies seeking to get paid. I have had to completely ignore the debt sometimes because of the overwhelming stress it causes. Me and my wife can't even talk about the loans sometimes because it causes too much stress and friction between us. I have no idea how I am going to pay them back.”*

**71. [REDACTED] (ID 8384), Tennessee-Knoxville, Associate of Applied Science, 7/2006-5/2008:**

*"I am in so much debt and it will never go away! The calls I have received and what they have said was awful! I will never be able to pay back the loans and they just collect more interest which is just more money. [I've thought about killing myself due to the threatening phone calls from the debt collectors. I've had collectors ask me if I had an uncle that was about to die if I could go and ask him if he could write me into his will. I've had them tell me to live inside my means, like i wasn't already homeless because i couldnt pay the loans and a place to live. [ They made me want to die! My sister and brother in law cosigned for me and when i couldn't pay anymore they started getting calls so then my family was calling me on top of the collectors!"*

**72. [REDACTED] (ID 8543), Tennessee-Knoxville, 1/2007-12/2013:**

*"The stress of my husband paying on my loans and that takes money from my kids! Our whole family is stressed! Plus the debt collectors calling my family memebers and the embarrassment of having them call me to tell me a debt collector is calling them over my student loans!"*

**73. [REDACTED] (ID 8382), Tennessee-Nashville, Electronics and Communication Engineering Technology, 1/2005-1/2010:**

*"Loan shark stress and emotional taxing. Harassing phone calls. Daily phone calls. Job interrupting phone calls."*

**74. [REDACTED] (ID 9657), Tennessee-Nashville, CEET, 1/2006-1/2008:**

*"Stress, stress and caused divorce due to my wife's mother co-signing for this junk degree and being harassed to pay when I couldn't, also on next part I can't even get my records to upload them."*

**75. [REDACTED] (ID 8338), Tennessee-Nashville, Criminal Justice, 7/2011-2/2012:**

*"I am harassed constantly by debt collectors. I have to always worry about debt collectors calling. And them trying to take mine or my moms taxes."*

**76. [REDACTED] (ID 4765), Texas-Houston West, AA Network Systems Administration, 9/2012-10/2014:**

*"I am harassed by US and Nelnet now because of it, and UAS won't budge and is reporting to credit despite me making small payments. Nelnet is at least TRYING to work with me but you can tell, their patience is thinning."*

77. [REDACTED] (ID 9466), Texas-Richardson, 6/2003-12/2007:

*“Harassing phone calls and emails from Sallie Mae and their loan handlers. [ ] There are no words for how stressful this has been.”*

78. [REDACTED] (ID 2850), Utah-Murray, Information Systems Security, 7/2004-11/2009:

*“I have been robo called night and day for years because of this debt.”*

79. [REDACTED] (ID 6913), Washington-Everett, Network System Administrator, 9/2014-3/2015:

*“I feel empty at times when I think about what ITT Tech did to my life. I joined the Army to pay for school, and ITT Tech mislead my dreams of higher education. Now I'm \$ 10,000 in debt and have nothing to show for it. I'm constantly being harassed by collection agencies and it's making me depressed.”*

80. [REDACTED] (ID 7307), Washington-Everett, Information Systems Security, 12/2002-12/2006:

*“I'm constantly harassed by Navient to check in on my loans and re-verify the viability of my financial status, which has not changed since I graduated. [ ] I don't look for new educational opportunities, because I'm already submerged underneath insurmountable debt. [ ] I worry about my two kids and family, that the vultures might try to take what little money I have to buy food, pay for daycare, and gas to my \$15/hour job, to try and pay off this \$72,000 worth education goods that I did not receive.”*

*“I'm constantly stressed from the harassing emails, letters, and phone contacts from Sallie Mae and Navient who don't care, or understand my situation, because they just want money, even if it jeopardizes my family's well-being.”*

81. [REDACTED] (ID 5986), Washington-Seattle, Criminal Justice, 9/2007-6/2010:

*“I have constant calls from debt collectors and being harassed when I have made it clear that I am unemployed and have no money.”*

82. [REDACTED] (ID 7567), Washington-Seattle, 9/2006-1/2008:

*“I have struggled financially for the past 10 years and have had to deal with constant debt collector calls from Sallie Mae (now Navient) and taking money from my minimal income to whittle away at the ever growing amount I owe them.”*

**83. [REDACTED] (ID 7722), Washington-Spokane Valley, Digital Entertainment and Game Design, 9/2007-6/2011:**

*"I am constantly having to pay on the student debt and making very little progress in repaying it. I have been close to eviction and have lost possession of my car because I made the choice to make a student loan payment for fear of my credit being destroyed. But since the job I have is constantly putting it employees on breaks that personally have lasted as long as three months, I have had to rely on unemployment to cover rent/car payments/insurance and students loans, which is difficult when I have been forced to be overdrawn on my bank account several times, putting me in even more debt."*

**84. [REDACTED] (ID 5963), Washington-Spokane Valley, 6/2013-4/2014:**

*"I was 15,000 in debt after three quarters two-years ago. I have been scared to try to find out how much this total is after interest has been building. I have been scared to put out any personal information or status of my location due to the debt hounds. I was called repeatedly and told that the minimum payment I could make to each of the three debt collectors was 100\$ a month. My rent alone was \$330 and I only made \$350-400 a check."*

**85. [REDACTED] (ID 4173), Wisconsin-Green Bay, Multimedia, 6/2005-12/2007:**

*"I've recieved so many harassing phonecalls from Sallie Mae/Navient at all hours of the day and night. They do not stop, even when I was making payments on a program they were still calling me. Every time I have spoken to someone from Sallie Mae/Navient, I get differing information or I don't get an answer at all. I've been hung up on, and no one can answer a lot of the questions that I have. My online account with Sallie Mae/Navient never reflects what I actually need to pay based on my student loans, so I never know if i am current or not (because no matter how many payments I make, I am still past due). Even when I was unemployed, or making bare-bones money, they were still requiring me to pay them way more than I culd for these loans even though I filled out the IBR from the federal government...they still went after me for the private loans without relief. I deferred them as long as possible until I had to start making payments on them to prevent them from going into collections. I would just have to wait another 6 months of harassing phonecalls so I could afford to make another minimum, which would start the 6 month timer again."*

**86. [REDACTED] (ID 6516), Wisconsin-Greenfield, IT Networking, 8/2000-5/2004:**

*"I'm a Veteran who suffers from PTSD, depression, suicidal tendencies, insomnia and other maladies. Before incurring the debt without completion from ITT Tech I was doing fine being on medication and care of the Veterans Administration, but now with the burdening of the debt from*

*ITT Tech and the constant bombardment of collection calls, being threatened that any tax refunds would be withheld causes much needless stress. Sallie-Mae and now Navient have sent or called me threatening to take action on my tax refunds, payroll and even harassed my family members for repayment.”*

**87. [REDACTED] (ID 4076), Wisconsin-Greenfield, Computer Networking Systems, 9/2010-12/2012:**

*“I regret ever going to ITT technical institute. these debt collectors call me, I already know what there going to say, and it breaks my heart that i can't repay my debt, thanks to ITT technical for predatory lending and ruining my life in terms of debt.”*

**88. [REDACTED] (ID 6992), Wisconsin-Greenfield, IT Software Applications and Programming, 8/2005-7/7:**

*“I get calls from debt collectors all the time. Harassing my moms friends. Harassing my family and calling me at work. This is very stressful on me. I already have a hard time struggling with depression. Then when a collector calls me while im working being angry at me because I cant afford to pay the debt. It is crazy. [Around tax time the debt agencys try to collect and harass me. It makes me want to relapse. However I just try and think happy thoughts because my mother needs me as she had cancer and I have to show her that I am strong myself. however the calling and needing money when you dont have any hurts and makes it very hard.”*

**89. [REDACTED] (ID 3770), Criminal Justice, 1/2008-9/2010:**

*“Whenever I file for yet another deferment I always get letters "reminding" me that the interest is always mounting and calling always gets me harassed for being irresponsible[.]”*

**90. [REDACTED] (ID 2743), Multimedia, 1/2006-1/2011:**

*“IT is very stressful with the harassing phone calls and what not that you get from the loan companies telling you to neglect other bills and what not because you need to pay them and working a job that pays minimum wage and that your student loans take 2/3rds of your monthly paycheck.”*

**91. [REDACTED] (ID 8315), 6/2007-4/2009:**

*“Always being harassed by collectors which has also desired my credit rating because i can't afford the payments to state and federal loans.”*

*“Knowing that every other call on my phone is to pay for a degree i don't have because the program was removed after my brief leave of absence has pretty much discouraged me to go back to school. My credit score has been diminished.”*

**92. [REDACTED] (ID 6651), Web Development, 6/2007-9/2009:**

*“I now have \$80,000 worth of debt and am being harassed by the loan companies to make payments I can't afford. It has caused me to not be able to get approved for loans to get a house for me and my family.”*

**93. [REDACTED] (ID 9117), Computer Science, 1/2014-10/2015:**

*“I have debt collectors constantly calling from Navient because of the ITT student debt accumulated. I'm unable to pay their required amount and their tactics are becoming more questionable as time moves on.”*

**94. [REDACTED] (ID 2730), 1/2011-1/2012:**

*“I get calls and texts for debt collection all the time. I tell them to stop and they continue to disrupt me while I'm at work. I'm supporting my disabled father and trying like hell to make ends meet working construction again. I stopped receiving tax returns 2 years ago and now they want to garnish my wages.”*

**95. [REDACTED] (ID 9122), 1/2006-10/2006:**

*“Being called over 15 times in one day by Sallie Mae about my loans. I had to change my number to stop being harassed. [ ]Everyday I had to keep answering calls from different collection companies over the same loans. They even use your local area codes and leave messages as they are a friend of yours.”*

**96. [REDACTED] (ID 8270), Computer Network Systems & Information Systems Security, 9/2004-5/2009:**

*“Upon my student loans coming out of the grace period I was in for a rude awakening as far as repayment. Sallie Mae wanted more than I was making in a month just for my private loans. I thought that they'd be willing to work with me on payments, but that was absolutely not an option. I tried getting them to work with me to lower the payment but they refused to lower the amount. They said they could put my loans in forbearance but they would charge me \$50 per loan to do this. Having multiple loans with sallie mae the amount just to not pay for 3 months was more than I could afford at the time. Sallie mae immediately started using robo dialers to call my phone 10+ times a day to get me to pay. They started calling my job several times daily, It got to the point where my job was threatened if I didn't deal with the debt. They would use the same tactics with my parents, who were co signers on a few of the loans. My parents would then in turn get very stressed out and also call me and tell me to pay on my loans. Then the time came when I realized there were no way out from under student loan debt. It was made clear to me that they'd garnish my wages, take my tax returns, and ruin my credit. I called a Wisconsin lawyer hotline to see if there were any lawyers in the state that could help me , but the state bar*



*association couldn't find a single one that handled student loan debt. It was also made clear I couldn't even die my way out of the loans. They would just be passed to any co signors, aka, my parents. The daily struggle of working low wage job, combined with constant harassing calls , and the embarrassment of putting my parents in this situation along with me. Often times i would get so depressed I would simply break down and cry at my desk at work. On several occasions the thought of being stuck with increasing debt for life led me to thoughts of suicide."*

**97. [REDACTED] (ID 5004), 8/2002-2/2004:**

*"I've been ruthlessly harrassed by student loan debt collectors who have called every person they could find a number for on Facebook, perpetually embarrassing me in this way."*

**98. [REDACTED] (ID 8334), Computer Electronic Engineering Technology, 6/2004-9/2008:**

*"I cant buy a bigger house for my family, I've been turned down for job that does credit check for pre employment. Im having to work dead end jobs just to put food on the table, and stress out to the point my blood pressure medicine doesn't even work."*

**99. [REDACTED] (ID 2644), 6/2011-9/2013:**

*"I have so much debt and loans from them i have deferred it as long as i can, they actually sent my private loan to collections ruining my credit and they even lied when i made a complaint stating that loan doesn't exist and even sent false paper work from the school without that loan on it. [T]hey refuse to work a payment plan with me that wont take half my income a month, i will be in debt with them for ever for an education i cant use. [ ] [T]hat private loan in collections. [T]hat debt collections call me everyday all day from different numbers just harassing me from 7am till 9pm at night i some times just turn the thing off."*

**100. [REDACTED] (ID 8567), Multimedia, 1/2003-1/2005:**

*"Complete harassment phone calls, feeling worried, sick and anxious, overwhelmed sort of like slowly sinking knowing I could never keep up. My friends and family were also harassed via phone calls non stop. And the thought of not even knowing how to repay the loan considering I began working as an Admin or Receptionist, a salary that could NOT keep up with my debt."*

**101. [REDACTED] (ID 8612), Information Technology-Computer Network Systems, 1/2009-3/2011:**

*"I am constantly getting phone calls, I am not able to make my payment and house payment[.]"*

**102. [REDACTED] (ID 6141), 1/2005-9/2007:**

*"My wife and I both have high blood pressure because of this. We both suffer with depression and have lost sleep due to the harassment over the default loans."*

**103. [REDACTED] (ID 4849), Multimedia & Game Development, 6/2004-7/2008:**

*“I have depressed moments when i receive collection calls for my balance. I receive phone calls from sallie mae and navient from local area codes to harass me for unaffordable payments. Ive experienced phone calls where my intelligence was challenged and insulted when asked what could i pay, and was joked and laughed at as if my offer was joke.”*

**104. [REDACTED] (ID 2795), 9/2006-2/2007:**

*“From 2008-2012, Navient and Sallie Mae were calling numbers not provided NON STOP trying to reach me. They harassed my mothers cousin in Louisiana who knew nothing about this. It has been embarrassing. I have had to change my number twice to avoid the harrassing calls 3-4 sometimes 5 times a day.”*

## EXHIBIT 23

**1. [REDACTED] (ID 5814), Alabama-Bessemer, Digital Entertainment and Game Design, 1/2003-1/2007:**

*“The first year that I was married and my wife and I were filing jointly we were happy with the return that we were going to get only to find that Sallie Mae took the refund as a payment on my loans that I could not otherwise pay. I have been served with wage garnishment papers only to force myself and my wife to file for bankruptcy in order to forego the garnishment and try to get our finances in order and ultimately fail.”*

**2. [REDACTED] (ID 9348), Alabama-Bessemer, Criminal Justice, 9/2010-9/2012:**

*“I was never notified about it being time to start paying my loans. My loans were put in default even though I never knew how to pay them or ever got a notification of when it was time to start paying the. Now I am a single mother struggling to get by, getting further into debt due to the negligence of this school. My garnishes are being waived and my taxes are being taken. I am forced to live with my parents due to not having enough money for my son and myself to live on our own. This debt has been so unbelievably hard to overcome and I yet I'll owe \$15,000+. If I would have known then what I know now I would have never attended this school. It's hard being a single mom living from paycheck to paycheck trying to support a child.”*

**3. [REDACTED] (ID 5478), Arizona-Tucson, 9/3-6/7:**

*“I am not able to get a car without paying cash for it, it is hard to find apartments due to the loans, they have garnished my wages and made it difficult to earn a living and made multiple threats to me trying to get payment.”*

**4. [REDACTED] (ID 5391), Arkansas-Little Rock, Criminal Justice, 3/2007-7/2010:**

*“My and my husband's yearly tax returns are being confiscated to pay of the debt. [ ] Due to all of the struggles I have went through and and am still enduring caused by ITT-Technical Institutite my family has to live in a cheap rundown apartment, barely able to pay our monthly bills, while the federal government is banging down our door demanding our supposedly "disposable" income to pay off this outrageous high debt, regardless of us being able to put food on the table. For crying out loud, I world at McDonald's as a drive-thru attendant 32-60 hours a week earning only \$8p/h... and my husband has gotten laid off his \$28,000p/y factory job. But yet the government thinks I have money to give them and still live. Because my daughter has a psychotic & behavior disorder (since age 2...now age 14), the state could file charges of child*

*neglect and endangerment if I can't afford to buy food, pay rent/water/electric bills due to the government threatening to gouging my wages and confiscating our state and federal tax returns.”*

**5. [REDACTED] (ID 2631), Arkansas-Little Rock, Criminal Justice / Networking, 9/2006-10/2007:**

*“My taxes are being garnished due to the lack of me being able to afford payments. After paying almost \$24,000 in taxes to them I recently found out that after all of those payments I still owe \$24,000 in student debt, and will probably never be able to pay them off due to the lack of education I received at ITT.”*

**6. [REDACTED] (ID 2629), Arkansas-Little Rock, Multimedia/ Game Design, 6/2005-9/2009:**

*“I was told that all my loans would be combined to be under one low payment a month that I could afford. When I received my first loan repayment letter they wanted \$1400.00 a month for Federal Loans. A few weeks later I got a letter in the mail for my private loans wanting \$800 a month. I could not afford to make these payments because I was barely making ends meet with the \$8.50 an hour job that I found that would hire me. After years of what I thought was a debt/ loan forgiveness program that I was told because I didn't make enough money I could fill out paperwork sent from the department of education that would dismiss my loans after a few years due to my lack of income. Not long ago I found a job that paid more than minimum wage and out of no where my checks started being garnished for 15% of my income. I had to quit because after taxes and insurance it was costing me more for childcare and bills then what I was making, so my wife had to pick up a second job while I watch the kids.”*

**7. [REDACTED] (ID 4181), California-Clovis, Internet Technologies, 1/2007-1/2008:**

*“Both during my time at ITT and for years after it, I was working as stocker at night. My montly income at the time was about 600 per month (net). I did make some payments on the loan, because I thought it all went to the same place. A few years down the road when I found a slightly higher paying job, I was notified that I was being garnished and my tax returns were being seized. So for the last few years they have garnished about \$ 230 per month from my income for one loan, and I am voluntarily paying about a \$125 for another part of the same student loan mess. That is nearly \$ 400 a month out of my income, which as of now is only about \$25,000 a year. So what is being taken out of my checks and what I am paying on my own, is a lot for a low income person like me. It has made it where I cannot afford to rent most apartments in my area, but yet at the same time I do not qualify for assisted income/ low income housing payments because my gross is being held against me, while my net has nearly put me homeless 2 times now.”*

**8. [REDACTED] (ID 9622), California-Culver City, Information technology, 6/2012-9/2012:**

*“The last two years my taxes have been taken from me and given to that loan, and just today I received a garnish notice, I just had a newborn and this is hurting me[.]”*

**9. [REDACTED] (ID 6575), California-Lathrop, 6/2006-8/2008:**

*“I live paycheck to paycheck and on my own I barely can even afford to eat cause they garnish my wages.”*

**10. [REDACTED] (ID 7646), California-Lathrop, 1/2007-1/2009:**

*“After finding out that i had 12 or so different loans which i was unaware of until i was being garnished by most of them, it set me back at least 3 years of my life. I had so much stress that i missed time at work. I was emotionally and mentally unable to cope. I was rendered homeless for sometime sleeping in my car and when i could, slept on peoples couches because the amount of garnishments took most of my take home pay. I have still to this day been unable to pay back the full monthly payments so i have had to defer my loans letting it collect intrest. I am afraid that i will never catch up on my student loan debt that i was decieved on taking on. I am tired of being hungry and worrying where i will end up because of this mess. I would have been better off working my way into the industry than to take on \$40k for a piece of paper that employers mock. It has ruined much of my life.”*

**11. [REDACTED] (ID 9205), California-National City, Criminal Justice, 5/2005-1/2010:**

*“My wages and tax refunds continued to get garnished putting my quality of life in ruins which also strained my 1st marriage and eventually divorced.”*

**12. [REDACTED] (ID 8361), California-Rancho Cordova, 7/2004-8/2005:**

*“Since my expected salary is so much lower the expected I can not afford to pay any of them and am in fear of defaulting. If I had known this I would have never incurred the student debt and what I already had would have been much more manageable. [ ]My inability to find promotions do to my association with ITT has left me stressed and in emotional pain due to my fear of losing what little I have. If i go into default and legal action is taken and my wages garnished I will likely lose either my home, car, or left unable to financially meet the needs of my family. I am already living paycheck to paycheck with very little going into any type of savings so losing or having to pay my student loans would take money away from rent, food, car payment, utilities and the like.”*

**13. [REDACTED] (ID 4448), California-Sylmar, 9/2007-3/2011:**

*"I am earning 13\$ and hour. The more I work the more they take because my wages are being garnished. I am paying mostly collection fees, a 1000\$ loan is costing me 4000\$. Plus they take my tax refund every year even my Earned income tax credit that I should get because I have a 2 year old. When I first had my baby in 2013 I was making 11\$ an hour at the goodwill, I lost that job and they took my tax refund even though I was unemployed with infant. I could have used that 3000\$."*

*"I feel like I have let down my entire family. I went to the school, my dad used to pay them every month while I attended about 150\$. And now his tax refunds are being taken so are mine and I have nothing to show for it. I live in absolute poverty and with no way out. Loan rehabilitation only makes the fees grow higher, I can't pay it off ever. And my dad calls me everyday saying that creditors are calling his manager at work threatening to garnish his wages. And for what, we have nothing to show for tens of thousands that we have paid. This has caused me to have severe depression, because I see no way out ever. It hurts, I used to cry everyday but now Its just a part of my struggle. It's like being in a strong arm robbery every paycheck and every tax refund."*

**14. [REDACTED] (ID 9311), California-West Covina, Computer Networking Systems, 7/2003-5/2006:**

*"I have been getting wage garnishments because i could not pay the asking rate of \$800 a month ,when they promised me it would be like \$250 a month. [] I tried to work with sallie mae (navient now ) at the time to pay \$250 but they wanted \$800 and i could not afford a \$800 payment ."*

**15. [REDACTED] (ID 9267), Florida-Doral, 6/2001-6/2003:**

*"I graduated with just a Associate in 2003 and still owe \$29,000.00. I have had my low income wages garnished because of the school. I have even had a car repossessed because i could not afford to pay it while paying my garnished wages. Its been 13 years since i graduated and still cannot afford to buy a house because of student debt."*

*"The time when I was making very little money working for a company full time and my wages being garnished because of my student debt and a car being repossessed is one of the most stressful times of my life. One of the lowest points of my life. I could not pay any of my credit cards so i lost all my credit. Till this day i still don't own a home and is all because im still recuperating from one of the worst mistakes of my life which is to have enrolled in ITT Tech."*

**16. [REDACTED] (ID 7305), Florida-Hialeah, Information Systems Security, 9/2009-3/2012:**

*"I was forced to take out PEAKS private loans to cover what was initially offered as temporary credit, offered by the school to cover the difference between government assistance and the cost*

*of the program. They are a private loan provider. After using up their forbearance and one year of reduced payment they offered, the monthly payments doubled and became unbearable. []During my last year I became ill and shortly after graduation I was diagnosed with stage 2-3 hodgkins Lymphoma. I had to put my loans, federal and private on forbearance and take a reduced payment plan on the private loans. During this time I underwent treatment for the cancer and because I needed the insurance of my current job and because employment prospects were flimsy and because of the increasingly bad reputation and worthlessness of an ITT Tech degree, I could not seek better employment. As a result, I now have to deal with the after effects of over a year of chemo and radiation therapy, with no improvement in my living situation, no better prospects for a better job, and the threat of unmanageable crushing private student loan debt. The federal loans held by Sallie Mae qualify for Income Based Repayment and I can manage those at \$20 a month. However, the PEAKS private student loans are \$300-450 a month and unmanageable as I have used up all the lowered payment options they offered. I now live in fear of them suing me and starting wage garnishment.”*

**17. [REDACTED] (ID 7937), Florida-Jacksonville, Computer Networking Systems, 7/2002-5/2005:**

*“I have a large amount of student loan debt that i can never repay and have Federal Income Tax Return Intercept. and refund i may ever get will simply go towards interest and never towards the principle therefore never reducing the debt .”*

**18. [REDACTED] (ID 7002), Florida-Jacksonville, Computers/Electronics engineering technology, 8/2005-11/2005:**

*“I have had my wages garnished, my tax return completely taken away from me numerous times, received numerous harassing phone calls from debt collectors at both my home and at my work.”*

**19. [REDACTED] (ID 5291), Florida-Tallahassee, 9/2004-5/2006:**

*“My wages are being garnished, even when I have worked out with the loan companies a repayment plan, as a credit report shows my loans with near 10 different companies.”*

**20. [REDACTED] (ID 6686), Florida-Tampa, 12/2010-1/2012:**

*“When I enrolled I had hopes for a bright future instead I received a massive debt, a degree that is essentially useless, stress and depression over said debt, Having to beg borrow just to keep a roof[.] Damage to self esteem because I'm unable to pay and fear of becoming destitute after garnishments begin.”*

21. [REDACTED] (ID 4369), Georgia-Kennesaw, Information Technology, 6/2009-1/2010:

*"I have been wage garnished for my Fed Student loans, I have been struggling to pay my bills to live."*

22. [REDACTED] (ID 5074), Georgia-Kennesaw, Graphics Design, 9/2005-12/2007:

*"I've not been able to repay my loans and have defaulted on them. I receive multiple calls from collection agencies a day demanding repayment. I've been sued and have had my tax refunds garnished."*

23. [REDACTED] (ID 9023), Illinois-Orland Park, Criminal Justice, 12/2007-1/2012:

*"I can't afford the payments and now my wages are being garnished. I have 3 children. I figured the garnishment would be more affordable than the actual payments. I am just barely getting by with a job that has nothing to do with what I went to school for. The over 75k in loans will take decades to pay off with money from a job that I didn't go to school for. I cannot afford for my kids to partake in sports or extra curricular activities because of the debt. I can't get a credit card because the loans have destroyed my credit. I can't buy a car because of my credit because I can't afford the high payments due to poor credit due to the loans. My car has almost 250k miles and I don't know how much longer it will last. I have to buy less groceries for my children because of the garnishments. These loans have ruined my financial stability."*

24. [REDACTED] (ID 8446), Indiana-Fort Wayne, Multimedia Entertainment Design, 8/2006-4/2008:

*"Once, while my student loans were with 'united student aid funds' I was garnished without due notification. This led to me losing becoming homeless despite having a \$14/hr job. Garnishments left me without enough take-home pay to support myself."*

25. [REDACTED] (ID 7562), Indiana-Greenwood, 5/2010-8/2010:

*"My taxes have been repeatedly taken year after year. I can't afford to take care of my daughter."*

26. [REDACTED] (ID 8554), Indiana-Indianapolis, Computer Aided Drafting and Design Technology, 8/1997-5/1999:

*"My loan once went into bad standing and I am stressed that if that ever happens again my salary will be garnished. I can barely make ends meet now with the stress of having to repay my loan."*



**27. [REDACTED] (ID 7712), Indiana-Indianapolis, ASN- Associate of Science in Nursing, 9/2009-6/2013:**

*"I now have over \$53,000 and over \$5000 of interest that is due immediately. I cant get a car, house, or even get a job some of the few nursing homes that accept non-accredited nurses, because they do credit checks. After graduating and getting a job, the loans were deferred for 6 months. My very first loan payment was \$1600. That was the monthly payment due from then on. I obviously haven't been able to make a single one. [I cant even make the monthly interest payments. I have had my federal tax refund garnished already and i've only been out of school for 3 years."*

**28. [REDACTED] (ID 8968), Indiana-Indianapolis, CAD, 8/1996-5/1998:**

*"I am currently having my wages garnished, I cannot afford my basic needs because of this and fear I will lose my home."*

**29. [REDACTED] (ID 9264), Indiana-Indianapolis, Information Technology & Multimedia Design, 5/2006-9/2008:**

*"Creditors call me daily, they have called my place of employment, and began taking my tax returns. The first time I called to set up payments, they wanted a minimum of \$800 a month. There was no way I could make those payments, and at the time they didn't offer to help me with bringing them within a reasonable amount. Currently I owe \$67,000 in debt for my associates Degree. My current amount due is \$870. even though I agreed to a payment plan that I am currently making. My past due amount is \$23,000."*

**30. [REDACTED] (ID 8286), Indiana-Newburgh, Computer Electronics Engineer/Technician, 10/2005-8/2006:**

*"My son did not get a high paying job just because he had attended ITT Tech., so now I still have the loan to pay. I told them I would never be able to pay this and I can't. What started out as an eight thousand dollar loan ten years ago now has become a fifteen thousand, five hundred dollar debt. I am a bartender. (Same job I had when I signed the loan.) I make ten dollars an hour and now my wages are being garnished for this loan that has not helped myself or my son any at all. I also find it ironic that after ten years they decide to start garnishing my wages a week before all this came out about ITT Tech. I can barely afford to pay my bills now that I am being garnished. I have several medical bills I am also trying to pay. I had to stop paying on them because of my garnishment. My credit is ruined because of this loan. They also told me my loan payments would only be about \$86.00 a month. That was untrue. I payed \$100.00 a month for 12 months and at the end of the 12 months the balance due was higher than when I started paying because \$100.00 a month didn't even pay the interest. I will never have this payed off. They only get about \$30.00 dollars a week from my garnishment. This will be over my head the rest of my life. [I have been dealing with this for ten years now. It is very stressful. My wages being*

*garnished makes it difficult to pay my bills and still have money to eat. I have to choose some weeks between paying my electric bill or buying food. I can forget about saving any money for retirement. There is nothing left to save.”*

**31. [REDACTED] (ID 6368), Kentucky-Lexington, Computer and Electronics Engineering, 11/2007-12/2008:**

*“I have two kids now and my check is being garnished every week. I can't even afford to buy groceries. I live week to week eating whatever we can afford.”*

**32. [REDACTED] (ID 8750), Maryland-Owings Mills, Information Technology- Multimedia, 3/2007-3/2009:**

*“I work at a minimum wage job and fear the my wages will be garnished which is extremely stressful. My federal and Maryland state taxes are taken from me every year and my loan only seems like it's getting bigger. I am also getting phone calls and being threatened/harassed daily from debit collectors.”*

**33. [REDACTED] (ID 5226), Michigan-Canton, Computer Network Systems, 9/2005-7/2007:**

*“Constant collection calls, depression and anxiety for a lack of means to pay, eventually leading to defaulting due to lack of contact with creditors, harm to credit record, attempted seizure of spouse's tax return (married after graduation).”*

**34. [REDACTED] (ID 8932), Michigan-Swartz Creek, Computer and Electronics Engineering, 3/2010-8/2011:**

*“Collectors calling at all times. Stealing my federal tax returns.”*

**35. [REDACTED] (ID 8836), Michigan-Troy, CAD, 3/1993-9/1995:**

*“I have two kids to support and a house ad bills. I was 1 day away from being garnished due to lack of payments on these loans. They took 40% of my wages for 2 years.”*

**36. [REDACTED] (ID 6078), Michigan-Wyoming, Computer Networking Systems, 8/2008-4/2010:**

*“[I]t has made it difficult to repay them they are in forbearance and they are garnishing any wages I make which dosnt leave much for me and my disabled wife or children to live off.”*

**37. [REDACTED] (ID 8957), Michigan-Wyoming, 9/7-4/10:**

*“[W]age garnishment and homeless. [H]ad to move to my parents basement and cant take care of my family.”*

38. [REDACTED] (ID 8339), Missouri-Arnold, 8/2007-11/2011:

*“Getting garnished hurting my family's ability to pay bills.”*

39. [REDACTED] (ID 8761), Missouri-Arnold, 3/2004-8/2005:

*“By having so many loans i fell behind and now i get garnished every paycheck and still have more loans to pay.”*

40. [REDACTED] (ID 8332), Missouri-Kansas City, Associates in Network Management, 8/2007-6/2009:

*“I am having 15% of my wages garnished. Dealt with multiple collection agencies calling at odd hours AND contacting my parents and brother who had nothing to do with the loans nor were they even on the loans. [ ]The financial stress of the garnishment, has my wife ready to walk out on the marriage taking my children.”*

41. [REDACTED] (ID 9119), Oklahoma-Oklahoma City, Criminal Justice, 6/2008-12/2012:

*“I am and have been extremely stressed with all this debt. I am a single mother, as soon as I am able to find a place that will hire me my check is going to be garnished for these student loans. Meaning I won't make enough to pay just my rent let alone my utilities and so forth. I just can't do it[.]”*

42. [REDACTED] (ID 9012), Pennsylvania-King of Prussia, Architectural Drafting and Design, 6/2009-6/2011:

*“\$60K+ in debt, best job I found with my degree paid \$11 an hour. A major gap. My tax returns have been seized for over 2 years and I can not get a mortgage.”*

43. [REDACTED] (ID 8902), Pennsylvania-Pittsburgh, 3/2007-6/2009:

*“I haven't landed a good job in the programming field, and because I don't work a good paying job, I couldn't afford the payments. Now the government is garnishing my wages and forcibly taking the payments from me.”*

44. [REDACTED] (ID 5530), Tennessee-Cordova, Information Technology - Multimedia, 9/2004-6/2007:

*“I have not received a Federal Income Tax Return in many, many years[.]”*

**45. [REDACTED] (ID 8757, 6013), Tennessee-Johnson City, Paralegal Studies, 3/2010-6/2012:**

*“They have garnished my pay checks and tax refunds, so I have to work more than 40 hours a week to make up from what they take and that doesn't help, because the more I make the more they take...I am a single parent who was trying to better my life for my daughter and I, now I don't spend time like I want with my kid, because. I am working all the time and I am drowned in debt that I will never be able to repay.”*

*“I have now had my wages garnished and my income tax taken from me and it has left me unable to pay my rent, bills and get food...I barely bring home \$100 every week!!”*

**46. [REDACTED] (ID 8922), Tennessee-Memphis, 11/6-3/11:**

*“My wages have been significantly garished when I was able to work. My taxes taken. I tried the repayment plans based on income that didn't work cause my hrs never stay the same. I would work 2 to 3 jobs at a time just to make. It's cause stress between me and the family. My credit score has taken a bad turn. I can't even get a loan. Cause these loans. I can't even get a descent place to live cause my credit due to I can't pay my student loans.”*

**47. [REDACTED] (ID 9456), Tennessee-Nashville, Electronics Engineering, 9/1998-4/1999:**

*“Ruined credit, Social Security wages are being garnished with very little or none going towards principal loan balance but mostly interest only., anxiety, depression, spousal resentment issues due to ITT student loan debt which has caused marital problems on a semi regular basis over garnishment of Social Security Benefits, parental resentment for having to help with student debt.”*

**48. [REDACTED] (ID 8338), Tennessee-Nashville, Criminal Justice, 7/2011-2/2012:**

*“I have to always worry about debt collectors calling. And them trying to take mine or my moms taxes.”*

**49. [REDACTED] (ID 9634), Texas-Arlington, Computer Networking Systems, 3/2002-12/2003:**

*“This debt has completely changed my life. I couldn't get a job in the IT field to help pay for my loans. IT jobs pay significantly more than warehouse jobs. Yes I have a decent job now but the damage had already been done. My loans are in default because I couldn't keep up with the payments. [ ]It is embarrassing to be told your wages are being garnished because of student loans.”*

**50. [REDACTED] (ID 8927), Texas-Austin, Computer Networking Systems, 6/2006-6/2008:**

*“Financial debt is the single-most source of stress in my life. When you're the bread winner of the family and 15% of my paychecks starting getting garnished, it had me wondering and stressing if I would be able to put a roof over my family's head. That stress extended to my wife who side by side goes through the struggle with me.”*

**51. [REDACTED] (ID 8035), Texas-Houston North, 8/2006-8/2008:**

*“I am now being garnished for an education that I did not really receive and will possibly lose my job as I don't have the educational background required.”*

**52. [REDACTED] (ID 9453), Texas-Houston West, Electrical Engineering Technology, 6/1997-5/1999:**

*“Stress came with the wage garnishment. Not knowing if I was going to be able to survive without 15% of my paycheck.”*

**53. [REDACTED] (ID 8651), Utah-Murray, BAS/ID, 9/1997-12/2000:**

*“At one time I had garnishment to my payroll which reflected negatively to my employer. Many phone calls to and from the loan servicer.”*

**54. [REDACTED] (ID 7703), Virginia-Chantilly, Computer Electronic Engineering Tech, 5/2004-9/2006:**

*“My checks were garnished and i haven't received a tax return years.”*

**55. [REDACTED] (ID 7952), Virginia-Chantilly, Construction Management, 1/2009-1/2011:**

*“I haven't been able to find work in my field of study in order to repay my loans, which are currently in default. My wages are garnished every paycheck -- over 11% of my paycheck -- and I have trouble affording housing for myself. I have to live with a friend, I can't get my own place, either to rent or to buy. I also haven't been able to purchase a car because of the garnishment.”*

**56. [REDACTED] (ID 9651), Virginia-Norfolk, CDD, 8/2001-5/2004:**

*“I still owe close to \$17,000. 00 in student loans. I have had my tax returns held for unpaid loans I was unaware of. I was not aware of 10 loans. I received a letter of "congratulations" after 2 loans were paid off. I had assumed that was all I owed. I then received the collection notice and letter from the IRS that they were holding my \$8000 tax return to pay toward my debt.”*

57. [REDACTED] (ID 7425), Virginia-Springfield, 9/2003-10/2005:

*"I was taken to court 2 years after graduating. I was put in default, threatened with garnished wages and property seized. Since then I have been working hard, in a field that does not pertain to my degree, to pay off these erroneous and numerous loans."*

58. [REDACTED] (ID 7531), Wisconsin-Green Bay, Visual communications, 3/2010-3/2012:

*"They're garnishing my taxes."*

59. [REDACTED] (ID 8982), Wisconsin-Green Bay, Computer Systems Security, 9/2008-5/2011:

*"I have so much student loan debt that I now have a wage garnishment that is taking 10% of my income every payday."*

60. [REDACTED] (ID 4135), Wisconsin-Madison, Information Technology Computer Networking Systems, 9/2008-12/2010:

*"I am being garnished 15% of my wages. My credit is crap and due to the interest there is no way the garnishments will ever be able to fully repay the loans."*

61. [REDACTED] (ID 8417), Computer Networking Systems, 9/2002-6/2004:

*"It has affected my credit as I have been unable to afford to pay the loans and my cost of living here in San Jose, Ca. with my job salaries. It has started to garnish my wages which has put me and my family into danger of not being able to afford our home and get kicked out unless a change is made."*

62. [REDACTED] (ID 8401), Criminal Justice, 11/2006-6/2011:

*"Our income tax return was taken. My wife had to file an injured spouse form because they took her half which she was entitled to because she had children before we met. Because of this I lost my car, had to move out of my home because I couldn't make my house payment, my credit score is completely ruined. For the rest of my life I can not provide better for my family because the best I can do is a part time security guard job that is mostly seasonal. I'm driving a 20 years old car with an oil leak, can't get a loan on a new car that fits my family needs. Why? Because I decided to further my education with ITT Technical Institute."*

**63. [REDACTED] (ID 5554), 6/2006-6/2008:**

*“Wages being garnished, unable but willing to pay, non stop phone calls demanding payment and ruined credit. This wasn't supposed to be this way.”*

**64. [REDACTED] (ID 9323), 9/2006-11/2008:**

*“All my taxes have been garnished for around the last 5 years, my work pay checks are beeing garnished, so im losing alot of money making it hard to pay my bills and take care of my family.”*

**65. [REDACTED] (ID 8829), 3/1993-9/1995:**

*“I had to go into deferment, due to lack of pay, versa cost of living after school. Then I was 2 days away from the government garnishing my wages for payment. They took 40% of my pay for 2 years...try living off that with 2 kids, a husband that left us and all the bills.”*

**66. [REDACTED] (ID 9245), Information Technology, 3/2006-3/2007:**

*“I am receiving threatening letters from Navient stating that they are considering garnishment. I live on disability now and a 15% garnishment would be devestating.”*

**67. [REDACTED] (ID 9653), Computer Systems Information, 7/2009-1/2011:**

*“I now have debt that they were able to get for me and I had my wages garnished at one point.”*

**68. [REDACTED] (ID 9530), 11/2006-11/2010:**

*“I cant get a job some jobs look at my credit, cant get a new car, a house, cant get credit cards, if i wanted to purchase a new bed for my children and pay payments most places look at credit,my credit is detroyed, im on verge of garnishments and taxes taken, i filed for bankruptcy but that didnt matter, no matter what you cant do nothing with outstanding loan debt. I cant get nothing.”*

**69. [REDACTED] (ID 9688), 4/2012-7/2012:**

*“The IRS has garnished my wages at tax return and is affecting my credit score.”*

**70. [REDACTED] (ID 2730), 1/2011-1/2012:**

*“I get calls and texts for debt collection all the time. I tell them to stop and they continue to disrupt me while I'm at work. I'm supporting my disabled father and trying like hell to make ends meet working construction again. I stopped receiving tax returns 2 years ago and now they want to garnish my wages.”*

71. [REDACTED] (ID 4093), 6/2006-9/2006:

*"They've taken tax returns. [] I'm a mother of three trying to be a good person who pays taxes. I've now earned a legit business degree and am finally able to begin building my credit but I fear I'll never be able to buy a home or take my kids on vacation because of this haunting debt and the affect it has had on my credit report for the past ten years. I've had wages garnished and tax returns ripped from the mouths of my children. I was back and forth with jobs just trying to make a living. My family desperately NEEDED that money. ITT Tech hasn't helped better my life AT ALL. It's depressing when you need a new vehicle to get back and forth to work and you're counting on an income tax return only to find out it was taken my money-hungry, greedy, immoral snakes of ITT Tech."*

72. [REDACTED] (ID 2612), CNS Computer Networking Systems, 9/2005-9/2007:

*"I'm suffering right now cause my loan is in garnishment and I'm barley able to keep a meal at the table everyday and barley able to keep a roof over my head."*

73. [REDACTED] (ID 6111), 10/2011-6/2013:

*"Can't get a car, apartment, about to be homeless because my taxes were garnished. Money needed to catch up on bills gone to repay student loan. So basically worked for nothing last year."*

74. [REDACTED] (ID 8576), 5/2006-3/2008:

*"Ruined my credit and caused my federal taxes and state taxes to be taken for 6 years now plus continue to garnish my wages."*

75. [REDACTED] (ID 8145), Criminal Justice, 9/2006-3/2007:

*"I have never been able to get anything in my name since, denied jobs, housing, vehicles, credit cards etc due to this \$73k debt being on my record for an education I didn't even receive. I have also been garnished and had my tax returns taken year after year."*

76. [REDACTED] (ID 9575), Electronic Engineering Technology, 12/1996-11/1998:

*"Currently in debt as well as actively being garnished."*

77. [REDACTED] (ID 8455), Computer Networkin Systems, 5/2004-9/2011:

*"It has affected my credit. Not able to buy a home for my family and raise interest rates on trying to purchase anything. Can't open a bank account because of chances of freezing funds. [] Single mom of 3 kids and they take my taxes and a wage garnishment makes it hard to support my*



family. Makers it hard to live day to day without stressing about money and if I'll be able to feed the kids.”

**78. [REDACTED] (ID 7902), 1/2007-1/2009:**

“My family can barely make it my student loans have caused so much financial hardship and stress it's not even funny. The amount of money these loan companies are asking for exceeds my monthly income we are looking at garnishment and we can't afford to lose any money I wish I would have known how badly this was going to affect my life and my families life I would have never attended the school. Who would think getting an education in this country would ruin someone's life.”

**79. [REDACTED] (ID 7790), 9/2003-5/2006:**

“Severe depression and anxiety, cannot provide for my family due to wage garnishments.”

**80. [REDACTED] (ID 7343), Criminal Justice, 9/2008-4/2009:**

“I am a single mother of two and am hurting to get by, my wages are being garnished and I am unable to make ends meet as it is. [ ]Due to the garnishments of income tax, I am unable to save money to ensure the future of my children and the stress of making ends meet due to inability to be approved for living, bank accounts because of my credit.”

**81. [REDACTED] (ID 9717), 12/2008-10/2012:**

“I have been so stressed because my checks are being garnished every week which is making everything hard. I work 40 hrs a week but my check comes out looking like I work 25I'm emotionally drained because I want to go back to school but can't because of everything ITT tech has done.”

**82. [REDACTED] (ID 9249), Criminal Justice, 3/2006-8/2008:**

“Navient is currently garnishing me by 15% every month and I haven't nor will I ever be able to use the degree I received from ITT.”

**83. [REDACTED] (ID 9346), Computer Networking System, 1/2004-1/2007:**

“I can't pay back loans. [M]y pay is getting garnished.”

**84. [REDACTED] (ID 8724), Digital Entertainment and Game Design, 3/2006-4/2008:**

“My wage has been garnished to the point of overdrawing my account every paycheck just to make ends meet. My credit has been ruined by my inability to pay back the loans.”

**85. [REDACTED] (ID 8173), Computer Networking, 3/2003-5/2005:**

*“I continued to live with my parents as my first job did not pay enough to pay my loans and live on my own. Now, my federal loans are in default and my federal tax return is being offset by the department of education.”*

**86. [REDACTED] (ID 6689), 7/2007-5/2009:**

*“Wage garnishment to the point that I have had to move back home because I simply cannot afford to live on my own, and it has destroyed my credit to the point that I cannot get a loan for a car or a home.”*

**87. [REDACTED] (ID 9445), Videogame Design, 8/2002-10/2004:**

*“Can't get loans wages have been garnished.”*

**88. [REDACTED] (ID 9628), Computer Electronics Engineering Technology, 12/2007-12/2009:**

*“They have garnished my wages. I would have never went to ITT and made those loans because I can not make the money on that level to pay back. [A]nd the job I have I do not make enough and it is taking money from my family.”*

## EXHIBIT 24

1. [REDACTED] (ID 8963), Alabama-Bessemer, Software Engineering, 3/2007-12/2010:

*"I stay tired and stressed trying to figure how I can move things around to afford my loans and my life at the same time. I firmly believe dealing with years of loans that is has triggered some sort of anxiety. I've been paying on loans for 6 years and not even a dent in loans has been made."*

2. [REDACTED] (ID 8011), Alabama-Bessemer, CNS Computer Network Systems, 6/2005-6/2007:

*"I currently owe over 40,000\$ in debt that I can not pay off. Even after paying more then the minimum payment I have barely made any progress in paying the minimum balance. [I have experience severe depression and stress because of this situation."*

3. [REDACTED] (ID 8303), Alabama-Bessemer, 9/2008-2/2010:

*"I am stressed and depressed because of the burden these loans have placed on myself and my family. I have no employable skills from ITT Tech and do not make enough to make even the minimum payment."*

4. [REDACTED] (ID 7830), Alabama-Bessemer, 1/2009-1/2010:

*"I have developed severe anxiety about life because I expected to be successful due to the promise from ITT. I cannot find meaningful employment and cannot buy a house !"*

5. [REDACTED] (ID 9225), Alabama-Bessemer, Digital Entertainment and Game Design, 8/2006-1/2010:

*"I don't like to admit it, because I'm somewhat old fashioned, and you know, Men aren't supposed to be down and depressed over stuff like this, but honestly, it kept me awake at night, sometimes. I've broken down a few times, trying to think about how I'm going to make the payments and whether it'll ever get paid off in my lifetime, and having to accept that it probably won't. I've come close to bankruptcy once or twice, and then been told that even that wouldn't help. I've been ashamed of being nearly 30 years old and living with my parents, being the first person in my immediate family to go to college, and yet bringing home a degree that is effectively worth as much as a paper towel. It got so bad that I stopped going to family gatherings, even on holidays like Thanksgiving and Christmas, because I was utterly ashamed"*

*and didn't want to be seen and known. I never really wanted fabulous success, but I did aspire to be self-sufficient and at least able to afford a small house and take care of myself. Having mucked that up so hard, I couldn't bear to look people in the eye when talking about careers and degrees. I lied to people out of shame when asked where I was living or what I do for work."*

**6. [REDACTED] (ID 8551), Alabama-Madison, 3/2012-12/2013:**

*"I am mentally and emotionally suffering. I feel trapped with no way out. I have developed an anxiety disorder because of this and I am always on the edge. I live in fear every day of how I am going to pay back these loans. If I will ever be able to go to an actual college. If I'll ever have something that nobody can take away from me - a degree. If I will ever have a job that I can support my family with."*

**7. [REDACTED] (ID 9720), Alabama-Madison, Electrical and Electronics Engineering Technology, 7/2012-12/2014:**

*"Well honestly it's crushing. I fought my way out of debt a few years back and didn't have much but I got clear. Part of that was having to file bankruptcy and it was such a relief. I vowed I would never get under so much pressure again, which is why I no longer have credit cards. But here I am, worthless degree, no job prospects, working two jobs just to make ends meet. They've pretty much ruined my chance for a decent future."*

*"Might sound like whining, but honestly I've been depressed as hell since this all happened and it came to light for me that I'd been scammed. [I]t's two and a half years of my life down the tube and the only reward is just about 40K in debt. I've thought of ending it all over this stupid mess but fortunately my wife is a strong woman and keeps me straight. It's just hard a lot of times, getting up to go to work so hard to barely make ends meet. ITT was supposed to be my ticket to a better life and they screwed me like they did so many other people."*

**8. [REDACTED] (ID 8715), Alabama-Mobile, Drafting And Design Technology, 9/2012-6/2014:**

*"[D]ue to the high payments, I have developed anxiety, always wondering which bill can be late or putting in more hours to be able to cover my debt. the stress is overwhelming knowing that I went to school to be financially able and even in the field I went to school for, I am unable to support myself."*

**9. [REDACTED] (ID 8979), Alabama-Mobile, Information Technology - Computer Network Systems, 9/2009-9/2011:**

*"I don't have time to show the state of depression I am in due to my experiences with ITT Technical Institute, I have a wife and child to take care of and they don't need that negativity. For now I will stay strong and hope for the best."*

**10. [REDACTED] (ID 7953), Arizona-Tempe, IT/CNS, 5/2009-5/2011:**

*“Everything in my life is effected. [] It has caused anxiety, stress, frustration, humiliation and anger. I actively saw a therapist to help me cope with it all.”*

**11. [REDACTED] (ID 8375), Arizona-Tucson, Computer Drafting and Design, 3/2004-3/2007:**

*“I was suicidal because of the amount of debt I had accrued due to the unfair and criminal actions of ITT. My personal and professional relationships have suffered because of the extreme amount of stress I am under because of this debt. I sometimes go into deep depressions because I feel I will never be free from this debt.”*

**12. [REDACTED] (ID 8725), Arizona-Tucson, Project management, 8/2009-5/2013:**

*“At 31 years old, I feel I wasted my scholarship, time, and energy. I have worries of how I’ll support my family long-term. I’m depressed and I have no idea where to start picking up the pieces.”*

**13. [REDACTED] (ID 9282), Arizona-Tucson, 9/2001-5/2009:**

*“It has not only affected my financial life it’s affected me mentally and physically with stress. Every month I stress about how I’m going to pay the bill and have to keep putting the loans in forbearance. []I’ve had to take medication from the stress of my debt.”*

**14. [REDACTED] (ID 3721), Arkansas-Little Rock, Criminal Justice, 9/2006-6/2010:**

*“Since investing a large portion of my life into ITT-Tech, I have lost nearly everything except for my family. My health has taken a hit and I was diagnosed with severe depression. I have been on depression medications in the past but can no longer afford to seek medical care. I unfortunately am too poor to afford real health insurance or doctor co-pays and not poor enough for Medicaid. Due to this experience I have essentially given up on everything. I was promised a bright future if I worked hard and so I did, I graduated with a 3.96 GPA, summa cum laude, a member of every society, valedictorian of my program. I worked full time while in school and still had to take care of my mentally ill brother and run my mother to chemo and renal appointments five days a week. I held up my end of the deal. Where is the dream I was promised? Yes, I am extremely depressed and in a dark place. Who wouldn’t be? I let myself down and now I am letting my family down.”*

**15. [REDACTED] (ID 7744), Arkansas-Little Rock, Graphic Design Multimedia, Game Design, 6/2005-9/2009:**

*“The amount of stress I’ve been put under has weighed upon me so much that I’ve lost a good chunk of my hair, I’ve gained weight, I barely sleep, I have suicidal thought just to escape the debt. The stress isn’t just on me, its on my family. Not only do I feel like a complete failure, I’ve been taken care of like I’m a child again. For over a year I battled not killing myself because every day I would be called 10-15 time about my debt and every time, I was pressured into paying some form of monetary value even though i didn’t have the money to spend.”*

**16. [REDACTED] (ID 8227), Arkansas-Little Rock, multimedia, 6/2007-6/2008:**

*“[F]or a long time i fought with depression and stress that i would never be able to finish school and having to pay these loans back that i never agreed to for the rest of my life and have nothing to show for it[.]”*

**17. [REDACTED] (ID 8880), California-Anaheim, 7/2006-11/2007:**

*“It’s been hard having to feed of the bottom because of a debt incurred through dishonest means. I suffer daily with the idea that this debt will follow me forever and continue to hinder my ability to live a mentally healthy life.”*

**18. [REDACTED] (ID 7942), California-Anaheim, Digital Entertainment And Game Design, 6/2004-6/2009:**

*“I have had sleepless nights about what the future holds. [I] have anxiety and depression from feeling incomplete, feeling stuck and no real future to look to. [I] have things i have to take care of and this debt has been a burden on my family and my self.”*

**19. [REDACTED] (ID 9422), California-Clovis, Computer and Electronics Engineering Technology, 9/2010-6/2012:**

*“I had some minor stress about the loan debt before, but after I was diagnosed with cancer within weeks of my 25th birthday, that’s when the stress really became an issue. Its hard to pay bills on disability, its hard waking up and not knowing you’ll ever get to go back to work or just have some time as a normal human before you depart this world. It go so bad I have been told I’m most likely going to need surgery on my esophagus and if I didn’t correct the stress I’m at risk of losing a lung due to the erosion from acid reflux, induced mainly by stress. Sometimes it feel like I’m having a heart attack, but most of the time its just anxiety.”*

**20. [REDACTED] (ID 7990), California-Clovis, Information Systems and Cybersecurity, 12/2009-12/2013:**

*“I have had many sleepless night pondering what I’m going to do. The future I had believed in so badly was attainable now that I received a degree , that would open so many doors; proved to be false on so many levels. The fact I had put my mother into debt for a loan only gave me even worse stress and contemplated suicide in order for my debt I would be unable to pay off be erased so she can survive.”*

**21. [REDACTED] (ID 8604), California-Hayward, Computer and Electronics Engineering Technology, 9/2007-3/2012:**

*“Suffered much depression and anxiety due to the impact on my family including extended family.”*

**22. [REDACTED] (ID 6575), California-Lathrop, 6/2006-8/2008:**

*“I live paycheck to paycheck and on my own I barely can even afford to eat cause they garnish my wages. [ ]My stress and depression is though the roof since 2008 cause of this debt.”*

**23. [REDACTED] (ID 8989), California-Lathrop, IT- Information Tehchnology Systems, has been discontinued, 5/2008-3/2012:**

*“When I was going to school and would have deadlines on projects I did suffer anxiety attacks because of the pressure of both working, family, and going to school. I have medical records of the attacks. When all the bills (personal and school loan bills) started coming in during 2011-2013 period I had severe anxiety and panic attacks as well all those bills where hard to handle. All for what? [A] degree that is now worth nothing.”*

**24. [REDACTED] (ID 3727), California-Lathrop, Criminal Justice, 5/2007-9/2012:**

*“Very much stressed, depressed, my health is poor. I had to go to the hospital because I was having a panic attack due to the stress of debt collectors calling and not being able to pay off debt. I have thought of suicide many times that would make this all go away and my family will not have to stress or worry either. Its horrible please help!!”*

**25. [REDACTED] (ID 7646), California-Lathrop, 1/2007-1/2009:**

*“I had so much stress that i missed time at work. I was emotionally and mentally unable to cope. I was rendered homeless for sometime sleeping in my car and when i could, slept on peoples couches because the amount of garnishments took most of my take home pay. I have still to this day been unable to pay back the full monthly payments so i have had to defer my loans letting it collect intrest. I am afraid that i will never catch up on my student loan debt that i was decieved*

*on taking on. I am tired of being hungry and worrying where i will end up because of this mess. I would have been better off working my way into the industry than to take on \$40k for a piece of paper that employers mock. It has ruined much of my life. [] I am on anti depressents and now seeing a therapist because of the stress i have endured. I am tortured with the thoughts of always being stuck for a mistake i made to do this decieving program. I have developed vertigo[.] I rather have my mental health than to ever go back to this school.”*

**26. ██████████ (ID 8393), California-Lathrop, Criminal Justice, 9/2004-10/2005:**

*“I was mental abused by Sally Mae threats. They called me lazy told me to sell my body and they were going to send me to jail. So much more. I was trash all I wanted to do was lived off of the government. It was so bad I seriously thought about suicide I eventually went on meds for this. It caused a hardship in my marriage.”*

**27. ██████████ (ID 5719), California-Lathrop, CNS, 6/2001-5/2003:**

*“This has caused stress, and high blood pressure and periods of depression. []The stress of losing my job of 9 years and not being able to be taken seriously because of my school. Losing my House in foreclosure since I was unable to find a job to pay enough. Having to relocate to another state, where there is no ITT tech Campuses. (still did not help due to their reputation though). I experienced stress and self loathing. Still having Debt collectors for student loan debt.”*

**28. (ID 4863), California-Lathrop, Information Technology Computer Networking Systems, 9/2011-5/2013:**

*“The situation with unemployment and crippling debt has caused me no end in stress and depression.”*

**29. ██████████ (ID 2608), California-National City, Computer Network Systems turned into Network Systems Administrations, 2/2011-6/2014:**

*“I’ve had panic attacks because of this. I’ve lost hope for the most part and the only thing making me go to look for jobs or go to school is a slight hope for a light at the end of the tunnel that I can not see.”*

**30. ██████████ (ID 4731), California-Orange, 10/2010-12/2012:**

*“The stress and emotional pain caused by my debt is unbearable. I could not find a job for many months and had to move out of my apartment. I spent countless hours applying for jobs and getting 0 call backs. The stress it put on my relationship and my finances was tremendous. I fell into depression and could not function in my normal day to day life.”*



**31. [REDACTED] (ID 8020), California-Oxnard, Criminal Justice, 12/2007-6/2013:**

*"I have suffered depression and anxiety because of the amount of debt I have from ITT Technical Institute."*

**32. [REDACTED] (ID 8306), California-Oxnard, 3/2014-12/2015:**

*"I felt cheated and lied too, I felt like I wated my time and effort attending classes and fighting for my degree in hopes that I'll land a nice career as promised at the time of my enrollment. I was depressed and be became overweight because I was so sad and had a loss of faith I was distraught and disappointed."*

**33. [REDACTED] (ID 8291), California-Rancho Cordova, Information Systems Security, 12/2004-6/2010:**

*"My quality of life took a noticeable downturn when I graduated from ITT-Tech and realized how I had been tricked. I endured many harrassing calls and letters from debtors until I started making enough money to make payments. The stress caused me to develop esophageal spasms, which will probably lead to stomach/esophageal cancer in a few years, and the stress has already cost me many thousands in hospital bills and lost wages."*

**34. [REDACTED] (ID 8811), California-Rancho Cordova, 9/2008-8/2012:**

*"I'm depressed beyond words."*

**35. [REDACTED] (ID 9476), California-San Bernardino, Computer Electronics Engineering Technology, 6/2010-6/2012:**

*"I am 26 years old suffering from insomnia, high blood pressure and depression all stemming from this student loan debt that was supposed to make my life better but only made it worse."*

**36. [REDACTED] (ID 8176), California-San Diego, CNS (Computer Networking Systems), 3/2008-6/2010:**

*"I am having to see a Psychologist monthly to discuss the overwhelming amount of stress in my life. The day I was expelled and my loans came crashing down was the day that caused me to have my first mental break down. Part of filling out this DTR is an attempt to get my life back on track. I have have suffered depression and anxiety for too long because of this life event."*

37. [REDACTED] (ID 7524), California-San Diego, Game Design, 4/2005-11/2008:

*"I get extreme anxiety over my student loans. I have insomnia and every time my extension rings at work I'm afraid it's them hounding me. I am waiting for my wages to be garnished and to be sued for non payment."*

38. [REDACTED] (ID 8529), California-San Diego, 9/2010-6/2012:

*"I've even ended up in the mental hospital multiple times partial to it because of the stress and burden. I've had to starve, ask for food from church and friends, just to feel like I wasn't going to die.... I feel like there is a vice grip around my neck and I can't get away from it."*

39. [REDACTED] (ID 8310), California-San Dimas, Computer/Electronic Engineering Technology, 9/2005-3/2010:

*"Stress, depression, emotional have all been a result of ITT Tech's predatory practices. I stress to make payments even when I can't because loans appear on my dad's credit report too."*

40. [REDACTED] (ID 9661), California-Sylmar, Electronics Engineering, 9/2005-9/2009:

*"I have felt nothing but stress, trying to find a job to pay for my expensive degree, and not being able to get one. Knowing that the loan repayments were starting soon, and not knowing how to make the payments. [I] feel like I wasted years of my life, and it has actually resulted in me being diagnosed as clinically depressed. I've been seeing a psychiatrist for several years now."*

41. [REDACTED] (ID 4448), California-Sylmar, 9/2007-3/2011:

*"I feel like I have let down my entire family. I went to the school, my dad used to pay them every month while I attended about 150\$. And now his tax refunds are being taken so are mine and I have nothing to show for it. I live in absolute poverty and with no way out. Loan rehabilitation only makes the fees grow higher, I can't pay it off ever. And my dad calls me everyday saying that creditors are calling his manager at work threatening to garnish his wages. And for what, we have nothing to show for tens of thousands that we have paid. This has caused me to have severe depression, because I see no way out ever. It hurts, I used to cry everyday but now Its just a part of my struggle. It's like being in a strong arm robbery every paycheck and every tax refund."*

42. [REDACTED] (ID 8004), California-Sylmar, 9/2006-3/2008:

*"Psychologically I fell into a great depression and have been diagnosed with Schizophrenia ever since. I feel stress from having a great amount of debt and no gain from completing ITT Tech's program."*

**43. [REDACTED] (ID 7706), California-Sylmar, Electronics and Communications Engineering Technology, 1/2003-12/2007:**

*"I have high anxiety because of how I was defrauded and have emotional pain by not wanting to pursue my degree in electronics anymore, I have lost all passion for this field because of this school."*

**44. [REDACTED] (ID 4252), California-Torrance, Criminal Justice, 11/2004-9/2008:**

*"It's taking a toll on my mental health. It's really depressing to know you have a \$137,000 piece of paper that is worthless. Been depressed in the past. A little right now because this crap going on."*

**45. [REDACTED] (ID 9171), California-Torrance, Criminal Justice, 3/2006-4/2010:**

*"I find myself depressed a lot and I hate that my kids have to witness their mother this way and its spilling over to my work which is my livelihood. I don't have any energy and it takes a lot to get up and go to work, when in the past it was quite easy because I had things to look forward too. I feel like such a failure and I really am embarrassed to tell people I went to that school. My kids ask me, "mom when are we getting our house?" I always tell them soon, and in reality it will never happen. I used to tell them that we were going to be moving into a house and they could have a dog and play in our backyard. Usually I can kick the sad feeling but I went to the Dr. a couple of years ago and explained to her how I was feeling and asked her for some medicine and she wouldn't."*

**46. [REDACTED] (ID 7579), California-Torrance, 1/1999-1/2003:**

*"Let just say. There were time that I was a little suicidal because of how much I owe on my student and the school I went to."*

**47. [REDACTED] (ID 9710), California-West Covina, 3/2007-9/2009:**

*"I've been taking anti depression pills . I am so stressed I can't sleep at night. I dream of my loans in which I can't afford. I can't even further my education."*

**48. [REDACTED] (ID 5518), California-West Covina, Criminal Justice, 6/2006-9/2007:**

*"It has caused me depression and I feel like there is no light at the end of the tunnel for me. I will forever be in debt."*

**49. [REDACTED] (ID 9222), Colorado-Aurora, Construction Technology, 10/2012-6/2015:**

*“This has created extreme stress and anxiety for me and my family. I spent 6 months out of work, looking for the jobs ITT tech assured me were there. I had to go on public assistance during that time which was a humiliation for both me and my family. Knowing I had this student loan hanging over my head for a degree that was essentially fraudulent has caused constant anxiety. The amount of stress it has caused is an understatement.”*

**50. [REDACTED] (ID 8944), Colorado-Denver, ITCNS - Computer Network Systems, 9/2006-5/2009:**

*“I have been treated for severe depression and anxiety since 2012.”*

**51. [REDACTED] (ID 7796), Florida-Doral, Criminal Justice, 6/2008-12/2011:**

*“Stress, frustration, anxiety, migraines, emotional distress upon myself, financial distress, caused emotional distress upon my family, depression, unhappiness, concern, and embarrassment.”*

**52. [REDACTED] (ID 7035), Florida-Doral, Information Systems Security, 11/2006-5/2010:**

*“I am officially diagnosed with Generalized Anxiety Disorder and Panic Disorder. I attribute a lot of my stress and these mental and emotional disorders to my debt and career hardship.”*

**53. [REDACTED] (ID 6661), Florida-Doral, 3/2005-6/2007:**

*“This have cause me to suffer from a deep depression thinking about negative thoughts about wanting to harm myself is better to be dead than having someone pointing and calling you everyday saying they will take away everything. It has paralyzed me completely...devt collector calls my phone almost everyday knowing I am struggling to find a job”*

**54. [REDACTED] (ID 4169), Florida-Fort Lauderdale, Multimedia, 7/2004-4/2007:**

*“I’ve been depressed about my debt situation for nearly 10 years now. It’s been a tough struggle emotionally and financially. There is a huge burden that is constantly hanging over my head and I think about it ever single day.”*

**55. [REDACTED] (ID 7969), Florida-Fort Lauderdale, 3/2104-9/2016:**

*“My mental state is uneasy during this time of unknown outcomes. Paying back a loan to a school that did not deliver it’s part of the bargain has me so angry that I have been finding it difficult to focus. [ ]I hope that there is a light at the end of the tunnel.”*

**56. [REDACTED] (ID 8987), Florida-Fort Myers, Electrical Engineering, 1/2013-5/2014:**

*“I suffered much stress and emotional pain due to the fact that I was in contract with a school that didn’t care about me. I went through depression and anxiety because of how stressed out I was about this school. I suffered countless migraines because of all the money I had to spend in gas due to the fact that the school was almost an hour away. I wasn’t eating for a while because of all of the stress I was going through.”*

**57. [REDACTED] (ID 8127), Florida-Jacksonville, Criminal Justice, 3/2008-12/2011:**

*“I’m a Type 1 (insulin dependent) diabetic. Diabetes is a very expensive disease to manage. I’ve had to choose between managing my diabetes and paying my student loans. [ ]My student loan debt hanging over my head has led to depression and suicidal thoughts, which I have been in treatment for in the past.”*

**58. [REDACTED] (ID 9390), Florida-Jacksonville, 3/2004-5/2006:**

*“My life is ruined. My credit is laughed at. I can not take care of my wife and kids like a man should. It has put me in a state of depression.”*

**59. [REDACTED] (ID 4413), Florida-Lake Mary, Computer drafting and Design, 12/2010-12/2014:**

*“I have been suffering from anxiety, depression, which in turn has affected my overall health from this student debt situation.”*

**60. [REDACTED] (ID 7970), Florida-Lake Mary, Criminal Justice, 9/2007-10/2009:**

*“Because of what seemed like an insurmountable problem I have faced bouts of depression. I currently work an incredibly stressful job that I can not escape because I can’t risk missing payments and harming my credit.”*

**61. [REDACTED] (ID 6415), Florida-Tampa, 11/2006-11/2009:**

*“Since I could not afford the payments required on my loans, I have had to defer them in order to support my family. It has ruined my credit, and increased the amount I have to pay off. I was forced to sell off a good majority of my personal property to try to pay off my student loans. I was evicted from the home I was renting, and my wife left me. I was forced to move into a trailer park that I did not feel was the safest place for me and my daughters as the amount of my loan payment, the eviction, and now poor credit kept me from being approved for a better home.”*

**62. [REDACTED] (ID 6686), Florida-Tampa, 12/2010-1/2012:**

*“When I enrolled I had hopes for a bright future instead I received a massive debt, a degree that is essentially useless, stress and depression over said debt, Having to beg borrow just to keep a roof, Damage to self esteem because I’m unable to pay and fear of becoming destitute after garnishments begin.”*

**63. [REDACTED] (ID 9339), Florida-Tampa, 1/2007-11/2010:**

*“This has crushed my dreams and sense of self worth coupled with the severity of the debt and collection harassment has caused anger, depression and frequent panic attacks & thoughts of suicide or violent acts of retribution towards those who have robbed me of my financial status and life.”*

**64. [REDACTED] (ID 5680), Illinois-Arlington Heights, Computer Networking/Information Security, 8/2001-10/2005:**

*“The stress of my student loans are a huge source of anxiety for me. I have had panic attacks cause of fear of not being able to make payments and I constantly wish I never went to school.”*

**65. [REDACTED] (ID 8873), Illinois-Arlington Heights, Criminal Justice, 1/2008-9/2011:**

*“I have anxiety about my debt which seems as if it will never go away, no matter how hard I try. This type of stress has spread to my everyday life as I have to turn down certain social situations as I cannot afford them due to my high school loans from ITT. I have begun seeing a specialist for my anxiety to get medication caused by this situation.”*

**66. [REDACTED] (ID 8959), Illinois-Oak Brook, Computer and Electronics Engineering Technology, 6/2004-6/2006:**

*“The stress I had caused me to go into depression for a while because I couldn’t figure out how I was going to repay my loans and try to live a life while still paying bills.”*

67. [REDACTED] (ID 5535), Illinois-Orland Park, 6/2009-9/2011:

*“Serious Depression, health issues, severe stress. I have been hospitalized five times from self harm.”*

68. [REDACTED] (ID 8446), Indiana-Fort Wayne, Multimedia Entertainment Design, 8/2006-4/2008:

*“All of the above has lead to a horrible quality of life. I work as a machine operator at a factory, now, and were I to pursue this entry-level path instead of college; I would have a much better quality of life and have avoided years of depression, anxiety, and paranoia of institutions.”*

69. [REDACTED] (ID 7027), Indiana-Fort Wayne, 1/2011-1/2013:

*“I have panic attacks and high blood pressure. I have also been diagnosed with depression and anxiety and have to be medicated for both. My hair is falling out. I have gained a considerable amount of weight because I never want to leave the house. I literally struggle getting out of bed everyday because I am so unhappy with my life. My self esteem has been ruined. Being unable to afford to have children has been absolutely devastating for me and my husband and as I turn 30 this year I don’t see how I will ever be able to afford or be emotionally stable enough to have children.”*

70. [REDACTED] (ID 8830), Indiana-Fort Wayne, Digital Entertainment and Game Design, 9/2004-6/2008:

*“My student loans cause me depression because I feel like a failure. I just wanted to better myself by going to college and all I got for it is debt.”*

71. [REDACTED] (ID 7889), Indiana-Indianapolis, Industrial Automation Engineering Technology, 12/2007-6/2008:

*“There are times that I actually cried, because I worked so hard to put myself through school and don’t have anything to show forth. People with high school diplomas is doing the same job I’m doing now.”*

72. [REDACTED] (ID 9526), Indiana-Indianapolis, Criminology and forensic technology, 6/2012-12/2014:

*“It has caused me a great amount of stress and emotional pain, severe depression, anger that I have to go to therapy and am now on an antidepressant medication. I am very frustrated about this matter and how was lied to by ITT Tech.”*

**73. [REDACTED] (ID 9151), Indiana-Indianapolis, Criminal Justice/Cyber Security, Business Administration, 11/2006-12/2012:**

*“I have been very stressed and depressed from my debt with ITT Tech and from not being able to get a job in the field of my degrees. I am actually on medication from my depression and on anxiety medicine. Every day is a struggle on trying to figure out how I will ever become debt free. And, now that ITT Tech is closed, I am even more stressed for the fact that I feel as employers will not look at my degrees. Every month is a struggle in coming up with the money to pay for each months loan bill. It is hard and I hope all gets better in time.”*

**74. [REDACTED] (ID 8948), Indiana-Indianapolis, Associates in Applied Sciences, 9/2010-8/2012:**

*“I am going through a period of severe depression and anxiety dealing with the massive amount of debt, and now also dealing with the fact that I have a degree that is greatly devalued by the shutting down of ITT Tech.”*

**75. [REDACTED] (ID 9592), Indiana-Indianapolis, Master of Business Administration Degree, 3/2002-6/2007:**

*“I feel that ITT Technical Institute has caused me a lot of stress and emotional pain. I have wasted my youth obtaining these frivolous degrees. I am now 40 years old and I cannot start again by going to another college or university when this is the time I should be getting ahead in my career. I have given up my American dream of purchasing a home because of my student loan debts. I will have to be a renter for life. Also, my autistic daughter will be a senior in high school next year and I cannot even help her pay for college if she decides to attend because of my own student loan debts. I cannot afford the basics of providing food, shelter, and transportation without worrying about my student loan debts first. My future is already gone, but I need to think about my family’s future instead. All I can do is hope that no one else commits my mistakes. I am constantly ridiculed by my friends and even employers for choosing ITT Technical Institute to complete my education. If I could go back in time and do things differently, I would have just walked away and never enrolled in that school. At times, I think it is best to commit suicide, so my loans are finally forgiven. All my husband has to do is give my death certificate to the lenders, so I can finally be free; and him as well. He does not deserve to be chained to a person who will only drag him down due to my student loan debts. My family deserves better, but I feel I have failed them all as a wife, mother and daughter. ITT Technical Institute has done this to me; it has broken me. I have never been a quitter, but all I want to do is quit this horrible life. I am no longer that young, self confident, and hard-working person. I am so frustrated and disillusioned by ITT Technical Institute that I cannot believe how gullible I was in the past. I believed ITT Technical Institute. Back then, I thought ITT had my best interest at heart. But it used me and others to line their pockets with our cash. It never cared for us!”*



**76. [REDACTED] (ID 9254), Indiana-Indianapolis, 8/2009-8/2012:**

*“The stress of debt alone is bad enough and you want to pay and can’t but then the people at ITT are haunting you on the phone harassing you making you feel ten times worse. I literally had to go to therapy for depression.”*

**77. [REDACTED] (ID 9264), Indiana-Indianapolis, Information Technology & Multimedia Design, 5/2006-9/2008:**

*“It has caused me extreme depression and anxiety which I take medication for. I have a 6 year old daughter, and I will never be able to help her with college because I have ruined my credit with these student loans. I hate myself for getting into this predicament. All I wanted was to be able to provide a better life for my family. I was actually financially better off before attending college.”*

**78. [REDACTED] (ID 9567), Indiana-Indianapolis, Information Sys Admin-Online, 3/2010-12/2010:**

*“Severe emotional distress I nearly lost my job and altho I did not seek mental help from a professional till July 2011(mainly because I kept thinking I would get better) My entire experience with ITT Tech caused me to have a complete mental breakdown. Trying to keep up with my studies and my work schedule was wreaking havoc with my job family and my general well being. After quitting, there was a new emotional stress of how to pay for this new debt at the same pay. I am still working the same jobs. Simply retelling this story makes me feel sick to my stomach.”*

**79. [REDACTED] (ID 6501), Indiana-Indianapolis, Business Administration, 3/2003-11/2009:**

*“I have been diagnosed with depression and anxiety due to my inability to secure a job that will allow me to pay off student loans \*and\* care for my children. I feel like I’ve let my family down, and that I am unable to dig my way out from under this debt.”*

**80. [REDACTED] (ID 8665), Indiana-Newburgh, 6/2013-3/2015:**

*“I’m on anti depressant have severe anxiety and panic attacks. Have thought about suicide. Go to better myself and end up worse. I’ve been a single mom for 25 years. Now raising grandson. I can not keep doing this.”*

**81. [REDACTED] (ID 8395), Indiana-Newburgh, 6/2013-9/2015:**

*“I am 25 years old and have spent almost 2 years of my life in college. It has taken me away from my family, ruined my marriage and wasted my time. I went into a state of depression*

*costing me money in doctor expenses. My family has suffered from my focus having been fully on school. It would be one thing if I had something to show for it however I have nothing. No degree and a lot of debt.”*

**82. [REDACTED] (ID 6368), Kentucky-Lexington, Computer and Electronics Engineering, 11/2007-12/2008:**

*“I get so depressed because my kids are the ones that’s suffering and I can’t get them what they need or want, because I am always broke. Its not even they’re fault, because when I went to school I didn’t have kids, and now I do and I can’t hardly support them.”*

**83. [REDACTED] (ID 8192), Louisiana-Saint Rose, 8/2007-12/2009:**

*“The student loans came calling at a horrible time. Unfortunate circumstances due to divorce led me to start working for McDonald’s, because of discrepancies with the church I was working for at the time. I couldn’t afford to pay them, and some time earlier last year, they were garnished from my wages. I was diagnosed with chronic depression, and went for days at a time without eating.”*

**84. [REDACTED] (ID 2560), Louisiana-Saint Rose, Computer Networking Systems, 4/2009-10/2010:**

*“I have thought about suicide because of the debt, exclusively.”*

**85. [REDACTED] (ID 3758), Louisiana-Saint Rose, CEET, 7/2007-12/2010:**

*“I’ve become emotionally depressed due to the financial hardship that these unreasonable loan payments have left me in. I’m in an constant state of sadness.”*

**86. [REDACTED] (ID 3951, 7808), Louisiana-Saint Rose, Digital Entertainment and Game Design, 8/2004-10/2008:**

*“I am on Prozac for depression because of this and I have to live my financial life very cautiously.”*

**87. [REDACTED] (ID 8639), Maryland-Owings Mills, IT Security, 9/2011-6/2015:**

*“Every waking moment is filled with regret. Every single day I think about the mistake I made attending ITT Tech. All I wanted was to better my life because I worked a dead end clerical job in a state building. Their commercials made me believe I could find a career doing something I’ve been proficient in since middle school. The only thing that has changed since achieving my*

*Bachelor's degree is the amount of debt I am in and the state building I work in. I would never commit suicide, but I have pontificated on the idea of suicide. I don't feel like an adult, I feel like a sucker who got sold a dream."*

**88. [REDACTED] (ID 9215), Maryland-Owings Mills, Network Systems Administration, 9/2012-5/2016:**

*"I have been severely depressed over the last few months during job search. I have felt as though my life is over even though I'm 21 and it should be just starting."*

**89. [REDACTED] (ID 9299), Maryland-Owings Mills, Computer Network Systems, 8/2009-9/2011:**

*"Having this looming debt in which I don't deserve has caused me anxiety and depression. Since graduating, I have had to seek medical assistance for both issues."*

**90. [REDACTED] (ID 8475), Massachusetts-Norwood, 1/2013-1/2015:**

*"Have a loan but i feel i am not prepared for the field that i graduated from."*

*"After being there for 2 + years i feel i dont have the tools nor knowledge to pursue a career in the it field. And that to me is depressing to say the least."*

**91. [REDACTED] (ID 9321), Massachusetts-Norwood, Information Technology - Computer Network Systems, 8/2009-7/2014:**

*"I don't take any medication but I live with severe depression almost every day of my life now. And I hide it from others so that they don't have to feel bad for me. This gets even worst every time I pay the loans and everything that I work for every month is taken away from me."*

**92. [REDACTED] (ID 8174), Michigan-Canton, 8/2006-6/2008:**

*"The amount of stress, anxiety and depression all this school has done is overwhelming."*

**93. [REDACTED] (ID 4540), Michigan-Swartz Creek, Criminal Justice, 1/2008-8/2012:**

*"I'm depressed and so is my dad who already has major mental issues with PTSD being in Vietnam. He is on disability and can't take this abuse/ harassment anymore!"*

**94. [REDACTED] (ID 8165), Michigan-Swartz Creek, 1/2010-1/2011:**

*"I've wanted to kill myself ever since i stopped going to ITT. I can't believe i let a company take advantage of me and put me in the position that i am in. I've always done things right and made one wrong decision by deciding to go to college and it has totally ruined my 20s."*

**95. [REDACTED] (ID 4180), Michigan-Swartz Creek, Mobile Communications Technology, 4/2011-12/2012:**

*“I have already filed bankruptcy to try to free up money to pay loans but still can’t afford them. I don’t sleep at night because I’m always worried about bills. I have mood swings from the stress of not making enough money. I will never be able to buy a house even though it would be half my rent. I just can’t live like this anymore.”*

**96. [REDACTED] (ID 9039), Michigan-Troy, Electronics Engineering, 9/2011-6/2015:**

*“This student loan debt burden from ITT Technical Institute has had a tremendously negative impact on my life. The amount of stress this puts on me affects my mental health and has even began effecting my physical health as well. It has changed who I am as a person -- no longer happy with anything, I have an extremely pessimistic viewpoint with an overall negative outlook on my entire life. I often question why I made the choice that I did to attend this school and I often regret ever even stepping foot into an ITT Technical Institute. The thought of suicide has crossed my mind just to ease the stress, but unfortunately the stress of my loans would just be passed on. I suffer from anxiety now, because I have no idea how I am going to be able to afford paying my student loan debt in addition to my current bills and still be able to eat and keep a roof over my head.”*

**97. [REDACTED] (ID 8871), Michigan-Troy, Computer Information Systems, 9/2004-6/2006:**

*“Due to ITT’s misrepresentation and outright lies I have suffered severe emotional stress. I was treated for depression. I almost lost my home 2 times over the past and even had my car repossessed. Going to ITT for an education was the worst mistake of my life. I am constantly reminded of the mistake I made because Navient calls me several times a day.”*

**98. [REDACTED] (ID 8562), Michigan-Troy, Digital Entertainment and Game Design, 9/2006-6/2010:**

*“I have suffered from depression, stress, anxiety, and panic attacks from these loans and I still do. There are nights where I don’t sleep, where I would be up half the night crying and I even had thoughts of suicide. How are people supposed to survive yet live with all this debt and worthless degrees. I wish I never went to ITT, I’m glad they shut down and can no longer take advantage of people, and those who went to ITT deserve a second chance.”*

**99. [REDACTED] (ID 2829), Michigan-Troy, 1/2001-1/2003:**

*“I am so stressed out by all of this i am now on stress medications for panic attacks and overall depression like moods.”*

**100. [REDACTED] (ID 2700), Michigan-Wyoming, Project Management Administration, 9/2006-9/2013:**

*“I have been diagnosed with sever depression and I am buried in debt my credit is destroyed and my degree will not benefit me in any way.”*

**101. [REDACTED] (ID 9152), Michigan-Wyoming, Drafting and Design, 9/2008-5/2009:**

*“I have suffered and still am under a lot of stress, because I know I will never be able to pay this back and feel I shouldn’t have to because it was all a lie. I have been in the hospital for multiple chest and heart problems do to anxiety and stress from this place. I will never be the same because of ITT tech.”*

**102. [REDACTED] (ID 4520), Michigan-Wyoming, Compters and Electrical Engineering, 1/2010-3/2010:**

*“Having this high amount of debt has caused me much anxiety and stress. I have had to seek medical help in part due to coping with this repayment.”*

**103. [REDACTED] (ID 9613), Michigan-Wyoming, 6/2007-9/2011:**

*“Sever depression because i am so far in debt and unable to get a good job and i cant go to a school of my choice because my funding is gone.”*

**104. [REDACTED] (ID 8663), Michigan-Wyoming, CJ, 9/2008-11/2012:**

*“Emotional stress beyond compare, to have been in counseling for 4 years or more. My daily life was a mess with all these school loans hanging over my head. I couldn’t even have my own accounts for a checking account, let alone a savings account. The stress by this situation caused me to be on medication for depression and anxiety. I am hoping that I can get my life back to normal again.”*

**105. [REDACTED] (ID 3963), Missouri-Arnold, 9/2006-12/2011:**

*“Very very high levels of stress. It has almost gotten so bad i was going to start looking into options for therepy thinking suicide would be the only way out.”*

**106. [REDACTED] (ID 4030), Missouri-Arnold, 8/2004-12/2006:**

*“Depression, thoughts of suicide, fights with my family and my mother who took out PLUS loans to help with my education. [] The debt I have through student loans is a constant source of stress, anxiety and depression.”*

**107. [REDACTED] (ID 7295), Missouri-Arnold, Game design, 1/2006-1/2010:**

*“All of the student loan debt resulting from my going to ITT, and difficulties in life resulting from said debt, have taken a major toll on my mental and emotional being. I have suffered from severe anxiety and stress, and major depression mainly because of the knowledge that i will never be able to pay these loans off and that because of that i and my family will likely never be able to move up in life and actually be able to afford a decent home or vehicle.”*

**108. [REDACTED] (ID 2755), Missouri-Arnold, Digital Entertainment Game Design, 6/2006-3/2010:**

*“My loans keep me awake at night. I have been diagnosed with anxiety and depression, most of which stems from money. I have to live around the loans taking out \$854 out of my account every month. It is very hard to make sure I have a fruitful life when loans in which I can't pay down are burdening me.”*

**109. [REDACTED] (ID 8034), Missouri-Arnold, Information Security Systems, 4/2006-6/2010:**

*“Stress galore finding a job in a field I enjoy have been emotionally taxing and mentally disabling.”*

**110. [REDACTED] (ID 8274), Missouri-Arnold, Digital Entertainment and Game Design, 9/2007-5/2012:**

*“I don't like my job. I work at a manufacturing plant currently and before that I worked at Walmart. I'm always tired and unmotivated. I often find myself depressed and disheartened because I will think of all my friends and family that DIDN'T go to ITT Tech and how successful and happy they are and how I wish I was. I work paycheck to paycheck and barely make ends meet with my student loan payments and living expenses living as cheaply as I can.”*

**111. [REDACTED] (ID 7547), Missouri-Earth City, Multimedia and Design, 10/2008-11/2011:**

*“Developed an Ulcer due to the high amounts of stress related to my financial issues. Suffer high amounts of depression due to my financial ruin.”*

**112. [REDACTED] (ID 7932), Missouri-Kansas City, Information Systems Security, 6/2006-3/2010:**

*“Since repayment I've developed and been diagnosed with an anxiety disorder which requires medication. My anxiety stems from financial stress and getting my first payment schedule from SallieMae sent me over the edge. Until I started stressing over my school debt I had never*

*anything of the sort happen to me and I didn't know what was happening, I went to the ER 2 times for anxiety thinking I was having heart trouble, and I've endured a couple of very costly out patient procedures to ensure that my heart is ok. Even filling this out now makes me feel sick."*

**113. [REDACTED] (ID 7793), Missouri-Kansas City, 9/2006-1/2008:**

*"After two months of starting at JCCC I had a mental breakdown. Sitting in another learning environment and being told I just wasted a number of years of my life at a worthless college and drowning in a debt that would keep me from getting a car, home, or another degree I began to suffer from suicidal depression and was medicated by my doctor."*

**114. [REDACTED] (ID 8023), Missouri-Kansas City, Information Systems Security, 12/2009-6/2013:**

*"I am in a substantial amount of debt that has led to diagnosed depression as well as panic and anxiety disorders. I know that I am unable to pay the overwhelming amount of debt that ITT has placed on me."*

**115. [REDACTED] (ID 9502), Nebraska-Omaha, Digital Entertainment and Game Design, 8/2008-8/2012:**

*"I have developed high blood pressure and anxiety since graduating. This is not a coincidence. If I had the choice of attending ITT Tech again, I absolutely would not. It has not only caused financial hardships but health wise it's been much worse then before."*

**116. [REDACTED] (ID 9663), Nevada-Henderson, Criminal Justice, 11/2006-3/2010:**

*"Already suffering from depression and anxiety from losing everything (house, car, possessions), I was hounded by phone calls from Sallie Mae and their loan default department demanding repayment on the loans. I explained to them my financial situation and explained that I had trouble finding a job in the Criminal Justice field because no one accepted my degree that would satisfy the education requirement, all they could do was push some of the loans into forbearance and deferments but the private loans went into collection. I felt trapped with no way out. I did try to work with one of the collectors who was part of the Sallie Mae company to try to make a small payment monthly but it was too much of a financial strain that at times, my family and I barely ate. When my sister-in-law and husband helped to move us back to Hawaii to live with them, I too was unemployed until I found a job at Home Depot with was 10.50/hour. Not much to live by. The collectors hounded my job calling me trying to collect and I was embarrassed. It is now 2016 and my loan balances has grown from \$50k after graduation to \$90K and it is still growing from interests and late payment charges. I am still struggling financially to make*

*enough to survive and I have nothing to show after 3 years of schooling except for a “blank piece of paper”. I need help and I need this nightmare to go away.”*

**117. [REDACTED] (ID 9674), Nevada-Henderson, Information Technology Multimedia, 9/2005-9/2007:**

*“This whole ordeal with my loans and ITT Tech has caused me many years of anxiety and stress that I still have to this day. Earlier this year I was put on anti depressants to help cope with it all.”*

**118. [REDACTED] (ID 9164), Nevada-Henderson, 3/2002-3/2004:**

*“Imagine having your future stolen from you and then being told, “There is no help”. The really sad part is I love to learn. I knew what I wanted to do with my life, I loved technology from when I was a kid. Every single night I think about this loan and how it has effected me, my family, and my significant other. I dont sleep, I have heart populations from constant stress, and frankly I’m too exhausted to elaborate.”*

**119. [REDACTED] (ID 8472), Nevada-Las Vegas, 6/2010-1/2012:**

*“Now I have really deep depression because I can not find a job in my field and I cannot improve and I waisted my time and my money... And right now I’m nothing. I feel very bad.”*

**120. [REDACTED] (ID 6142), Nevada-Las Vegas, Information Technology, 9/2007-3/2009:**

*“Every time I check my credit score annually and see my student loan debt I get stressed out how much the interest has made it higher & causes me to have anxiety attacks. I always think about it in the back of my mind and how it’s weighing me down in life & future plans.”*

**121. [REDACTED] (ID 5917), New Mexico-Albuquerque, Business Administration, 3/2004-9/2010:**

*“I’ve thought about leaving the country, my family, my job, and other even more drastic measures to get out of my student loan debt.”*

**122. [REDACTED] (ID 9654), New Mexico-Albuquerque, Criminal Justice, 12/2007-9/2011:**

*“This has caused a lot of stress and anxiety in my life because I am a single mother of 4 kids. I went to school to try and better our lives but instead it has caused stressed and emotional pain. My credit has taken a huge hit and my other bills are taking a hit because of me trying to pay on loans I can’t afford but I am scared of my wages being garnished. I wanted to give my kids a better life and instead we are struggling to get by.”*



**123. [REDACTED] (ID 6436), New Mexico-Albuquerque, Computer Networking Sciences, 3/2009-6/2011:**

*“I have had to seek counseling to deal with the depression of living under the debt I have. Five years later and I have no career in IT.”*

**124. (ID 7234), New Mexico-Albuquerque, Computer electronic engineering technology, 8/2003-6/2005:**

*“High blood pressure resulting from stress along with anxiety attacks.”*

**125. [REDACTED] (ID 9501), New York-Albany, SAP, 1/2008-7/2008:**

*“Clinically diagnosed Anxiety disorder, I still struggle in poverty as a result of this action to this day 10 years later.”*

**126. [REDACTED] (ID 5515), New York-Getzville, 9/2003-6/2006:**

*“Due to my student loan debt, I have become majorly depressed and have been hospitalized 3 times during the last year. I really thought ending my life would be a better option than all this debt. I been under a lot of stress of how am I going to pay for all this debt. I don't have family that I can ask to help as most of them have passed away like my mother and father. I have no social life as I can not afford to do anything with my friends due to the lack of money.”*

**127. [REDACTED] (ID 8379), New York-Getzville, Information Technology- Computer Networking Systems, 9/2008-9/2010:**

*“I am always stressing feeling depressed I cant further my education, I have a degree I can't use to better myself. I cant keep a relationship because am always too emotional.”*

**128. [REDACTED] (ID 7476), New York-Liverpool, Computer Networking Systems, 8/2006-8/2008:**

*“I have had so much mental stress because of these loans I contemplate suicide just to escape them. I mean what quality of life will I ever have if my loans exceed my ability to live a decent life. I have worked hard my whole life to watch banks and corporations get bailed out at my expense for bad business choices by them. Yet I'm stuck footing huge student loans, with huge rates of compounding interests, penalties and fees.”*

**129. [REDACTED] (ID 8770), New York-Liverpool, IT Network Solutions, 9/2003-5/2005:**

*“Stress has caused me to gain over 100 pounds which has taken me years to take off and sleepness that has lead to problems during the day including having to limit driving distance due to falling asleep behind the wheel of the car in the past years.”*

**130. [REDACTED] (ID 9141), North Carolina-Charlotte North, 11/2008-6/2011:**

*“I stress daily knowing I have to pay on a loan I didn’t know about. Ive gone into depression because I feel like a failure because I can’t graduate due to them using all my financial aid on just my associates degree.”*

**131. [REDACTED] (ID 3766), North Carolina-High Point, Computer Networking, 9/2009-3/2011:**

*“I am unable to get a decent job, unable to go back to school because of student loan debt, unable to finance a car or house, unable to get a credit card, unable to finish my degree; so all-in-all I can’t do anything until this debt is gone. I am a mom also. I get so depressed about how I can’t better myself for my son because of this debt. I can’t get a degree from another school even if I started over. I am always going to have to live paycheck to paycheck or work my way up from the bottom which takes years to compete. I’ve had mental breakdowns from not being able to get a car when mine broke down. I’ve always had the attitude that you gotta work to get ahead and i have no control over this debt so I can’t work up anymore except to apply for jobs that you need a degree for which I can’t get.”*

**132. [REDACTED] (ID 9227), North Carolina-High Point, 3/2012-3/2014:**

*“This is also emotionally draining and has caused me depression. I feel like I am living a nightmare. My dream was to be able to take care of others after graduation and I feel as though this school is taking that dream right out of my grasp.”*

**133. [REDACTED] (ID 5903), Ohio-Columbus, 7/2010-3/2015:**

*“The daily stress of having so much money in debt. The lost hope and broken dreams of a career and life changing moment. The depression that it has caused me and the many nights and days of thinking how im too screwed now to make a change again. How could i afford the loans to start all over at another school. And the years waisted thinking it was all for good change. The money can dissappear but i can never get those years back.”*

**134. [REDACTED] (ID 4894), Ohio-Dayton, Network Engineering, 1/2004-1/2006:**

*“The anxiety I feel from this crushing debt and the knowledge that I will probably never be able to pay it off completely is causing me to feel depressed and hopeless. I don’t feel that I will be able to properly prepare for retirement. I will probably be unable to assist my children with college, which causes me even greater anxiety and pain. I don’t want them to be crushed by student debt like myself. I will do everything in my power to help them avoid the pitfalls that captured me, but I feel that the high cost of higher education will ultimately win out.”*

**135. [REDACTED] (ID 7681), Ohio-Dayton, Computer Networking, Information Security Systems, 6/2006-6/2013:**

*“Since graduating ITT tech back in 2013 I have been constantly stressed and depressed on a regular basis for the last 3 years. I take anti-depressant supplements daily to try and cope with these feeling of lossless and despair and have consulted my Dr on other remedies but he would not advice taking prescription antidepressants because of my other health issues that arose from high levels of stress. I suffer from High blood pressure, high cholesterol, diabetes, and high stress that started after ending up in the hospital back in 2012 while attending ITT tech and getting frustrated with the lackluster quality of education and the realization of the exorbitant cost of the program.”*

**136. [REDACTED] (ID 9238), Ohio-Hilliard, School of Drafting and Design Multimedia, 11/2004-3/2007:**

*“I resorted to substance abuse to cope with alternative employment outside of my field of study. This became a loop of dependency and predatory tactics used by my employer. I have bouts of insomnia worrying about making my monthly payments. How will I pay off my student loans without gaining employment from the education I am still paying for? I suffer from depression because I cannot take too many financial risks. How will I make my monthly payments if I make a mistake? It is a constant drain of motivation. The substance abuse, insomnia, depression and the constant stress have developed into health consequences such as Hypercholesterolemia, Hypertension and Migraines.”*

**137. [REDACTED] (ID 9162), Ohio-Hilliard, Nursing, 6/2012-3/2015:**

*“ITT caused me to make several doctor visits I was put on anxiety pills, depression meds, as well as sleeping meds because of stress I couldn’t sleep.”*

**138. [REDACTED] (ID 8722), Ohio-Hilliard, 9/2010-2/2013:**

*“The depression from the stress of not being able to move forward in a caree has been awful.”*

**139. [REDACTED] (ID 7896), Ohio-Strongsville, Drafting and Design, 3/2010-8/2011:**

*"I was hospitalized for being suicidal in May 2013 due to overwhelming financial stress."*

**140. [REDACTED] (ID 8469), Ohio-Strongsville, 3/2016-9/2016:**

*"I have been extremely stressed and depressed at the fact I thought I was going to achieve my goal and now all my hard work, no sleep, cutting my work hours and losing money for my family has depressed me."*

**141. [REDACTED] (ID 9475), Ohio-Strongsville, Information Systems Security, 9/2006-6/2012:**

*"Due to student loans, the stress had taken a toll on my health, this leads to weight gains, long periods or sleep or no sleep, financial stress that caused tension and confrontations. I've had to balance money for student loans before I was able to spread what was left over necessities as the hit to my credit only caused life to be pushed back further in being able to provide. The stress of being cornered and locked into one school, the lack of freedom and empty promises that constantly lead to let downs eventually lead to depression. Being cheated on such a large scale leaves me to climb out on my own with unnecessary stress of needing to provide and grow at the same time. This effects my work, my emotions towards my family and loved ones. Its a black cloud that no matter where I go it will be there weighing me down."*

**142. [REDACTED] (ID 6249), Ohio-Strongsville, Computer Networking Systems, 6/2010-6/2012:**

*"[B]ecause i haven't been able to get a job I have had to take a minimum wage job to pay for living expenses. This leaves me living paycheck to paycheck and causes a large amount of stress. Also the fact that i do not get many call backs on job applications makes me feel useless and unworthy, which is very emotionally painful. This all effects my Bi-polar Disorder and causes me to be suicidal."*

**143. [REDACTED] (ID 2628), Ohio-Strongsville, Programming, 4/2002-9/2002:**

*"After i left ITT i had expierenced depression and at the time taking psych meds. [ ] I'm a single mother of an 11 yr old special needs child. Life has very difficult since i left the school."*

**144. [REDACTED] (ID 3926), Ohio-Warrensville, 6/2013-4/2014:**

*"During my time at ITT Technical Institute i had several panic attacks and thoughts of suicide do to the stress of finding out two years of work was a waste after several job inquiries."*

**145. [REDACTED] (ID 9488), Ohio-Warrensville Heights, Nursing, 6/2013-6/2015:**

*“Its stressful, painful, embarrassing, disappointing, and disgusting to have to go through something as horrific and avoidable as this. I didn’t chose to be affiliated with a school conducting fraud and misleading students. I chose this school because I was under the impression that this school had my best interest at heart. They heard my goals and desires, and used them against. It was never about seeing each student succeed and become a Registered Nurse. It was all about getting our name signed on the dotted line so that they may manipulate us and take our student loan money. They had no regard to how it would affect our life down the line. They had no regard to how we would possibly struggle to pay our loans back. They had no regard to the school potentially closing and thousands of people being out of opportunities for employment, continuing education, and etc. It is disappointing that a educational institution would manipulate students for a an extra dollar.”*

**146. [REDACTED] (ID 7451), Ohio-Youngstown, Computer Network Systems, 9/2004-3/2007:**

*“I can’t begin to tell you the amount of stress and anxiety this has caused me in my life. I am hearing impaired with profound hearing loss in my right ear and only 80 percent with hearing aid assisted left ear. It is hard enough to find a job as it is but so much harder to find a job in the field with my impairment. This has caused me stress and emotional damage because I still cannot get a job in my field of study, I feel worthless because I am nearly 40 years old and only making \$33,000 a year. I cannot keep up with the loans as well as being able to provide for my family adequately.”*

**147. [REDACTED] (ID 8545), Ohio-Youngstown, Criminal Justice, 9/2009-12/2011:**

*“I had to get on medication because of my debt. I started to have anxiety attacks multiple times a day because of the stress of debt. It has put such a horrrble affect on heart, mind and soul.”*

**148. [REDACTED] (ID 9531), Oklahoma-Tulsa, CCNA, Networking, CNS, Communications, 8/2006-3/2016:**

*“Thanks to all the stress of not being able to do normal things that people with just average credit scores can do, i’ve developed severe anxiety, followed by a wonderful mental break down last year in Dec of 2015, got to enjoy a wonderful trip to the local Mental Health ward...Mainly cause they were still calling/emailing/whatever they could to tell me how determintal it was for me to come back to school, but i would have to re-apply for loans, and it would tac on another 20000+, even though the school was less then a year away from closing, which i didnt have a clue about. So now im classified as bi-polar/schizophrenic with anxiety disorder. So now i get to*

tell whoever does try to higher me, “hey by the way im legally insane and have to report to the mental health department once a month every month for at least a year.””

**149. [REDACTED] (ID 9579), Oregon-Portland, Visual Communications, 9/2008-6/2011:**

*“It has also played a significant role in my depression and used to lead me to suicidal thoughts, primarily due to the amount of debt and combined with my anxiety over being judged by other people for attending the school. However I have sought help from a doctor since then and it has thankfully become less of an issue in my life. I’ve accumulated so many rejection letters from my initial job search that when I finally did get a job (doing ordinary customer service), I printed them out, cut them up, and made a decorative pinata out of them that my friends and I destroyed during a beach trip before my first day. It was probably one of the most therapeutic experiences I’ve had since I graduated.”*

**150. [REDACTED] (ID 7949), Oregon-Portland, Project Management, 9/2009-3/2013:**

*“The stress of the debt has had a detrimental effect on my mental health. Going back to college was supposed to help me get work which I was having trouble getting due to stress from my combat tour. Worst, while in VA therapy, my doctor said getting work would be the best thing for me; but with the debt working against me, getting that job is more difficult.”I’ve had to repeatedly ask my parents for money and at my age, this is very demoralizing making recovery from my Acute Stress Disorder (PTSD’s little brother) that much harder. This had led to depression and bouts of heavy drinking.”*

**151. [REDACTED] (ID 8454), Oregon-Portland, 6/2005-6/2007:**

*“I suffer from depression and stress out everyday because of this.”*

**152. [REDACTED] (ID 4371), Pennsylvania-Bensalem, 9/2005-9/2007:**

*“I can’t afford to make my monthly payment (nor do I want to), I feel like I’ll never be able to get married or buy a house, and my credit is ruined.”*

*“I suffer from depression and anxiety to the tremendous weight on my should, which affects my day to day life.”*

**153. [REDACTED] (ID 8002), Pennsylvania-Dunmore, cns, 1/2011-1/2013:**

*“I have lots of stress from going to ITT and all the problems it caused me. I have more mental issues cause of going to ITT. Anger issues depression.”*

**154. (ID 2712), Pennsylvania-Greentree, Multimedia technologies, 1/2006-1/2007:**

*“The amount of stress from this whole ordeal has caused me deep deep depression and has caused my marriage to fail.”*

**155. [REDACTED] (ID 5354), Pennsylvania-Harrisburg, Electronics Engineering technology, 6/2013-12/2014:**

*“The anxiety of trying to stay on top of my school work, and essentially teaching myself the material has made my life very difficult. I’ve become depressed and diagnosed with anxiety disorders because of all of my extra stress.”*

**156. [REDACTED] (ID 9393), South Carolina-Columbia, Computer Networking Systems, 6/2011-6/2013:**

*“This debt has been a ghost over my shoulder for years now. The stress of the issue has caused medical issues directly related to stress. Prostatitis as well as caused my credit and options to acquire things with credit to be dismal at best. Suicidal thoughts to end the debt instantly.”*

**157. [REDACTED] (ID 4836), South Carolina-Greenville, 9/2006-9/1998:**

*“My quality of life suffered for years financially, mentally, physically, even spiritually at times because of the debt, the odd jobs, and grief that I carried for so long.”*

**158. [REDACTED] (ID 7672), Tennessee-Chattanooga, 3/2011-6/2013:**

*“It is stressful knowing I cannot contribute in a significant way to help my family. I don’t make enough to pay my bills. If my wife was not working my family would severely suffer. I am being punished for doing what I thought would help my family. Without my faith I would be in a cyclical state of depression.”*

**159. [REDACTED] (ID 5530), Tennessee-Cordova, Information Technology - Multimedia, 9/2004-6/2007:**

*“I am having a very difficult lifestyle, having to be prescribed to anti-anxiety medications because I am stressed constantly about the insurmountable student debt repayments I can’t repay, foreseeing no time in my future that I will be financially stable, having a credit rating that will prevent me from buying a home, or a car, creating an equation of self-sustaining poverty and a perpetual sadness of knowing that I will have to keep deferring the loan and living check-to-check for a long and indefinite number of years.”*

**160. [REDACTED] (ID 5089), Tennessee-Johnson City, Networking Information Technology, 1/2012-2/2014:**

*“I’ve never been more stressed in my entire life. Daily life is incredibly hard, and some days its stressful even to think how I’m going to survive to the next day. I have a fiance that I can’t marry or support because of my financial situation, and that only makes the mental anguish a million times worse. ITT Tech promised me they’d help me find work if I only enrolled, and I was a model student. I kept a 4.0, took a crappy job working there, and got over 25 other students in as an ambassador for the school. They kept none of their promises and ruined my life in such a way that I may never be able to have a life or a family now.”*

**161. [REDACTED] (ID 7759), Tennessee-Knoxville, Visual Communications, 10/2008-9/2010:**

*“I am in extreme stress on trying to find a way in getting through life in general from all this debt. I can’t get another degree and get a actual job from it because I’m in too much debt. I am stuck and not only does it stress me out it depresses me.”*

**162. [REDACTED] (ID 8738), Tennessee-Knoxville, Criminal justice, 12/2006-9/2011:**

*“I am suffering from debilitating anxiety and daily panic attacks. I am 30 years old and because of ITT misleading me when I was 20 I have been unable to be a productive member of society.”*

**163. [REDACTED] (ID 5592), Tennessee-Knoxville, 6/2006-5/2008:**

*“Anxiety has increased and my doctor has upped my medication to try and deal with the huge burden that ITT has caused in my life.”*

**164. [REDACTED] (ID 6648), Tennessee-Knoxville, Computer Networking Systems, 5/2011-5/2013:**

*“When I think of the future I have serious anxiety and fear because I will not be able to live a happy life or provide for my family or my family’s future. I make \$12.99 an hour which is what I could make without a degree. I can’t obtain any loans or assistance to go to a real school and obtain a real degree. I sometimes think very dark thoughts that I don’t want to describe because they are very distressful and saddening. I don’t want to lose my family or life because I went to I.T.T. tech. I don’t want to live in poverty because I went to I.T.T. tech. The only reason I went there was because I saw all there commercials with former students talking about how much better there life is now because they went to I.T.T. My life is not better because I went there and I graduated on time and successfully. My wife can’t go to a real school and better herself because we cannot afford the debt. My children will probably not be able to go to school, at least not with my help and that fills me with despair. This is supposed to be the greatest country in the world*



*but I.T.T. tech is profiting on the backs of people that only want to make a better life for themselves. They are destroying peoples futures and should be forced to go out of business so they don't harm anyone else."*

**165. [REDACTED] (ID 8412), Tennessee-Knoxville, 3/2008-6/2010:**

*"There was much stress anxiety and emotional stress from knowing that I was basically educating myself as best as I could. From the time I was basically forced to sign the second loan I was under anxiety and emotional stress because I was older and knew I needed to be good and the school was not equipped to help me."*

**166. [REDACTED] (ID 8922), Tennessee-Memphis, 11/6-3/11:**

*"My anxiety been up due to not being able to pay these. Which bring up other issues. I'm constantly stress about the loans. Never know if someone going to come know at my door sueing me. I'm always waiting for my check to be taken entirely for repayment. Having my check garish had my employer asking questions. About what I'm not paying my bills[.]"*

**167. [REDACTED] (ID 9358), Tennessee-Nashville, Digital Entertainment and Game Design, 3/2008-9/2012:**

*"The stress from having gone through their program and finding it worthless in finding a job that can pay the debt is emotionally crushing. It keeps me depressed and angry at myself for being duped to the point my life is ruined."*

**168. [REDACTED] (ID 8844), Tennessee-Nashville, Digital Entertainment and Game Design, 5/2005-9/2011:**

*"After getting married, I was declined for every apartment that we tried to get SOLELY because of my student loan debt."*

*"The overwhelming stress of the looming debt and the need to find a career made it nearly impossible for me to function as a normal human being."*

**169. [REDACTED] (ID 8884), Texas-Arlington, 12/2006-12/2008:**

*"There have been times when the thought of suicide has crossed my mind. Those without the weight of a never ending financial burden such as student loan debt will never know the tremendous amount of stress it puts on you...physically, mentally and emotionally. While I have maintained, others have not been so fortunate. Living like this is no way for anyone to live. It's not living...it's slavery in its purest form."*

170. [REDACTED] (ID 8409), Texas-Houston North, 9/2006-12/2007:

*"I am deeply depressed due to my employment situation, and extreme debt. Sometime i contemplate suicide."*

171. [REDACTED] (ID 8820), Texas-Houston North, AS Criminal Justice Paralegal, 11/2010-3/2013:

*"For a year I refused to even look i was disappointed.. the medication I had to take was ridiculous from the anxiety it caused.. ruined my life"*

172. [REDACTED] (ID 2764), Texas-Houston North, Drafting, 1/1999-1/2001:

*"The fact of being in debt and trying to payback all my loans put me in depression. A lot of emotional stress."*

173. [REDACTED] (ID 3794), Utah-Murray, 9/2014-4/2015:

*"Massive anxiety, episodes due to PTSD aggravated by the school experience, severe depression."*

174. [REDACTED] (ID 7837), Utah-Murray, 6/2010-9/2012:

*"Diagnosed with severe depression."*

175. [REDACTED] (ID 2850), Utah-Murray, Information Systems Security, 7/2004-11/2009:

*"I consider suicide daily because of this mistake I made and because of the predatory nature of the loans there is no legal way possible for me to address them. I cannot do IBR because of the vast number of private loans they did, I cannot restructure because my credit is destroyed. I cannot pay the loans because the degree is widely considered trash from a diploma mill. Going to ITT Technical Institute was by far the worst mistake I have ever made."*

176. [REDACTED] (ID 6104), Utah-Murray, Electrical engineering, 5/2010-5/2013:

*"This has caused me anxiety, grief, and even suicidal thoughts."*

177. [REDACTED] (ID 8607), Virginia-Norfolk, Information Systems Security, 8/2003-11/2004:

*"My entire experience with ITT Technical Institute has been nothing but stress and pain. Headaches, long dead end phone calls, multiple answers to the same questions and no answers"*

*to other questions. Time wasted that I can't get back. Run around after run around. Tears, anxiety, stress that caused health problems, sleepless nights because I felt I was alone and nowhere to turn."*

**178. [REDACTED] (ID 9126), Virginia-Springfield, Criminal Justice, 3/2006-12/2009:**

*"I suffer through emotional pain everyday for what I had to go through with ITT Technical Institute. I feel I was deceived and taken advantage of. I was given a false hope. When I decided to attend ITT I thought I was doing something positive to improve my life and build a good future for myself and family. At the time I enrolled I was young and ignorant to understand that I was being preyed upon by ITT Technical Institute. Myself and thousands of other students thought we were doing the right thing but instead ITT got their money and all we got was poor education and debt. It's hard to sleep at night when you're faced with so much debt."*

**179. [REDACTED] (ID 6913), Washington-Everett, Network System Administrator, 9/2014-3/2015:**

*"I feel empty at times when I think about what ITT Tech did to my life. I joined the Army to pay for school, and ITT Tech mislead my dreams of higher education. Now I'm \$ 10,000 in debt and have nothing to show for it. I'm constantly being harassed by collection agencies and it's making me depressed."*

**180. [REDACTED] (ID 2725), Washington-Seattle, Digital Entertainment and Game Design, 12/2004-5/2009:**

*"I have been stressed trying to figure out how i'm going to pay such a steep loan. Sometimes i just want to give up and stop paying but i understand that i owe this debt so I've done my best to continue paying it. This has brought on a lot of depression and anxiety because, as stated above, i cannot afford my own house. I also feel like i'm stuck in a city I don't want to live in because it pays me enough to survive - but if i lose this job i have no idea how i'm going to be able to pay my loan. I feel imprisoned."*

**181. [REDACTED] (ID 8920), Washington-Seattle, 3/2011-3/2015:**

*"I am stressed out physically and emotionally everyday about trying to figure out how I am going to be OK in life. I am loosing my hair and have dramatic weight gain with loss of motivation to do anything productive."*

**182. [REDACTED] (ID 2854), Washington-Seattle, Criminal Justice, 9/2008-9/2010:**

*“I don’t have confidence to go back to school. [N]o college will take my degree for a bachelors except for ITT Technical Institute, I feel I will never be successful and I and I am doing Family therapy and will try and do personal therapy for depression.”*

**183. [REDACTED] (ID 7722), Washington-Spokane Valley, Digital Entertainment and Game Design, 9/2007-6/2011:**

*“I am in a near constant state of depression/anger because of the stress caused by the massive amount of student loans I have to pay and the loss of my car and nearly being kicked out of my apartment were I live with my disabled wife. I have also had to go into deferment and forbearance several time to alleviate stress from payments. I once considered myself a very carefree and fun person but now I feel I have turned extremely bitter and spiteful, which has caused strain on my friendships and marriage.”*

**184. [REDACTED] (ID 7933), Washington-Spokane Valley, Information Systems Security, 1/2007-1/2010:**

*“Sleepless nights, no kids and the frustration of barely getting by difficult, I have found a mental health professional to help push me through but that’s no life to live. We have just enough to get by all because of this school and the fact that I got laid off that one dark day in 2007. I will forever regret my time that I spent at ITT.”*

**185. [REDACTED] (ID 9719), Washington-Spokane Valley, Information System Security, 6/2007-6/2011:**

*“Due to the hard time I had finding a job, and the denials due to by education and debt I began to have major anxiety. I have seen doctors as a result of this. I would get anxiety thinking about the repayment of the loans that I knew I couldn’t make. I became heartbroken when I found out I couldn’t get a loan to purchase a home. Whenever I needed something financially I would have to make the choice of what I could pay and what I couldn’t. I had to ask my family for help in paying back student loans and as a result caused strife between us. Whenever I would talk to someone in the loan repayment department they would provide me with misleading information or talk so fast that I wouldn’t understand and then I would end up with even more stress and anxiety.”*

**186. [REDACTED] (ID 8710), Wisconsin-Green Bay, 9/2004-5/2008:**

*“My stress has affected my blood pressure due to the financial strain I am in all the time. Every couple days I need to talk to the loan holders and tell them that I made a payment not less then 5*

days ago. Forbearance or Deferment it doesn't matter. the amount of accrued interest put's me into depression. Which just makes my stress and blood pressure go thru the roof."

**187. [REDACTED] (ID 9677), Wisconsin-Green Bay, 12/2009-6/2013:**

*"My stress has been through the roof because of my loans and all of the people calling me to get me to either consolidate, pay, or try to "erase" my loans. These people call me every day and now I am on medication for anxiety and have to see my doctor frequently. This whole ITT fraud, and financial struggle is effecting me and my family. My family and I have been emotionally strained because I have to live at home to be able to pay on my loans and live."*

**188. [REDACTED] (ID 6646), Wisconsin-Greenfield, Computer Networking, 9/2001-9/2005:**

*"I suffer depression and hopelessness knowing that when I retire, that money will be taken from me from a loan that was 35k, now 200k."*

**189. [REDACTED] (ID 7658), Wisconsin-Greenfield, Game Design, 9/2006-6/2010:**

*"I lost my father at the end of 2008, and grieving took a large toll on my mental health. I made it through the rest of my time at school in a relatively alright state of mind, but it was when I left school that things got a lot worse for me. Not being able to find a job along with the looming loan payments started to cause me unreasonable anxiety and depression. It wasn't long before I found myself in a severely depressive state often with suicidal thoughts. I was always too afraid to actually cause myself any harm, so in turn stopped caring about my health and well being, which in time I gained a large amount of weight, only making my mental state worse. As of this writing, my mental health is in a much better state, but the anxiety and the worry about my debt it still there."*

**190. [REDACTED] (ID 8069), Wisconsin-Greenfield, Criminal Justice, 6/2007-9/2011:**

*"I have struggled with stress and depression worrying about how I am going to be able to pay my student debt. []The constant reminder I get each month from paying the debt is a constant reminder that I went to a "school" that ended up costing me far more than any other reputable school leading to feelings of depression and a sense of failure."*

**191. [REDACTED] (ID 7471), Wisconsin-Greenfield, Software Engineering, 11/2005-1/2011:**

*"The stress of dealing with mounting student loan debt has caused me to have several severe depressive episodes. It has been a constant source of tension between my wife and myself. Also*

*has effected my relationship with my brother who was willing to cosign a loan for me. A loan which I am not sure I will ever be able to pay off."*

**192. [REDACTED] (ID 3878), Wisconsin-Greenfield, 9/2008-3/2012:**

*"I've been stressed out from the student loan payments and I'm not working at the moment so I've been having anxiety and panic attacks when I get calls 3 or 4 times a day."*

**193. [REDACTED] (ID 6516), Wisconsin-Greenfield, IT Networking, 8/2000-5/2004:**

*"I'm a Veteran who suffers from PTSD, depression, suicidal tendencies, insomnia and other maladies. Before incurring the debt without completion from ITT Tech I was doing fine being on medication and care of the Veterans Administration, but now with the burdening of the debt from ITT Tech and the constant bombardment of collection calls, being threatened that any tax refunds would be withheld causes much needless stress. Sallie-Mae and now Navient have sent or called me threatening to take action on my tax refunds, payroll and even harassed my family members for repayment."*

**194. [REDACTED] (ID 6992), Wisconsin-Greenfield, IT Software Applications and Programming, 8/2005-7/7:**

*"As stated above I do suffer from depression. I was even hospitalized for awhile from it. Around tax time the debt agencies try to collect and harass me. It makes me want to relapse. However I just try and think happy thoughts because my mother needs me as she had cancer and I have to show her that I am strong myself. [H]owever the calling and needing money when you dont have any hurts and makes it very hard."*

**195. [REDACTED] (ID 5329), Wisconsin-Greenfield, Digital art I think, Or Computers, 8/2006-12/2006:**

*"Stress from having t pay with nothing to show for it. Depression caused by it and trust being broken with the college setting. It really did set me back like 5 years."*

**196. [REDACTED] (ID 4135), Wisconsin-Madison, Information Technology Computer Networking Systems, 9/2008-12/2010:**

*"I have suffered chronic anxiety (diagnosed) from the stress of creditors constantly calling and I have come to blame ITT and learned to despise the IT field for it."*

**197. [REDACTED] (ID 9028), Networking, 3/2011-9/2013:**

*"The stress of not knowing how I am going to be able to pay this back is horrible, I am having anxiety attacks and even see a psychologist now for the anxiety. I just wanted to be in a better*

*place after school but I am not. When payment have to be started I will probably end up on the streets because I can't even afford to pay \$100 a month with where I am at in life."*

**198. [REDACTED] (ID 8584), Criminal Justice, 12/2007-6/2014:**

*"I have been battling stress and depression since I graduated because I have a mountain of student debt that I can't pay, a diploma that doesn't mean anything, and a job that just pays the bills."*

**199. [REDACTED] (ID 8110), 8/2008-9/2012:**

*"They have made me depressed and my father suffered a heart attack from stress from navient!"*

**200. [REDACTED] (ID 9518), 1/2007-10/2007:**

*"I am stressed about this every day. I think about it constantly. I am in financial ruin and I know I will not be receiving any tax refunds if this is no handled soon. I was diagnosed with Anxiety and having this as a burden is not helping one bit."*

**201. [REDACTED] (ID 3668), 1/2013-3/2015:**

*"This school has put me into a deep depression my anxiety problems are nearly unstoppable. I worked so hard to maintain the grade and all of that hard work is done the drain."*

**202. [REDACTED] (ID 9194), 3/2009-6/2011:**

*"I have suffered from major depression and anxiety over owing this money and not benefiting from my degree at all. My life has basically turned to shambles since graduating 5 years ago."*

**203. [REDACTED] (ID 7338), 11/2006-12/2012:**

*"After this experience with ITT I am full of stress, depression and anxiety."*

**204. [REDACTED] (ID 9158), 1/2011-1/2013:**

*"I had to seek a medical practitioner to prescribe me medication to treat my depression due to not being able to finish my education and other schools in my area not accepting my ITT tech credits. I also had to see a therapist once a week for stress management."*

**205. [REDACTED] (ID 9065), Drafting and Design, 6/2011-6/2013:**

*"I suffer from stress and anxiety due to the large amounts of debt that are needed to be payed back along with having a job that is not completely satisfying my needs due to not being able to find anything else due to ITT's degree."*

**206. [REDACTED] (ID 6189), Software Applications and Programming, 8/2006-8/2008:**

*“Defaulted on my home loans and had to short sell my house and move in with my parents to pay down debt with no job. Had to take antidepressants because of the number of student loan calls I am getting from Navient but I have no money to pay them back and when I do pay them it barely covers the interest.”*

**207. [REDACTED] (ID 9323), 9/2006-11/2008:**

*“Going to ITT has caused a lot of stress and depression for various reasons. One being all the debt, and money that is being taken from me. The worst part is I was tricked and lied to thinking I was going to have a good job making a lot of money. I can't sleep at night, I lay in bed worrying about not being able to pay my bills and take care of my family due to the ITT debt and garnishments. All this has caused me to be depressed and shut down, not even wanting to try in life any more because I'm trapped in debt and can't take care of my family. Some times I feel death is the only way I'll get out of this ITT situation.”*

**208. [REDACTED] (ID 3769), Online, Information Systems Administration, 6/2008-9/2011:**

*“I cry constantly because I am at the end. I am 48 now and can't go back to school and I will probably never pay off this debt in my life time. My credit score is under 450!”*

**209. [REDACTED] (ID 6862), Information Technology Computer Networking Systems, 1/2002-9/2005:**

*“It has caused me a great depression. It was one of the major items that caused a breakdown for me in my former marriage.”*

**210. [REDACTED] (ID 8270), Computer Network Systems & Information Systems Security, 9/2004-5/2009:**

*“The daily struggle of working a low wage job, combined with constant harassing calls, and the embarrassment of putting my parents in this situation along with me. Often times I would get so depressed I would simply break down and cry at my desk at work. On several occasions the thought of being stuck with increasing debt for life led me to thoughts of suicide.”*

**211. [REDACTED] (ID 8318), 5/1998-5/2000:**

*“I am extremely stressed and have anxiety I get phone calls everyday about my student loan.”*



212. [REDACTED] (ID 9359), Computer science, 11/2007-11/2009:

*"I no suffer from anxiety and insomnia because I am stressed out about the paying back my loans."*

213. [REDACTED] (ID 6141), 1/2005-9/2007:

*"My wife and I both have high blood pressure because of this. We both suffer with depression and have lost sleep due to the harassment over the default loans."*

214. [REDACTED] (ID 8311), 12/2009-6/2015:

*"I have strongly considered suicide. All I intended to do was to obtain an education. I didn't get the education I am paying for. ITT Tech ruined my life."*

215. [REDACTED] (ID 8690), 11/2005-3/2010:

*"The stress of having \$46000 in student debt when my Army service was supposed to help me through this has led me to constant stress and emotional pain. I have even considered suicide because of this. I was having emotional issues through my program because something just didn't feel right. The fact I have no legal recourse because of the forced arbitration clause has been a serious source of frustration for me."*

216. [REDACTED] (ID 6336), 11/2005-9/2007:

*"Severe depression and feelings of worthlessness."*

217. [REDACTED] (ID 7384), Electronic Engineering Tech, 12/1994-1/1998:

*"I am completely consumed by this debt. it has led to depression. My credit, my life is absolutely ruined."*

218. [REDACTED] (ID 6689), 7/2007-5/2009:

*"The stress and strain of dealing with this compounding debt has led to depression, anxiety, and has left me questioning why I wanted a higher education in the first place when it has not done anything positive for me at all."*

219. [REDACTED] (ID 8578), 9/1996-12/1996:

*"This debt has affected me financially, emotionally causing severe depression and has taken a toll on me mentally. my education has been halted because I couldn't afford to take another loan. I was robbed of my education which I feel has impacted my life and some of the choices I made due to lack of education. This is a issue that ails me daily. I could go on and on about how ITT*

*has ruined my life putting me in a financial crisis and didn't give me the education they said I would receive."*

**220. [REDACTED] (ID 8614), IT, 1/2005-6/2007:**

*"Lots of emotional pain. To much stress. And suicidal thoughts."*

**221. [REDACTED] (ID 8631), 2/2008-5/2010:**

*"I have developed severe anxiety, and have been taking medication since after my graduation."*

**222. [REDACTED] (ID 9629), Criminal Justice, 12/2008-3/2016:**

*"I'm stressed to the max because of ITT Tech and have to take depression and anxiety medicine because of it."*

**223. (ID 9293), 3/2007-8/2008:**

*"The loans have kept me so stressed that I have problems sleeping at night and it has made my depression much worse."*

## EXHIBIT 25

**1. [REDACTED] (ID 9720), Alabama-Madison, Electrical and Electronics Engineering Technology, 7/2012-12/2014:**

*“Well honestly it's crushing. I fought my way out of debt a few years back and didn't have much but I got clear. Part of that was having to file bankruptcy and it was such a relief. I vowed I would never get under so much pressure again, which is why I no longer have credit cards. But here I am, worthless degree, no job prospects, working two jobs just to make ends meet. They've pretty much ruined my chance for a decent future.”*

**2. [REDACTED] (ID 7136), Arizona-Tempe, 1/2005-5/2007:**

*“I am swamped with loans.. I don't even understand the loans I have, and because they were deferred I owe almost 100k for a 2 year degree. This is very stressing area of my life, It causes so much grief, hopelessness, empty, Wrecked and it feels like my life is ruined has been ruined and will remain that way.”*

**3. [REDACTED] (ID 3684), Arizona-Tempe, 10/2004-5/2007:**

*“My stress is out the roof.. I sometimes panic over my thoughts, my life will never be normal.. I want to buy a house.. this will put a strain if I ever get the opportunity to get married. I can't buy a car unless it's cash. My american dream is over. I feel I will never get the opportunity to retire because of these loans. When I see my credit report it's devastating. In the mean time knowing I can't afford the loans especially with a family those loans I have are just getting larger and larger.. That's a scary thought because those years from ITT have ruined my entire life.”*

**4. [REDACTED] (ID 7744), Arkansas-Little Rock, Graphic Design Mulimedia, Game Design, 6/2005-9/2009:**

*“I can't get a car, a house, or even take out any loans from any banks. I can't get a good job because of credit check, and my student loan debt gets flagged. I've lost my hair, suffered stress, anxiety, extreme depression, suicidal thoughts, etc. Because of what ITT did to me and millions of other students my life has been ruined.”*

**5. [REDACTED] (ID 7646), California-Lathrop, 1/2007-1/2009:**

*“I was rendered homeless for sometime sleeping in my car and when i could, slept on peoples couches because the amount of garnishments took most of my take home pay. I have still to this day been unable to pay back the full monthly payments so i have had to defer my loans letting it collect intrest. I am afraid that i will never catch up on my student loan debt that i was decieved*

*on taking on. I am tired of being hungry and worrying where i will end up because of this mess. I would have been better off working my way into the industry than to take on \$40k for a piece of paper that employers mock. It has ruined much of my life.”*

**6. [REDACTED] (ID 6624), California-San Diego, BS Criminal Justice, 12/2007-9/2010:**

*“Financially ruined and the worst part is I can't even get to do what I so wanted to do by going to school an excelling in the program. I graduated with honors but it sure doesn't feel like it.”*

**7. [REDACTED] (ID 4010), California-Sylmar, Digital Entertainment and Game Design, 9/2006-9/2010:**

*“My life was actually better before I went to school, now that I have a supposed education I'm worse than before when I only had a HS degree.”*

**8. [REDACTED] (ID 8335), Florida-Bradenton, 3/2011-12/2013:**

*“Im very stressed and scared that ITT has ruined my life.”*

**9. [REDACTED] (ID 4515), Florida-Doral, 11/2005-6/2007:**

*“Yes..absolutely this school has ruin my life. I have had a lot of emotional distress, due to the high debt and not knowing where to turn I have had suicidal thoughts.”*

**10. [REDACTED] (ID 9390), Florida-Jacksonville, 3/2004-5/2006:**

*“My life is ruined. My credit is laughed at. I can not take care of my wife and kids like a man should. It has put me in a state of depression”*

**11. [REDACTED] (ID 8744), Florida-Tallahassee, 9/2010-3/2012:**

*“ITT has ruined my life. My whole path has changed for the worst.”*

**12. [REDACTED] (ID 9339), Florida-Tampa, 1/2007-11/2010:**

*“There is no quality of life after ITT.”*

**13. [REDACTED] (ID 9255), Idaho-Boise, Visual Communications, 3/2009-8/2009:**

*“I can never get another loan to go back to school, buy a house, buy a car, help my children or anything else that will better our lives because ITT-Tech took it all.”*

**14. [REDACTED] (ID 4080), Idaho-Boise, Drafting and Design Technology transferred to Online Business Accounting Technology, 3/2006-5/2009:**

*“Promised a better life, and in reality you get debt, stress and the same old job you had before.”*

**15. [REDACTED] (ID 9494), Illinois-Arlington Heights, Computer Network Systems, 8/2009-9/2012:**

*“Student debt has ruined my life. I went to college, received a degree and expected to secure a decent paying job which would allow me to pay back the student debt and build a life. Instead, I wasn't able to secure a job in my field of study as promised and now I am stuck paying a mortgage sized student loan payment, unable to purchase a home or save money for the future benefit of my family. [] The worst part is, I can't get hired anywhere with my degree from ITT Tech, and so it's like giving all of my money away for absolutely nothing. This has caused me great stress and emotional pain.”*

**16. [REDACTED] (ID 6634), Illinois-Arlington Heights, Criminal Justice, 12/2008-3/2010:**

*“Iv accumulated about 45000 in debt and its ruining my life of being able to have a family, house, and provide for them. It scares me to try anything because of this debt is always going to be there to handicap my finances.”*

**17. [REDACTED] (ID 4318), Indiana-Carmel, 1/2002-1/2006:**

*“Affected by simply killing my credit! In debt for life now. I've paid on my federal loans and the principle never changes, honestly. It's simply overwhelming to be in this situation. Knowing what I do now I would have never gone to the school. [] I'll live with it for the rest of my life carrying the debt for life. It has ruined life goals due to the debt. What really affected me and still does is knowing I was flat out lied to and told to do things I thought was in my best interest, unknowingly signing my life away at the end of the day or having them electronically sign for me. Approval ratings and so many other things were twisted to make me sign up. The biggest was the opportunity after graduation.”*

**18. [REDACTED] (ID 7538), Indiana-Carmel, Bachelor of Science, Business Management, 12/2013-12/2015:**

*“My life is literally ruined. Navient wants me to pay like \$1500 a month for all student loans. My mortgage is \$1565 a month and my kids daycare is \$1150 a month. I have \$90,000 in student loan debt, with a degree thats hardly even recognized by employers...[I] have been lied too, misguided, mislead information about so many things that the only thing i know to do is work like 60-70 hrs a week to try and some what stay afloat so at age 30 i dont have to sell my house to literally pay off student loans. We have no money for anything, most months im deciding what bills i can choose to not pay.”*

*“[I]ve always been an extremely happy go lucky person. Ive always paid all of my obligations and worked hard knowing that i bought my cars, house, vacations, and my education. I'm so disappointed i ever even went to college because for what i paid i could have literally become a lawyer from the mcgeorge school of law or harvard law. Instead i have a piece of \$90,000 paper that isnt worth anything to an employer, not recognized by other schools for transfers, and i was lead there under false hopes. I am so depressed now and so quick to be angry and its starting to affect my family life. I work almost 13-14hours a day 6 days a week and im not even scratching the service. Its fair to say that i hate my life and i feel trapped by ITT Tech.”*

**19. [REDACTED] (ID 8150), Indiana-Fort Wayne, Criminal Justice-Incomplete, Visual Communications-Complete, 12/2009-6/2012:**

*“The entire situation has made the death of my son even more difficult. I want my life back. I don't want to work 6 days a week. I want to have more time at home.”*

**20. [REDACTED] (ID 7027), Indiana-Fort Wayne, 1/2011-1/2013:**

*“I literally struggle getting out of bed everyday because I am so unhappy with my life.”*

*“Being unable to afford to have children has been absolutely devastating for me and my husband and as I turn 30 this year I don't see how I will ever be able to afford or be emotionally stable enough to have children.”*

**21. [REDACTED] (ID 8830), Indiana-Fort Wayne, Digital Entertainment and Game Design, 9/2004-6/2008:**

*“I have had to rent an apartment because I couldn't get a loan for a house. I have also had to drive old cars because I cannot get a loan for a newer one. I have had to deal with collection agencies calling me at all times to collect on school loans that I couldn't afford to pay and put a roof over my head and food on my plate. I have had a hard time finding work because no employer takes my education seriously. It has caused tremendous stress due to money issues with my family. I have had to borrow money from friends or family to make my school loan payments. It has totally ruined my credit. I can't afford to have nice things and go on vacations. I can't afford to go back to a different school to further my education because my credit is so bad, and I cannot afford to pay for yet another loan. Going to ITT Tech has basically ruined my life.”*

**22. [REDACTED] (ID 9592), Indiana-Indianapolis, Master of Business Administration Degree, 3/2002-6/2007:**

*“ITT Technical Institute has done this to me; it has broken me. I have never been a quitter, but all I want to do is quit this horrible life. I am no longer that young, self confident, and hard-working person. I am so frustrated and disillusioned by ITT Technical Institute that I cannot believe how gullible I was in the past. I believed ITT Technical Institute. Back then, I thought ITT*

*had my best interest at heart. But it used me and others to line their pockets with our cash. It never cared for us!"*

**23. [REDACTED] (ID 9264), Indiana-Indianapolis, Information Technology & Multimedia Design, 5/2006-9/2008:**

*"I have a 6 year old daughter, and I will never be able to help her with college because I have ruined my credit with these student loans. I hate myself for getting into this predicament. All I wanted was to be able to provide a better life for my family. I was actually financially better off before attending college."*

**24. [REDACTED] (ID 9582), Kentucky-Louisville, 9/2002-1/2006:**

*"It's a constant stress, worrying about the fact that I can't afford to pay this debt, but if I don't pay it then my wages could be garnished, or worse. I have a family to take care of, and this HUGE mistake could potentially ruin ALL of our lives, not just mine. [] Since leaving ITT tech, my life has been more difficult, rather than easier because of attending this terrible school."*

**25. [REDACTED] (ID 9625), Michigan-Canton, 12/2007-12/2010:**

*"This was supposed to be the start of my life instead it stopped it dead in its tracks. I'm struggling and can't get ahead."*

**26. [REDACTED] (ID 4096), Michigan-Dearborn, 12/2010-1/2014:**

*"I feel I ruined myself going to ITT.. It was one of the worst decisions I ever made. Most of three time I'm embarrassed telling people where I went[.]"*

**27. [REDACTED] (ID 3939), Michigan-Swartz Creek, Criminal Justice, 5/2008-9/2012:**

*"ITT tech lied to me by telling me they guarantee me job placement after I graduate of \$10 or higher! I can't even get a job now because they have ruined my credit!!! They also took out loans for me through several different loan companies who harass my veteran of Vietnam, very poor health dad for payments!!! Threatening us with court!!! He had a heart attack earlier this year because of the stress they are causing! They ruined my life because I'm unemployed because of their lies and deceit."*

**28. [REDACTED] (ID 8165), Michigan-Swartz Creek, 1/2010-1/2011:**

*"I can't believe i let a company take advantage of me and put me in the position that i am in. I've always done things right and made one wrong decision by deciding to go to college and it has totally ruined my 20s."*

**29. [REDACTED] (ID 2549), Michigan-Swartz Creek, 8/2009-9/2011:**

*“Cant live the american dream. Ill spend the rest of my life in debt. Trying not to drown. ITT ruined my life.”*

**30. [REDACTED] (ID 8129), Michigan-Wyoming, 9/2008-6/2012:**

*“ITT ruined my dreams. I am screwed over for my entire life because ITT took out so many loans in such high interest that I can never repay. I cant even try to move forward because no matter what I do they continue to just hold me back in any aspect. ITT destroyed my life.”*

**31. [REDACTED] (ID 4030), Missouri-Arnold, 8/2004-12/2006:**

*“Basically it ruined my life.”*

**32. [REDACTED] (ID 7320, 8539), Missouri-Arnold, Criminal Justice, 9/2005-6/2009:**

*“Not only am i in alot of stress but my life is ruined my credit is destroyed and i have this worthless degree that i cant even use. I recently found out my school wasnt even credited meaning i just wasted 4 years of my life for nothing.”*

*“I started school at ITT technical Institute in 2005 with the hopes and dreams i getting a degree to further my carreer and have a good life. They promised me a great job once i graduated if i chose there school. So i picked them and started my journey on pursuing a bachelors degree in criminal justice. After 4 long years i graduate with a bachelors degree and was very happy and looking forward to that dream job. After searching and searching my degree got me know where i started getting depressed because the loans were stacking up and i had no job and i was barely surviving ITT tech promised me and lied to me and let me down. Now in working a low pay job and barely surviving and able to provide for my family. []No career job and severe dept has ruined my life and i am depressed all the time wondering how i am gonna get a good job and provide for my family.”*

**33. [REDACTED] (ID 9303), Missouri-Earth City, Electroning Engineering Technology, 7/1996-7/1998:**

*“When you can't make payments on your loan because you can't find a job in the field you applied for its eats at your soul. The only thing you pray for at night is to be free of it.”*

**34. [REDACTED] (ID 6675), Nevada-Henderson, 9/9-11/2010:**

*“ITT has ruined my future goals and life.”*



**35. [REDACTED] (ID 9164), Nevada-Henderson, 3/2002-3/2004:**

*“It ruined my life, my credit, my employment opportunities, my significant other relationship, my family, and most of all they stole my future from me which I will never get back. [ ] The really sad part is I love to learn. I knew what I wanted to do with my life, I loved technology from when I was a kid. Every single night I think about this loan and how it has effected me, my family, and my significant other. I dont sleep, I have heart papulations from constant stress, and frankly I'm to exhausted to elaborate.”*

**36. [REDACTED] (ID 6142), Nevada-Las Vegas, Information Technology, 9/2007-3/2009:**

*“ I always think about it in the back of my mind and how it's weighing me down in life & future plans.”*

**37. [REDACTED] (ID 5722), North Carolina-Charlotte South, 12/2008-12/2010:**

*“ITT tech really ruin my life because i though i was going to have a bright future in the electronics field only, to realize that my skills was not good enough at all to compete in the electronic industry. I lose my girlfriend who was my daughters mother because she know i wasn't going to be shit. Then i walk around with a degree that i can't use.”*

**38. [REDACTED] (ID 6143), Ohio-Columbus, Computer and Electronic Engineering, 9/2010-6/2012:**

*“Anything I might want to do is tainted by this. I now want to move to a different field because I cannot seem to move forward in this one, but if I am successful I will be stuck paying for an education that I barely received and which would no longer be helping me at all.”*

**39. [REDACTED] (ID 7470), Ohio-Dayton, Computer Engineering/Electronics Technology, 8/2004-5/2006:**

*“I had a family when I decided to enroll at ITT. I worked full-time at night, was a husband and a father. I was busting my butt to better my life. Through the lies and false promises, ITT Tech absolutely ruined my life. I graduated and had zero job prospects in my field of study. I lost the job I had while attending ITT due to Mass Layoffs. I lost my family because I couldn't afford to care for them, and subsequently have suffered from stress and anxiety since. I was young, positive and determind to make my mark in this world, and ITT took all that away.”*

**40. [REDACTED] (ID 8939), Ohio-Norwood, 9/2006-9/2009:**

*“It feels like death.. The only way I can describe what this debt has done to me. The only way out is disability, even then.. good luck.. and death. Because I sure as hell cant afford to pay*

\$400 to \$500 a month the rest of my life and be able to get a house and take care of a family. My life is ruined.”

**41. [REDACTED] (ID 2614), Ohio-Norwood, Computer Networking Systems Technology, 10/1999-12/2001:**

*“This debt has been with me for over 12 years. I've maxed out my options for deferment / forbearance. I can't buy a car because my credit is shot and even then I cant make the payments when I'm paying on a loan for an education I never received. I can't afford a place for the same reason and live with family. I work minimum wage retail jobs since I graduated and now I do so supporting my 5 and 3 year old children. Basically ITT Tech ruined my life.”*

**42. [REDACTED] (ID 8757), Tennessee-Johnson City, Paralegal Studies, 3/2010-6/2012:**

*“I have a lot of stress in mylife, because I am struggling to keep my kid in what she needs and paying my monthly bills as this has caused me to live pay check to pay check withno savings to fall back on. I have health issues, I never had before due to my stress and they have basically ruined my life.”*

**43. [REDACTED] (ID 5089), Tennessee-Johnson City, Networking Information Technology, 1/2012-2/2014:**

*“I've never been more stressed in my entire life. Daily life is incredibly hard, and some days its stressful even to think how I'm going to survive to the next day. I have a fiance that I can't marry or support because of my financial situation, and that only makes the mental anguish a million times worse. ITT Tech promised me they'd help me find work if I only enrolled, and I was a model student. I kept a 4.0, took a crappy job working there, and got over 25 other students in as an ambassador for the school. They kept none of their promises and ruined my life in such a way that I may never be able to have a life or a family now.”*

**44. [REDACTED] (ID 8384), Tennessee-Knoxville, Associate of Applied Science, 7/2006-5/2008:**

*“The anxiety the emotional pain is so overwhelming!!! I worried about how I was going to eat because I didn't want to miss a payment because of the phone calls that was to follow! They made me want to die! My sister and brother in law cosigned for me and when i couldn't pay anymore they started getting calls so then my family was calling me on top of the collectors! I was so depressed i never wanted to leave my ruined down trailer. It was the most awful time i can ever remember! If i could erase ever going to ITT i would! ITT has ruined my life!”*

**45. [REDACTED] (ID 7294), Tennessee-Knoxville, Computer and Electronics Engineering Technology, 1/2005-5/2007:**

*“ITT is my biggest regret in life, and I've lost years and thousands not to mention that even after all that I still didn't get the education that I was promised, which is nothing new for them. [I'm nearly 30 with nothing. No health insurance, no job, no savings, no house, no apartment, no hope. What I do have is people sending me letters and calling me trying to get me to pay money that I don't have to a school that ruined my life. Getting tricked into ITT has 100% been the biggest mistake and has certainly altered my life in an extremely negative way, I could have done nothing out of high school and kept my job at Dairy Queen and been infinitely better off than graduating from ITT.”*

**46. [REDACTED] (ID 9358), Tennessee-Nashville, Digital Entertainment and Game Design, 3/2008-9/2012:**

*“The stress from having gone through their program and finding it worthless in finding a job that can pay the debt is emotionally crushing. It keeps me depressed and angry at myself for being duped to the point my life is ruined.”*

**47. [REDACTED] (ID 7824), Tennessee-Nashville, Electronics, 4/1987-6/1989:**

*“Since 1989 when I graduated I have had a very hard time finding any work at all, This ITT place has ruined my life, my credit was ruined, never been able to buy a house or a car, My life was ruined because of ITT. Im now 54 have no job no income, totally ruined my life.”*

**48. [REDACTED] (ID 8688), Tennessee-Nashville, Information Technology Computer Network Systems, 1/2001-6/2004:**

*“Because i am not able to pay my student loans it has cause a major hit on my credit. I haven't been able to get a house and i couldn't even get a car loan with a co-signer. I have been forced to move back in with my parents because i couldn't afford to pay my students loans and take care of 2 children, rent and car payment. ITT has ruin my life. The biggest mistake I have ever made.”*

**49. [REDACTED] (ID 9031), Texas-Houston West, Information Technology, 12/2009-12/2011:**

*“It has ruin my life. It ruin my credit I can't buy a home for my family due to my high student loans. I was promise a IT job, i cant qualify for no IT jobs because i dont have the right skills needed. Now i currently work in hard labor construction job that dose not provide for me or my family and is not related to the field i study at ITT Tech.”*

**50. [REDACTED] (ID 8540), Virginia-Chantilly, CNS (Computer Networking Systems), 1/2009-12/2011:**

*"I don't have good credit, a job, a girlfriend, self-confidence, the ability to go out with people because lack of money, I can't afford to go out, to live on my own, to buy a car, to do all the things I want in life. I feel as if they ruined my life but I'm still alive. [] I want my life back, back for ITT Tech stole it from me."*

**51. [REDACTED] (ID 4108), Virginia-Richmond, 9/2007-6/2009:**

*"My life is ruined. I will be paying these debts for a long time with not much to show for it."*

**52. [REDACTED] (ID 9696), Washington-Spokane Valley, Criminal Justice, 9/2005-8/2009:**

*"I can not buy a home, get a decent running vehicle or get a real education because of ITT it has ruined my life and any future I hoped to have[.]"*

**53. [REDACTED] (ID 4076), Wisconsin-Greenfield, Computer Networking Systems, 9/2010-12/2012:**

*"ITT technical Institute just wants your money, and ruin peoples lives, like they did to me. []I regret ever going to ITT technical institute. [T]hese debt collectors call me, I already know what there going to say, and it breaks my heart that i can't repay my debt, thanks to ITT technical for predatory lending and ruining my life in terms of debt."*

**54. [REDACTED] (ID 8401), Criminal Justice, 11/2006-6/2011:**

*"For the rest of my life I can not provide better for my family because the best I can do is a part time security guard job that is mostly seasonal. I'm driving a 20 years old car with an oil leak, can't get a loan on a new car that fits my family needs. Why? Because I decided to further my education with ITT Technical Institute[.]"*

**55. [REDACTED] (ID 4439), Multimedia, 6/2005-9/2007:**

*"This debt has ruined my life. I am unable to obtain loans. The ones I do obtain are high interest because of my debt to income because of a fifty thousand dollar piece of paper."*

*"Because of this school and the subsequent loans, I have been stuck in life. I am thirty years old, and I am unable to support myself. Due to the outrageous amount owed on the loans, I cannot afford a home. I can barely afford to have a car, and I do not have a job in my field. This for profit college has ruined my life before it even had a chance to really start."*

56. [REDACTED] (ID 8860), Data Communications, 11/2005-9/2009:

*"I have been so stressed out because of all this and how it has ruined my life. I think about killing myself everyday to get the burden off of my family. I owe so much and have no way of paying it of and now that ITT is gone because of what they did I don't think anyone will respect my degree at all."*

57. [REDACTED] (ID 7698), 12/2012-4/2014:

*"These loans basically ruined me. I don't know what I'll do now."*

58. [REDACTED] (ID 7902), 1/2007-1/2009:

*"My family can barely make it my student loans have caused so much financial hardship and stress it's not even funny. The amount of money these loan companies are asking for exceeds my monthly income we are looking at garnishment and we can't afford to lose any money I wish I would have known how badly this was going to affect my life and my families life I would have never attended the school. Who would think getting an education in this country would ruin someone's life."*

59. [REDACTED] (ID 7790), 9/2003-5/2006:

*"I am in debt for an education I never got and just want a second chance, ITT has ruined my life."*

60. [REDACTED] (ID 8311), 12/2009-6/2015:

*"I have strongly considered suicide. All I intended to do was to obtain an education. I didn't get the education I am paying for. ITT Tech ruined my life."*

61. [REDACTED] (ID 8724), Digital Entertainment and Game Design, 3/2006-4/2008:

*"I went to ITT to achieve my dream job, only to have it dashed against the rocks and now I work in a field completely unrelated to what I actually wanted to accomplish with my life. At the age of 30, I feel as if my dream will never be accomplished."*

62. [REDACTED] (ID 8578), 9/1996-12/1996:

*"This debt has affected me financially, emotionally causing severe depression and has taken a toll on me mentally. [M]y education has been halted because I couldn't afford to take another loan. I was robbed of my education which I feel has impacted my life and some of the choices I made due to lack of education. This is a issue that ails me daily. I could go on and on about how*

*ITT has ruined my life putting me in a financial crisis and didn't give me the education they said I would receive.”*

## EXHIBIT 26

**1. [REDACTED] (ID 9225), Alabama-Bessemer, Digital Entertainment and Game Design, 8/2006-1/2010:**

*“Student Loans have made it difficult for me to function as an independent adult, financially. I had to live with my parents until I was 28 years old, when I had finally scraped up \$5000 to pay for a small trailer. Searching for a home loan to get even a modest home was nearly impossible, as any time the debt came up, it was a tremendous red flag. I've come close to bankruptcy once or twice, and then been told that even that wouldn't help.”*

**2. [REDACTED] (ID 8289), Alabama-Bessemer, Game Design, 3/2007-2/2010:**

*“My family has suffered because the loans negatively affected my credit making it difficult to buy a car or make other financial decisions. Since 2010 I have started losing my hair due to the stress of the loans i've had to endure. The constant calls for years and demands for payment. This over whelming shadow of debt with ever increasing compounded interest. I have cried, questioned my faith, and felt like a terrible husband and father for not even being able to provide my family with a proper home.”*

**3. [REDACTED] (ID 5172), Alabama-Bessemer, Software Development, 3/2006-7/2010:**

*“I now know more about my loans, but the downward spiral has been impossible to break free of. This has resulted in anxiety issues and relationship struggles with my wife as we attempt to find our way out of the mess and her questioning if she and the kids would be better off if they were away and not under the constant calls and dark umbrella of the debt and poor credit. A rental place in an area with decent schools for my son as well as health issues for my wife and son result in high rent and large bills that make the problem worse. Had it been a rate equal to a normal school and with reasonable interest rates, I am sure that I would be out of under this by now. Talking with friends that used other schools, their payments are around 1/3rd of what ITT was looking at and none of the other software engineering graduates I know got jobs in their field via the school (if at all) and are all in the same position.”*

**4. [REDACTED] (ID 9348), Alabama-Bessemer, Criminal Justice, 9/2010-9/2012:**

*“Now I am a single mother struggling to get by, getting further into debt due to the negligence of this school. [I] am forced to live with my parents due to not having enough money for my son and myself to live on our own. This debt has been so unbelievably hard to overcome and I yet I'll*

owe \$15,000+. If I would have known then what I know now I would have never attended this school. It's hard being a single mom living from paycheck to paycheck trying to support a child. Not to mention I have a health issue that has now caused me to have 3 surgeries. [I worry that I won't be able to get my son everything he needs. It's a constant worry just to get by.]”

**5. [REDACTED] (ID 7946), Arizona-Phoenix, AAS Drafting and Design, 9/2009-11/2011:**

“I can't get a job to payoff my loans. I can't move on with getting married because of my debt.”

**6. [REDACTED] (ID 9397), Arizona-Tempe, autoCAD, 3/2008-3/2009:**

“Receiving a \$23,000 loan while working part time so I could be a full time student completely ruined my credit score. By the time I could get a decent job to pay off my loan I was already too far behind in my payments. This has destroyed any chance I have of buying a house for my family, kept me from advancing in my profession, and has caused great stress on my wife and myself.”

**7. [REDACTED] (ID 8160), Arizona-Tempe, 3/2006-3/2008:**

“In order to make the payments, I had to work multiple jobs including delivery driver and other such methods. This caused massive stress on my family and resulted in 2 marital splits due to financial strain. Further, I had to personally train and essentially put myself into less paying jobs in order to learn and prove myself just to get into a starting position in a field i was promised I would have thrown at me upon graduation.”

**8. [REDACTED] (ID 6438), Arizona-Tempe, 1/2001-5/2003:**

“Trying to balance my budget and figure out how to pay off these student loans has put me under alot of emotional stress and caused friction in my marriage. It's a never-ending uphill battle to pay my school bills.”

**9. [REDACTED] (ID 9415), Arizona-Tempe, Information Security, 3/2006-6/2011:**

“[T]he almost \$100K has put a financial strain on me and my family, I am now unable to qualify or afford to take out loans for my daughter to go to college as a result we are now forced to find a way to pay for her college out of pocket and she has to work 2 jobs and try to keep up with her studies all because of the debt and stain caused by ITT tech to our family[.]”

**10. [REDACTED] (ID 5188), Arizona-Tucson, 6/2003-5/2005:**

“The whole experience has really set me back at least 10 years in my career. This is very disheartening especially when I am trying to provide a better future for my family.”



**11. [REDACTED] (ID 3874), Arkansas-Little Rock, Visual Communications/Game Design, 6/2002-3/2008:**

*"I am now over \$80,000.00 in debt. I can't go to a reputable school because I am maxed out on funding. My husband and I have almost gotten divorced because of the debt and the fact that we are so financially unstable we can't even buy a house. We constantly fight over finances and if we were to get divorced he would get custody of our children because my credit is so bad I wouldn't be able to rent an apartment or buy a car. This causes me great emotional distress. [] I am constantly stressed about him divorcing me and taking our kids and I am helpless to fight it. I am depressed because I can not help provide for my family the way I was told I would be able to upon graduation. I can only get jobs at minimum wage and that won't even cover daycare."*

**12. [REDACTED] (ID 3721), Arkansas-Little Rock, Criminal Justice, 9/2006-6/2010:**

*"Having this much debt hanging over our heads is all but life ending. [] My husband and I lost our home to foreclosure. [] We're unable to finance a vehicle or apply for personal loans. We had to run our credit cards up to make ends meet and put food on the table. My husband is a law enforcement officer. Their take home pay after mandatory insurance and retirement isn't nearly enough for a family of four. Sometimes we go without food or new clothing that we desperately need. We've had to sell almost everything we owned to relocate back to FL so we could stay off of the streets. This student debt hasn't only crushed my dreams but it has taken everything from us."*

**13. [REDACTED] (ID 7679), California-Anaheim, Data Communications, 3/2004-11/2009:**

*"It has financially strapped my family. I cannot afford proper daycare for my kids and because i was instructed to defer my loans i have racked up thousands of dollars in interest that have expounded my loan debt. I have had to scrap together odd jobs and extra work to make sure i pay my loans and live so that i wont default and ruin my credit."*

**14. [REDACTED] (ID 9406), California-Concord, Electronics and Communications Engineering Technology, 9/2009-6/2013:**

*"I now owe over \$60,000 for a degree that has done nothing for me professionally. As the sole provider for my family I struggle to pay both my loans and my wife's loans while keeping a roof over our heads. The housing crisis here in the Bay Area has made it impossible for us to live on our own because so we live with my in-laws. I applied for a home loan and was denied because of my student loans. I feel trapped and frustrated that I can't provide the life I want to for my family because I was coned into enrolling in this school."*

*“The stress and hopelessness that I feel everyday can be overwhelming. As the sole provider of my family it's hard getting by, and it's an even worse feeling knowing there is no end in sight. I can barely make the payments on my loans and often lose sleep over the debt I owe. What's frustrating is that I was lied to and because of it my family is suffering. It's a struggle to get by but the hope of maybe getting my loans discharged and one day buying a home for my family keeps me going.”*

**15. [REDACTED] (ID 9664), California-Corona, Electrical Engineering, 3/2015-12/2015:**

*“The loans have a huge impact on my credit score as I am starting it. Its making it harder for me to provide for my wife and baby child.”*

**16. [REDACTED] (ID 8604), California-Hayward, Computer and Electronics Engineering Technology, 9/2007-3/2012:**

*“I have had to ask for aid from the state in order to take care of my family as I couldn't obtain a job with a living wage. My parent had had to help us out financially. [] Suffered much depression and anxiety due to the impact on my family including extended family.”*

**17. [REDACTED] (ID 3727), California-Lathrop, Criminal Justice, 5/2007-9/2012:**

*“I had big dreams for myself my family and now I cannot even provide for my family.”*

**18. [REDACTED] (ID 8010), California-Lathrop, 1/2006-1/2012:**

*“I live at home with my parents I am 27 years old if it wasn't for my parents I would be homeless. I cannot own anything because of my debt. Has prevented me from getting jobs, credit line, a home, vehicle my life!”*

**19. [REDACTED] (ID 8215), California-Lathrop, Business Administration, 9/2009-3/2013:**

*“The stress of finding a job and and tremendous amount of student loan has caused great stress to paying back. This financial stress has diverted my plans of marriage, purchase of a home and a stable job.”*

**20. [REDACTED] (ID 9487), California-National City, Project Management and Administration, 9/2009-12/2013:**

*“My first repayment amount was to high for my current living conditions. Although I was already living below my means, I had to sacrifice more than usual. This lead me to hauling my future plans like getting married or saving for my own place. It took me into a downward negative attitude sprial that serverly effected the people around me.”*

**21. [REDACTED] (ID 9205), California-National City, Criminal Justice, 5/2005-1/2010:**

*"I'm divorced because of the stress it caused. My family and myself are practically homeless due to poor credit score that snow balled from the student loans and can't get approved for real estate ownership. I'm unemployable because of the credit score. My wages and tax refunds were forcibly taken by Department of Education."*

**22. [REDACTED] (ID 2608), California-National City, Computer Network Systems turned into Network Systems Administrations, 2/2011-6/2014:**

*"I want a family and that will not happen any time soon due to these loans. The private loans are in collections and I can't pay them off. There's just no way."*

**23. [REDACTED] (ID 7033), California-Oxnard, ISS , Information Systems Security, 12/2012-6/2015:**

*"I have a young daughter and family to feed and it is hard when about half my monthly income has to soon go to all of my student loans. Private being the worst."*

**24. [REDACTED] (ID 8361), California-Rancho Cordova, 7/2004-8/2005:**

*"My inability to find promotions do to my association with ITT has left me stressed and in emotional pain due to my fear of losing what little I have. If i go into default and legal action is taken and my wages garnished I will likely lose either my home, car, or left unable to financially meet the needs of my family. I am already living paycheck to paycheck with very little going into any type of savings so losing or having to pay my student loans would take money away from rent, food, car payment, utilities and the like."*

**25. [REDACTED] (ID 2845), California-Rancho Cordova, 9/2004-3/2007:**

*"I'll be 30 years old in two months and I still have to live with a roommate. My girlfriend and I have been together for 4 years and can't afford to get married, move into our own place, or start a family. Student debt had forced me to put my life on hold and I've done all I can to pay it off, there is no future for me as long as I hold this debt. I've had to stop contributing to my retirement just to get by."*

**26. [REDACTED] (ID 8291), California-Rancho Cordova, Information Systems Security, 12/2004-6/2010:**

*"I have to live check-to-check , and still get calls from the predatory private lender that they pushed me towards. I have worked hard to stay current on all payments, but haven't even made a dent in the balance owed. I can't buy a house, and I can't get married because I don't want my future wife to be saddled with my debts."*

**27. [REDACTED] (ID 9476), California-San Bernardino, Computer Electronics Engineering Technology, 6/2010-6/2012:**

*“This has been an ongoing emotional and stressful burden for me because it is affecting my father who is diabetic and had plans to retire at 55 years old but now will probably be unable to because of this debt that is under his name as well. I have not been able to land a better job in order to pay it down and has stressed me out so much that it has prevented me from wanting to have children with my wife of four years in fear that I will not be able to provide for them financially. It has caused a strain in my marriage for four years. I am 26 years old suffering from insomnia, high blood pressure and depression all stemming from this student loan debt that was supposed to make my life better but only made it worse.”*

**28. [REDACTED] (ID 5526), California-San Dimas, Computer Drafting and Design, 6/2008-6/2010:**

*“Needing to pay the Medical expenses of having a child, needing to afford a car so i could get back and forth to work. Thanks to the debt that I have from my student loans My Wife, My Son and I all live in a converted front room that we are barely able to afford from my in-laws and it is forcing us to move out of state just so we can afford to obtain or house and finical security. [ ] i worry everyday about what I am going to do about my loans and I am afraid that my childrens lives will suffer because i will not be able to provided a life where they can have there own room, or the right resources to participate sports or even higher education.”*

**29. [REDACTED] (ID 4448), California-Sylmar, 9/2007-3/2011:**

*“I feel like I have let down my entire family. I went to the school, my dad used to pay them every month while I attended about 150\$. And now his tax refunds are being taken so are mine and I have nothing to show for it. I live in absolute poverty and with no way out. Loan rehabilitation ony makes the fees grow higher, I can't pay it off ever. And my dad calls me everyday saying that crediters are calling his manager at work threatening to garnish his wages. And for what , we have nothing to show for tens of thousands that we have paid. This has caused me to have severe depression, because I see no way out ever. It hurts, I used to cry everyday but now Its just a part of my struggle. It's like being in a strong arm robbery every paycheck and every tax refund.”*

**30. [REDACTED] (ID 4010), California-Sylmar, Digital Entertainment and Game Design, 9/2006-9/2010:**

*“Due to my school burden, my wife has given up on our relationship many times. We have so many financial problems and so many problems due to money that she has thought about calling it quits many times. We are currently not doing so well emotionally because of my debt. We tried moving in to a larger apartment (we live in a one bedroom with two kids) but since my credit is ruined we cant, not only that but we cant afford it because of what I owe and what I have to pay for the school. I cant sleep since I started school, I have a car that does not work well and I cant*

*afford to get a new one. I cant event offer my family a bigger more comfortable place to live. I have problems with my family because my mother cosign for me. The collectors call my parents all the time asking for money that they don't have. I have fights with my wife constantly and I find my self upset or annoyed all the time due to the stress of these loans. My life was actually better before I went to school, now that I have a supposed education I'm worse than before when I only had a HS degree.”*

**31. [REDACTED] (ID 9485), California-Torrance, Computer Electonics Engineering Technology, 12/2010-12/2012:**

*“The amount for an AA degree from ITT Tech is extremely overpriced and can not be afforded without income sensitive repayments. In turn this is causing great deals of stress not only on my self but my marriage as a result of money problems. Not being able to return to school for a proper education in fear of more debt accumulation is one of the biggest issues that I now have to face. [] I have had an overwhelming amount of financial stress with my Federal loans only growing larger while paying income sensitive payments. At the rate I am going my 30K loan could grow exponentially larger than I could ever afford to pay in my lifetime rendering my wife and I to a uncertain financial outcome in the future. This has had a great impact on my wife and I as we fear we will only know a life of debt and will never be able to afford a House. My wife has actually had physical symptoms of stress in where I had to take her to the ER at 2am. She was told that she was suffering from high tension in her shoulder and arm and this could result hypertension disorder in her rotator cuff which she will need to see an orthopedic surgeon. This just added to our stress as we can not afford to pay for an MRI and surgery if needed.”*

**32. [REDACTED] (ID 4265), California-Torrance, 2/2005-6/2009:**

*“Being 30 years old and stuck living at home. Unable to afford moving out and beginning my life. I have had to watch my friends and family grow up and move on with their lives and careers. Many now owning homes and having families. I am more angry at myself than anything for being a naive child transferring to ITT instead of finishing my degree out of state. Seeing as my friends lack student loan debt or have very minimal \$10,000-15,000 from attending State Schools, I feel I am very far behind. At the current rate and having 5-10 years left of student loans I am looking at 35-40 years old before I can begin my actual life and start my educational journey all over. With the fear of not being able to own a home or being in default of student loans, or even having wages garnished I have no choice but to continue to struggle financially and pay off my student loan debt. Thankfully my father has been very supportive of my life and career and acts as mediator between my mother and I who do not have the best of relationships. After seeing my younger sister get married, move out, have kids, and constantly traveling...My life in comparison seems like a failure and slow to get to that point at which success is measured. My degree from ITT has become nothing more than a conversational piece used as humor and regret.”*

**33. [REDACTED] (ID 9171), California-Torrance, Criminal Justice, 3/2006-4/2010:**

*“My dad is 89 years old and I still lean on him for support, my plan was to go to school to better myself and make him proud of me but instead there isn't a day that goes by that I wish I wouldn't have never went to that school and ruined my life. I find myself depressed a lot and I hate that my kids have to witness their mother this way and its spilling over to my work which is my livelihood. I don't have any energy and it takes a lot to get up and go to work, when in the past it was quite easy because I had things to look forward too. I feel like such a failure and I really am embarrassed to tell people I went to that school. My kids ask me, "mom when are we getting our house?" I always tell them soon, and in reality it will never happen. I used to tell them that we were going to be moving into a house and they could have a dog and play in our backyard.”*

**34. [REDACTED] (ID 9222), Colorado-Aurora, Construction Technology, 10/2012-6/2015:**

*“This has created extreme stress and anxiety for me and my family. I spent 6 months out of work, looking for the jobs ITT tech assured me were there. I had to go on public assistance during that time which was a humiliation for both me and my family. Knowing I had this student loan hanging over my head for a degree that was essentially fraudulent has caused constant anxiety. The mount of stress it has cased is an understatement.”*

**35. [REDACTED] (ID 4391), Colorado-Denver, Electronics & Communications Engineering Technology, 6/2007-3/2011:**

*“Due to the high cost of my student loans, as well as the amount that was needed to complete the study, I have had to work long, extended hours to maintain my student loan payments as well as basic living standards. I have not been able to live on my own for more than a year since completing school. I have had to borrow money from family for basic needs[.]”*

**36. [REDACTED] (ID 9229), Colorado-Westminster, Communications & Electronics Engineering Technology, 3/2005-6/2010:**

*“My loan debt, reduces my families career opportunities by not allowing for myself or my spouse to gainfully pursue higher education due to the financial burden of the ITT loan repayment costs of private and federal loans. I have been forced to take less than desirable employment opportunities due to the reputation and accreditation my education carries. [] The financial stress of juggling such a devalued education creates monthly tension between my spouse and I. This financial stress also reduce my inability to support my children pursue a college education.”*

**37. [REDACTED] (ID 9366), Florida-Doral, BA Information Security Systems, 6/2003-9/2007:**

*“It has ruined my credit! I have been denied loans on several occasions. I have 3 children that are growing and I can't even buy\rent a home because my credit is so bad. This is not what I had in mind when I enrolled in this school. I wanted to give my family a better life.”*

**38. [REDACTED] (ID 7035), Florida-Doral, Information Systems Security, 11/2006-5/2010:**

*“The student loan debt has crippled me financially to the point where I can barely get by supporting my family.”*

**39. [REDACTED] (ID 8565), Florida-Doral, Computer Network Systems, 8/2004-12/2006:**

*“My student loan debt has impacted not only my life but also my whole family. We took a parent plus loan because my father wanted to help me pay for my education. However, my father is now 76 years old and still has 10 more years to go to pay for his loan. Of course I have been paying his loan since he retired a few years ago, so this has taken an economic burden in my life, and also delayed by several years a proper education. This also has affected my career, since I have an ITT Tech degree it's been harder for me to finish my bachelors, this makes it more difficult for me to get promoted since I don't have a bachelors degree yet. Also when looking for a job, it's more difficult for me to get noticed.”*

**40. [REDACTED] (ID 9137), Florida-Fort Lauderdale, 8/2004-1/2007:**

*“Student loan debt has taking a huge toll on my family and I. Thanks to the amount I have to pay in student loans I will not be able to save for retirement or have emergency savings. By the time I am able to get out of the humongous hole that ITT Tech has put me in, it'll be too late to save for any type of meaningful retirement. ITT Tech has put me into a position where I am stuck and I will most likely have to work for the rest of my life just to live.”*

**41. [REDACTED] (ID 9278), Florida-Fort Lauderdale, Information systems security, 5/2006-12/2010:**

*“I have a hard time paying for all of our bills including 2 children to make sure they have enough each month. Half of my salary after taxes per month goes to student loans.”*

**42. [REDACTED] (ID 9396), Florida-Fort Lauderdale, Electronics Engineering Technology, 11/1999-9/2003:**

*“This debt has prevented me from paying medical bills for me and my family members.[] The debt has prevented me from allowing my family to receive the education they deserve.”*

**43. [REDACTED] (ID 7099), Florida-Lake Mary, computer and electronics engineering technology, 1/2002-1/2007:**

*“While attending grad school my student loans kicked in because I could no longer defer them so I had to let them go because I have no job and 2 small children and despite my pleas, they would not do anything. I was told to not mind all of the debt collectors calling then. I could not get employed from anything they taught me or anything I paid them to get me a job to do. Working my way up to where I need to be and their fraud hanging over my shoulders has been very difficult. I finally got them to put me under forbearance but after every month I have to scramble to find money when I am already scrambling to take care of my family's needs.”*

**44. [REDACTED] (ID 8030), Florida-Lake Mary, Network Systems Administrations, 8/2013-6/2015:**

*“This debt has [officially] made it 100x harder to go about through life. I legitimately could not make rent payments certain months out of the year, not to mention I now have to go look for another job in order to support my growing family. I have to beautiful little girls at home I would [love] to put through college some day, but I cant even make payments on rent let alone save for their college funds.”*

**45. [REDACTED] (ID 6014), Florida-Lake Mary, Network Systems Administration, 9/2013-5/2015:**

*“The amount of student loan debt I've acquired due to ITT Tech has caused a financial restraint on my family. The payments that are due or in excess of \$800/month which is equivalent to a mortgage payment. I'm unable to buy a more reliable vehicle, purchase a home, or live life in a less stressful manner. I'm constantly struggling with bills and providing that I fear it will never end.”*

**46. [REDACTED] (ID 5358), Florida-Tampa, 9/2004-5/2006:**

*“Because of the massive debt I owe to ITT, I cannot have a normal adult life. I still live at home because I cannot afford to pay for food, rent and my students loans. It doesn't look like I'll be able to move out any time soon either. I can't get my own apartment, even if I could afford it, because of the debt. If nothing is done, my parents will never have any grandchildren from me because I cannot afford to take care of myself on my own, let alone another life and family. Going to ITT Tech has destroyed my life and my future.”*

**47. [REDACTED] (ID 6415), Florida-Tampa, 11/2006-11/2009:**

*“Since I could not afford the payments required on my loans, I have had to defer them in order to support my family. It has ruined my credit, and increased the amount I have to pay off. I was forced to sell off a good majority of my personal property to try to pay off my student loans. I was evicted from the home I was renting, and my wife left me. I was forced to move into a trailer*



*park that I did not feel was the safest place for me and my daughters as the amount of my loan payment, the eviction, and now poor credit kept me from being approved for a better home. [] I feel I have failed my family because I am not able to make the salary I was promised. High monthly student loan payments make it very difficult to pay my regular home bills, children have not been able to participate in sports etc at school, I'm unable to afford medical insurance, children and I have had to shop for school and work clothes at second hand stores, two pets had to be put down because we could not afford necessary vet bills, my loans are under a higher interest due to being forced to put loans in forbearance, I was forced to sell off family heirlooms to pay off the some loans, I've had personal health issues and been hospitalized due to stress from loans and not making the salary I was promised. I've been evicted and my wife left me due to our financial situation. I've added financial burden on my parents as they have been financially assisting me in supporting my family do to the broken promises of ITT. [] I have laid awake many nights very upset not knowing how I was going to put food on the table and about how bills would get paid. I suffered further stress and fatigue from staying up late hours to study books I've had to purchase to teach myself the things that my job required that ITT did not teach and to try to study for certifications that they said I don't need. I've been experiencing deep, strong feelings of failure and depression because I have been unable to provide for my family. I have lost hours and hours of work being on the phone with Sallie Mae trying to sort out errors in their billing or appropriating of my payments. This has also caused me to always be behind in my payment no matter how hard I tried to get caught up. I my confidence and self-esteem has greatly dropped. I have been hospitalized for high blood pressure, stress, anxiety, and fatigue due to work and school related stresses."*

**48. [REDACTED] (ID 8294), Florida-Tampa, Digital Entertainment and Game Design, 6/2005-1/2009:**

*"The debt has created an inability to create a secure future for my family. My wife and daughter. After graduation, I had to take the first job I could get because I was nowhere near prepared to apply for a job in my desired field. This job I only made \$10/hr, Sallie Mae was asking for \$700+ a month in student loan payments. So I deferred my payments hoping to get myself settled before trying to pay these enormous amount they were asking. After the deferment, I was still unable to make the extremely large payment on the hourly wage I was getting. So I put myself on an income based repayment plan. That brought the price down but still not to a level I could afford. So defaulted on my loans. Time went by and I was making a bit more money so I contacted Sallie Mae to get my loans brought current and then I would start paying the amount I originally set up but now the amount had changed. And again I couldn't afford it. So I defaulted. This was quickly killing my credit score. Every month I couldn't pay, more and more points were deducted from my score. Now, I make decent money, I have a wife and a child but a 500 credit score because I was never able to make enough money to pay my student loans and live like a human being. So the loans have made it so that I can't get a loan for a safe car (within the past 7 years) for my family or a loan for a house to raise my child in. At this rate she will only know*

*apartment living and that is very transient with my family and I moving every 2 to 3 years. The loans have made my credit so poor I effectively cannot provide a decent stable life for my family.”*

**49. [REDACTED] (ID 9181), Florida-Tampa, 6/2004-9/2007:**

*“I have lived job to job, frequently being laid off from various positions in favor of someone with a different degree to fill my position. As a direct result of my debt I have not been able to purchase a house. I've had the same car as when I first started attending this school... I try and keep it in good condition. [] I lost my first fiancée due to this debt, she didn't want to be chained to someone who had amassed so much debt. It affects a great deal in my life and how I have to choose to live it to survive.”*

**50. [REDACTED] (ID 9339), Florida-Tampa, 1/2007-11/2010:**

*“This has destroyed my relationship with my grandmother who is my cosigner & has put a large burden on my relationship with my mother. The debt and amount of payments caused me to lose my fiancée because all my money went towards loans and she saw that I wouldn't never be able to support her or children...she was right to abandon me, I can't even support myself now.”*

**51. [REDACTED] (ID 9320), Georgia-Duluth, Criminal Justice, 12/2012-6/2015:**

*“I have had many sleepless nights not knowing how I will be able to pay for these loans. I am nowhere near the income bracket they told me I would be in to be able to afford my student loans. My hair is falling out in the crown and thinning because I am just so stressed out. It is a source of contention in my marriage and I am left holding the bag[.]”*

**52. [REDACTED] (ID 9079), Georgia-Duluth, Network Systems Admin, 8/2014-6/2016:**

*“I have two children that rely on my wife and I, and I cannot afford to pay off these bogus loans for a bogus school and feed my family.”*

**53. [REDACTED] (ID 9255), Idaho-Boise, Visual Communications, 3/2009-8/2009:**

*“I can never get another loan to go back to school, buy a house, buy a car, help my children or anything else that will better our lives because ITT-Tech took it all. [] My life has been ruined by this school. Our family is living in a trailer because it is the only thing we could afford.”*

**54. [REDACTED] (ID 9071), Idaho-Boise, Visual Communications, 1/2008-8/2009:**

*“I can't go back to school and provide a better life for my wife and children. I am at a dead end job with no brighter future in sight. My family was angry with me because I was in this mess and they told me I had to put my great grandmother down as a cosigner but never told me really what that meant. We were getting threatening phone calls from collectors, exhausting every option possible and now, according to my consolidated income driven repayment plan, I am going to be in this mess for another 25 years.”*

**55. [REDACTED] (ID 4080), Idaho-Boise, Drafting and Design Technology transferred to Online Business Accounting Technology, 3/2006-5/2009:**

*“This whole process has been extremely stressful for me and my family. The fact that I couldn't find a job in the field I studied in and no one would recognize the degree was disappointing and frustrating. I did this so I could better myself and my families life on a daily basis. I wanted to be able to provide for them the way any family should be provided for. Show them that going to school is the way to go to get ahead in life. That the process isn't just going to end in stress, debt and no good paying job.”*

**56. [REDACTED] (ID 8234), Illinois-Mount Prospect, Information Systems Security, 6/2009-6/2013:**

*“Debt is one of the most harmful things to anyone. There are times, like as i write this, that my family has a few dollars to get through until payday, and we can only hope nothing serious happens in the meantime.”*

**57. [REDACTED] (ID 9023), Illinois-Orland Park, Criminal Justice, 12/2007-1/2012:**

*“I can't afford the payments and now my wages are being garnished. I have 3 children. I figured the garnishment would be more affordable than the actual payments. I am just barely getting by with a job that has nothing to do with what I went to school for. The over 75k in loans will take decades to pay off with money from a job that I didn't go to school for. I cannot afford for my kids to partake in sports or extra curricular activities because of the debt. I can't get a credit card because the loans have destroyed my credit. I can't buy a car because of my credit because I can't afford the high payments due to poor credit due to the loans. My car has almost 250k miles and I don't know how much longer it will last. I have to buy less groceries for my children because of the garnishments. These loans have ruined my financial stability. [I] am extremely stressed about the amount of the loans and the length of time it will take to repay. I can't put money away for my own children for their higher education and I worry about how they will have to bear the financial burden because I can't help them in the future.”*

**58. [REDACTED] (ID 8582), Illinois-Orland Park, Computer Drafting and Design, 6/2008-6/2009:**

*“As a single mother the student loans from my short time at ITT Tech has caused EXTREME anxiety. Paying off the personal student loans from ITT Tech led to several financial hardships for my children and myself.”*

**59. [REDACTED] (ID 8570), Indiana-Carmel, 8/2007-8/2009:**

*“Due to the increase of debt, my credit score is very poor. I am unable to obtain decent employment that will allow me to provide for my family. Currently im unemployed, my significant other works 10-12 hour shifts which is causing stess and family arguments constantly over bills[.]”*

**60. [REDACTED] (ID 9150), Indiana-Carmel, Criminal Justice, 12/2007-11/2013:**

*“This has been very stressful not only on myself but on my husband also as this stops us from potentially moving forward or sending our son to college once he's old enough[.]”*

**61. [REDACTED] (ID 7027), Indiana-Fort Wayne, 1/2011-1/2013:**

*“Being unable to afford to have children has been absolutely devastating for me and my husband and as I turn 30 this year I don't see how I will ever be able to afford or be emotionally stable enough to have children.”*

**62. [REDACTED] (ID 8830), Indiana-Fort Wayne, Digital Entertainment and Game Design, 9/2004-6/2008:**

*“Even if I wanted to try and further my education the schools I want to go to will not accept ITT Tech credits, so I would have to start from scratch.”*

**63. [REDACTED] (ID 8796), Indiana-Indianapolis, 9/2011-4/2012:**

*“I am a single mom of 3 kids. They preyed upon this. I was trying to do something to better take care of my family and instead got left with useless credits and a ton of student loan debt I shouldn't have taken on for a program that wasn't going to land me a job in the field I was attempting to get into.”*

**64. [REDACTED] (ID 6418), Indiana-Indianapolis, 6/2007-6/2011:**

*“Major life purchases have been put on hold and have had to financially injure my wife's income to pay the loan payments. Divorce has been discussed often to alleviate her burden. If I was aware that she would suffer, we would likely not been married.[] The stress and emotional pain*

*that I have with my wife and children is an everyday occurrence. I am not able to provide my share for the family and with my wife being "responsible" for my loans because we are married causes undue stress on our relationship."*

**65. [REDACTED] (ID 8476), Indiana-Indianapolis, Business Administration, 9/2006-12/2008:**

*"I have delayed several things due to this. Mostly delayed family in fear of not being able to pay this off and not being able to support. [W]hile I have purchased a house it still worries me because if something happens I probably do not have enough emergency funds to cover a big expense with my payments. [] Most of my emotional pain just comes from being scared of not being able to provide. I want to get married someday, but this loan debt scares me and keeps me from doing it."*

**66. [REDACTED] (ID 7269), Indiana-Indianapolis, 12/2009-9/2012:**

*"Have a debt of 60,000 between federal and private loans has not only affected my personally, emotionally, physically, and financially, but it has also affected my family, friends, and colleagues that have attempted to help the situation."*

**67. [REDACTED] (ID 2531), Indiana-Indianapolis, 8/2005-6/2010:**

*"The financial stress cause problems in my marriage. Now I'm divorced."*

**68. [REDACTED] (ID 8975), Indiana-Indianapolis, Construction Management, 3/2010-12/2012:**

*"This experience has been very stressful on my family and myself. I gave that school my all as I studied to complete these programs, only to be repaid with lies and deceit. I get depressed every month when that statement comes in asking me to pay \$1000+ for student loans, while still trying to maintain a life. There are no decent options offered for repayment of the loans. The only thing I could do to try and make the situation better has been to consolidate what I could of the loans that I have and an income based option. Even with these options in place, no one considers that you have actual bills other than student loans and let crazy payment amounts roll off of their tongues as if they are viable options for parents raising families and trying to survive. At this point, I'm stressed out over the bleakness of the situation. Everywhere I have turned there has been no help or solution from either ITT Tech or from my loan providers. At this point I don't know what to do. There seem to be no options left to get a decent payment arrangement to get my loans caught up. I don't know what to do to fix this situation and this is a daily stress that I deal with. No matter what type of arrangements I make, the cost of an ITT Tech education has not afforded me more than tons of stress and skyrocketing debt. Each month all I can do is watch*

*with devastation, as my loans increase due to interest and my inability to afford the ever increasing debt.”*

**69. [REDACTED] (ID 9592), Indiana-Indianapolis, Master of Business Administration Degree, 3/2002-6/2007:**

*“[M]y autistic daughter will be a senior in high school next year and I cannot even help her pay for college if she decides to attend because of my own student loan debts. I cannot afford the basics of providing food, shelter, and transportation without worrying about my student loan debts first. My future is already gone, but I need to think about my family's future instead. All I can do is hope that no one else commits my mistakes.”*

*“At times, I think it is best to commit suicide, so my loans are finally forgiven. All my husband has to do is give my death certificate to the lenders, so I can finally be free; and him as well. He does not deserve to be chained to a person who will only drag him down due to my student loan debts. My family deserves better, but I feel I have failed them all as a wife, mother and daughter. ITT Technical Institute has done this to me; it has broken me. I have never been a quitter, but all I want to do is quit this horrible life.”*

**70. [REDACTED] (ID 9264), Indiana-Indianapolis, Information Technology & Multimedia Design, 5/2006-9/2008:**

*“I have a 6 year old daughter, and I will never be able to help her with college because I have ruined my credit with these student loans. I hate myself for getting into this predicament. All I wanted was to be able to provide a better life for my family. I was actually financially better off before attending college.”*

**71. [REDACTED] (ID 9272), Indiana-Newburgh, 8/2009-5/2010:**

*“I can't get loans, buy a house, and struggle to pay my bills because I cannot better my life with an education I need to make my life better for my family. My credit suffers and I don't know that I will ever be able dig myself out. [] The stress and emotional struggle I go through trying to make sure I can take care of my wife and son on a McDonald's pay.”*

**72. [REDACTED] (ID 7737), Indiana-Newburgh, Criminal Justice, 6/2006-3/2010:**

*“I am so stressed out about my student debt and the burden that my parents feel being \$99,000 in debt for parent plus loans. My parents live check to check and have many health problems. They are harrassed via phone all the time by Navient and we have been forced to put my mother's parent plus loans in forbearance or deferment as well. The stress my family feels from this "school" is unbelievable. I cry every time we talk about it because there is no way I will ever be able to pay this loan off. I regret every single moment of my life those 4 years. And would do anything to take it back. I wish more than anything that my parents could live out the rest of*

*their lives debt free by having their federal loans terminated. They do not deserve to live into their 60's and on w/ \$99,000 of debt hanging over their heads. Especially when their daughter was never afforded a job nor helped in her future from ITT.*”

**73. [REDACTED] (ID 8660), Indiana-Newburgh, Nursing, 8/2009-9/2011:**

*“This debt is a financial burden on me and my family due to it making it hard to pay for other essential things we need.”*

**74. [REDACTED] (ID 9701), Indiana-Newburgh, 9/2009-3/2012:**

*“Because of not being able to afford the loans I have for ITT I was unable to purchase a house for myself and my family due to my credit scores being effected.”*

**75. [REDACTED] (ID 6736), Indiana-Newburgh, digital entertainment/game design, 6/2006-4/2010:**

*“Current results of high debt and a lack of credible education are apparent in a lack of career choices, stress brought on by a large portion of income being paid towards student loans with a very bleak 10 year plan of repayment, and a likely divorce due to debt and the affect it has on a marital relationship.”*

**76. [REDACTED] (ID 4027), Indiana-Newburgh, Criminal Justice, 9/2006-6/2010:**

*“I have so much debt I will never be able to own my own home or pay for my child's college education.”*

**77. [REDACTED] (ID 8395), Indiana-Newburgh, 6/2013-9/2015:**

*“I am unable to take out any kind of loans at this time due to debt to income ratio being too high. I own a home that is too small for my family yet I cant do anything about it because of massive amounts of loan on my credit . [I] am 25 years old and have spent almost 2 years of my life in college. It has taken me away from my family, ruined my marriage and wasted my time. I went into a state of depression costing me money in doctor expenses. My family has suffered from my focus having been fully on school. It would be one thing if I had something to show for it however I have nothing. No degree and a lot of debt.”*

**78. [REDACTED] (ID 8661), Indiana-Newburgh, Computer Drafting and Design, 9/2010-9/2012:**

*“I'm married to a Laborer, I drive a 2000 Mitsubishi Galant and we live in a 1 bedroom home because we cannot afford much more with these loans. I would LOVE to have babies soon, but I have no idea how we would be able to afford them. I just want to breathe and get out from this*

*terrible amount of Debt because I now have nothing to show for it besides a diploma from a school that is closed. My anxiety with these loans is at an all time high.”*

**79. [REDACTED] (ID 8718), Indiana-South Bend, Visual Communications, 8/2009-9/2011:**

*“Everyday I regret going to this school. I cant even explain how much anxiety this has put me through. [I] have been in countless fights about money with my husband. He met me in May of 2011. I graduated that September. When the next year came around, around May 2012, my loan bills started to come. I had no idea I owed that much. My husband has told me, that if he had known the amount of debt I had when he met me, he would not have stayed with me. He said by the time my bills came, he loved me too much to leave me.”*

**80. [REDACTED] (ID 8018), Kentucky-Lexington, 6/2016-8/2016:**

*“I have a family that I have to take care of. I was looking forward to get a career out of the training provided by ITT Technical Institute. This would allow me to pay off these debts. Now I am faced with bankruptcy and being homeless with my 3 year old daughter and wife.”*

**81. [REDACTED] (ID 9582), Kentucky-Louisville, 9/2002-1/2006:**

*“It's a constant stress, worrying about the fact that I can't afford to pay this debt, but if I don't pay it then my wages could be garnished, or worse. I have a family to take care of, and this HUGE mistake could potentially ruin ALL of our lives, not just mine.”*

**82. [REDACTED] (ID 2815), Louisiana-Saint Rose, IT & Computer Network Systems, 11/2004-11/2006:**

*“[M]y loan balance is currently \$64,000. this is over \$20,000 more than what i started with, 9 years ago when i graduated. all of the money i have paid into this is getting me nowhere and my balance is just going up. [I] am a divorced single father, and my student debt on top of my child support makes it extremely difficult to provide for my daughter and myself, especially considering my degree is a hindrance to furthering my career opportunities, and i cannot afford to go back to a school that is actually respected because i am now too far in debt. [I] fear i will be in debt for the rest of my life for a degree that has done more harm than good, and now i rely solely on my work experience for employment opportunities, and do not mention my education.”*

**83. [REDACTED] (ID 7687), Louisiana-Saint Rose, 6/2008-10/2011:**

*“I will never be able to buy a house and will live in a small apartment with my child indefinitely. Despite never being delinquent on any debts in my life, nobody will give me a house loan or car loan due to the school loans. I'm a single mother, and I am among the people the school targets to with the predatory loans. I am 100% financially responsible for my son and don't receive*



*Government support of any type because I don't want to become part of the Welfare System. I actually want to earn my way through life. But this school is making it near impossible to be an honest, law abiding citizen who simply wants to get through life without crippling debt forever looming. The stress is overwhelming.”*

*“One particular situation comes to mind. I called shortly after my son was born to ask to have my loans put in forbearance for just ONE month. I was already taking out payday loans because I was on unpaid maternity leave for 8 weeks. I couldn't go back to work any sooner per my doctor's instructions. Navient refused and I spent what should've been bonding time with my newborn crying over this looming student loan payment I couldn't afford. I was only able to get by after going through a vicious cycle of paying off payday loans with other payday loans just so Navient could get their money.”*

**84. [REDACTED] (ID 8911), Maryland-Owings Mills, 2/2006-5/2008:**

*“The huge monthly loan debt is a burden on my family of five. [ ] We can't put money aside for our three children's college education, and I don't want them to go through all this.”*

**85. [REDACTED] (ID 6728), Massachusetts-Norwood, IT/CNS - Computer Networking Systems, 6/2009-4/2011:**

*“I live with my fiancée`, and we have wanted to get married for many years now, but simply cannot afford to due to the immensity of these payments. It is only due to Income Based Repayment that I can even afford to have a place to live; without it, my fiancée` and I would be homeless. But we have the added problem of the future, as this debt has not decreased in years. [ ] I would give anything to be able to marry this woman. [ ] I have been with my fiancée` for seven years. Not being able to afford a wedding is absolutely heart-breaking every day.”*

**86. [REDACTED] (ID 9578), Massachusetts-Wilmington, Computer Networking Systems, Information Systems Security, 3/2008-3/2012:**

*“I can't even make a single payment right now without serious financial consequences for my family, especially my children. [ ]This has been very stressful and emotional for my whole family, as there is always this looming threat of school loan debt that's just too high for us. I am NOT making the salaries that they promised, and am in a helpdesk support role, rather than the information security tech I was assured I'd be with their education.”*

**87. [REDACTED] (ID 9189), Massachusetts-Wilmington, Computer Network Systems, 9/2007-6/2010:**

*“The student debt has completely ruined my credit. I do not have a method to pay the \$400-\$500/M Naviant wants for the \$50000 in debt that was fraudulently placed on me. That kind of payment would leave me without food, gas or clothes for my family.”*

**88. [REDACTED] (ID 7707), Michigan-Canton, Visual Communications, 7/2007-11/2009:**

*“Having little-to-no real understanding of the financial pressure that would be brought upon my family and I has been the hardest burden to bear. Because of the status of many of my loans, private in nature due to what was needed for attendance at the school, I have never been and will never be able to live on my own or be able to feel safe in a time of financial hardship. [ ]Working 50+ hours a week (barely above minimum wage), living with your parents, and still needing to borrow is humiliating and strained quite a few of my relationships. [ ]Top it all off with interest rates that keep my loans exactly where they are, even years after paying thousands of dollars a month, and I have little-to-no real incentive to keep paying them anymore. The only reason that I continue to do so is so that my medically retired mother (who I live with out of necessity) is not hounded for hours upon hours a day for what little money she is given to survive. As the co-signer, she would be left to handle it alone and that will never happen so long as I draw breath. She was forced into retirement due to an accident on the job and I will never let my loan handlers make it more difficult for her.”*

**89. [REDACTED] (ID 7906), Michigan-Canton, Drafting and Design, 3/2005-8/2007:**

*“I am and now have two children. We have been paying these loans back for 8 years with [many] more years to go. Having that money tied up and accruing more and more interest is a hard pill to swallow after all the misinformation and lies fed to us by ITT. [ ]The stress it has put on my marriage, especially when we were in the middle of fighting for with ITT caused my marriage to almost fall apart. My wife thought I was lying to her about having gone to school. This caused numerous fights, but after she stepped in to help she realized that the problem was more with ITT. That being said, there has always been an underlying frustration every month when we have to make a payment on a loan that provided [no] value to my job prospect and only left us with tens of thousands of dollars in debt.”*

**90. [REDACTED] (ID 8741), Michigan-Canton, Criminal Justice, 3/2008-3/2013:**

*“My husband hates talking bout my degree or anything to do with my loans because he knows we can't pay them and sooner or later we are going to have no choice. I stress on how I can pay them or if I pay them or feed my family. I am at my wits end worrying about how to pay them off. It's emotionally exhausting for me.”*

**91. [REDACTED] (ID 8791), Michigan-Dearborn, Network Systems Administrator, 9/2010-6/2013:**

*"I'm fourty thousand dollars in debt and im barely able to support my family. I'm working as a contractor and have no benefits of any kind. I can't afford to make proper payments for my student loans. I'll be in debt for the next twenty years."*

**92. [REDACTED] (ID 8800), Michigan-Grand Rapids, 9/2003-10/2005:**

*"Can not buy a house for my family because of my debt for the money i never received. Forced to live in an apartment since I went to ITT. I make enough money now to buy a house in a field that is not related to ITT. However I can not, because of this debt sentence."*

**93. [REDACTED] (ID 8895), Michigan-Swartz Creek, Information Security System, 6/2007-6/2011:**

*"I went through a divorce, health has not been the greatest due to worrying. I cannot provide for my family like I should be able to do. I could not get fianced for a car needed one the most. [O]r a house. My family and I had to get a co-signer for an apartment People look at me funny when my credit is ran. My family is stressed over all of this. They would like a house they do not like seeing me worrying about providing for them. I have had many nervous break downs."*

**94. [REDACTED] (ID 9633), Michigan-Swartz Creek, Criminal Justice, 12/2006-12/2010:**

*"I have to scrap pennies just to get groceries some weeks, I did have over 1000\$ per month payments on all my loans I have defaulted on 2 private loans ruining my credit and adding stress to myself and my family[.]"*

**95. [REDACTED] (ID 2549), Michigan-Swartz Creek, 8/2009-9/2011:**

*"I cant get married to my fiance without damaging his credit. I cant get approved for a morgage, now i cant buy a home for my family. I cant get any loans. I cant afford to pay my loans. They tricked me into private loans through peaks loans. They wont consoldate those. ITT told me all my loans would be consolidated after graduating."*

**96. [REDACTED] (ID 9039), Michigan-Troy, Electronics Engineering, 9/2011-6/2015:**

*"Despite having a job, I cannot afford a lot of things because once my bills are paid, I barely have enough money to eat. I literally am working to pay bills. [] I'd like to buy a home, get married and have children, but at this rate I'll be over 50 before I can even become remotely financially stable to achieve any of these goals. This has caused tremendous amounts of stress and anxiety on me -- so much that it has began to affect my actual health."*

**97. [REDACTED] (ID 9388), Michigan-Troy, Multimedia Development, 9/2001-9/2003:**

*“When I attended ITT, I was working a full 40 hour work week and I was pulling a full load at ITT. I also had two young children. I worked my tail off thinking that the hard work would pay off and I could get a better paying job to improve the situation that my family and I were in. Unfortunately it did nothing but make it worse. My employer refused to pay any of my tuition and because of this we had to sell our house so I could keep attending school. Shortly after, my marriage fell apart and I've been picking up the pieces ever since.”*

**98. [REDACTED] (ID 7631, 7012), Michigan-Troy, Information Technology - Computer Network Systems Option, 5/2005-9/2008:**

*“I lost my home I had lived in for 8 years with my wife. We had to declare bankruptcy and move into a small rental. This has made it my credit score a mess which in turn has raised all my auto insurance rates and made getting any type of credit nearly impossible.”*

*“The emotional stress has almost caused the demise of my marriage on several occasions because of the financial strain. My daughter has not had the life we expected as a result of the debt incurred from this school.”*

**99. [REDACTED] (ID 5785), Michigan-Troy, Computer Sciences - Graphic Design, 3/2004-7/2006:**

*“The threat of repayment or the fear of falling out of step with repayment clouds every decision I make. The payments amounts make investing, starting a business or even buying a car a less feasible as any change in my income either from loss of hours or loss of position will throw everything into chaos that I cannot afford to suffer. The debt also makes it less feasible to have children, should my wife and I decide to do so, as the cost removes funds that would be necessary for child care.”*

**100. [REDACTED] (ID 9619), Michigan-Troy, Information Systems Security, 11/2006-3/2010:**

*“I have stress and emotional pain because I am starting my life late. I live with my parents and they still treat me like a young kid living in their house. I am 30 years old. I lost one relationship because I could not buy a house and provide for a family. I have been fighting through loan debt.”*

**101. [REDACTED] (ID 4788), Michigan-Troy, Web Development, 1/2004-1/2007:**

*“All I did was do what I've been told to do since childhood: Go to school, go to college and get a good job. Get a career, a house, a wife and live happily ever after. I cannot do those things with*

*all this debt looming over my head. It is simply outrageous that a 34 year old male is essentially removed from being a productive member of society because of a few classes. I had to move in with my Father because of my debt and have not had the best relationship with him as a result. I am constantly looking for work and trying to make my payments, but struggle with trying to keep food in my stomach and gas in my car. I think it is sad and ridiculous that this is the life that I lead. I think it's sad that this country has allowed this to happen and that millions of hard working citizens are crippled by this made up debt. We have one life to live and this is no way to live it."*

**102. [REDACTED] (ID 7771), Michigan-Wyoming, Business Administration, 9/2006-6/2011:**

*"There is no way I will be able to pay back the amount I owe in student loans on my meager salary. Currently, I am the breadwinner in my family so trying to keep on top of my living bill is enough to make me crazy, let alone having Navient breathing down my neck. I can't pay what I don't have. It is stressing me out to the point of not sleeping at night. I cannot think of buying a home, ever due to the amount of Student loans I owe...for a business administration degree."*

**103. [REDACTED] (ID 8524), Michigan-Wyoming, Criminal Justice, 6/2009-10/2011:**

*"I cannot begin to explain how much stress this school has caused me and my family. We almost lost our home, our children suffered my absence from school nights (which I chose to better their future in the long run) but then working two jobs to try and pay student loans along with bills took me away from my family for most of the week. Many nights of frustration with my son having trouble in school and I could not be around due to my two jobs. My relationship with my husband took a toll and I became depressed, gained weight and health problems also."*

**104. [REDACTED] (ID 6077), Michigan-Wyoming, Computer networking, 6/2009-10/2012:**

*"I had trouble applying for a mortgage, credit cards, it has made me not want to get married bc it would then apply two incomes to an outrageous income base payment plan that i already cannot afford."*

**105. [REDACTED] (ID 6078), Michigan-Wyoming, Computer Networking Systems, 8/2008-4/2010:**

*"[I]t has made it difficult to repay them they are in forbearance and they are garnishing any wages I make which dosnt leave much for me and my disabled wife or children to live off[.]"*

**106. [REDACTED] (ID 8064), Michigan-Wyoming, Computer Electronics Engineering Technology, 7/2007-7/2009:**

*"I have been unable to save for retirement, and provide for my family at times."*

**107. [REDACTED] (ID 8216), Michigan-Wyoming, Electrical Engineering and Communications Technology, 6/2007-6/2014:**

*"I have a child on the way and with the ever increasing payments I would not be able to afford to feed and clothe her. Then I recently suffered identify theft and my credit is somewhat shot because of that the mental stress is almost unbearable. [ ] I will never be able to go back to school for a real degree and that constantly haunts me everyday. I will never be able to give my little girl the life she deserves because I made a mistake of setting foot on ITT property."*

**108. [REDACTED] (ID 8957), Michigan-Wyoming, 9/7-4/10:**

*"[H]ad to move to my parents basement and cant take care of my family[.]"*

**109. [REDACTED] (ID 9285), Minnesota-Eden Prairi, Digital Entertainment Gaming and Design, 9/2004-6/2008:**

*"The student loan debt I have from ITT is crippling. My loan payments are almost as much as my mortgage and when I've been between jobs, I'm unable to work with the loan companies to stop payments or postpone them when I've been unemployed, making it very difficult for my family. Having to weigh if we eat or see a doctor or if we pay the student loan debt incurred from the sham of a school I attended. [ ] Now that I have a daughter that just entered into college, it's been difficult in obtaining loan financing for her since it has already been crippling for our family to pay on the loans taken out for the sham degree from ITT."*

**110. [REDACTED] (ID 7457), Missouri-Arnold, Computer Systems Security, 8/2006-11/2009:**

*"I lost my marriage because of the debt I owed. I then lost my house. My car, which is 9 years old, is on the verge of breaking down. I cannot afford to get another one. My credit rating is shot. It caused an unbelievable amount of stress on my because of the amount of money I owed and, to this day, not being able to land a job in the IT field."*

**111. [REDACTED] (ID 4030), Missouri-Arnold, 8/2004-12/2006:**

*"Depression, thoughts of suicide, fights with my family and my mother who took out PLUS loans to help with my education. Basically it ruined my life."*

**112. [REDACTED] (ID 8355), Missouri-Arnold, Computer programming, 9/2008-9/2012:**

*“I have had to hold off getting married moving out of house that I was living with family .”*

**113. [REDACTED] (ID 7995), Missouri-Arnold, Digital Entertainment Game Design, 6/2006-3/2010:**

*“There has been several times where my servicer has taken out more money that I was planning and me and my wife would not be able to buy groceries for the week. I couldn't acquire food stamps or assistance because my yearly gross was above the poverty line. It has, at times, put a strain on me and my wife's emotional relationship, we have had several disputes about the burden of the loans and how we will never get out of debt and not be able to own a house.”*

**114. [REDACTED] (ID 2599), Missouri-Arnold, Accounting Technology, 9/2008-5/2010:**

*“We are in debt over \$102,000 dollars. I have to put my loans in forbearance because I am unable to pay them. Forbearance only results in more interest piling up. It is difficult to make our mortgage payment, paying our loans, and take care of our family of 4.”*

**115. [REDACTED] (ID 5558), Missouri-Earth City, Computer Technologies, 1/2008-1/2012:**

*“My inability to pay such high payments thanks to the predatory lending of ITT tech has left me with not only almost 100K in debt, but completely ruined my credit score, and credit history. I have a high interest rate on my car, and I cannot get approved for a home loan. This has put any family planning on hold. It depresses me knowing that I will have this hanging over my head probably past retirement, if I can even retire due to these loans. Almost half of my monthly income is supposed to go to students loans. Every month I have to decide which to pay; student loans, or other things like utilities, food, rent. And I have to rent because i cant buy, which is more expensive, and im missing out on building equity.”*

**116. [REDACTED] (ID 5190), Missouri-Earth City, Computer Network Systems, 9/2009-9/2011:**

*“I live paycheck to paycheck while working to pay off my student loans. I am unable to afford a house or start a family due to the amount of debt I have.”*

**117. [REDACTED] (ID 8867), Missouri-Earth City, 11/2004-9/2005:**

*“Interest has accrued, my credit is not good. I was afraid to get married because I didn't want my student loan debt to hurt my husband's credit score.”*

**118. [REDACTED] (ID 8972), Missouri-Earth City, Electronics Communication Engineering Technology, 9/2007-5/2011:**

*"I fear that i will never be able to move out on my own or start my own life with the amount of debt i have accrued through student loans."*

**119. [REDACTED] (ID 7792), Missouri-Kansas City, 9/2006-8/2008:**

*"I have a wife, and two kids. We cannot buy a home and are stuck with paying expensive rental fees when we could be buying a home at cheaper rates. I pay all my bills, except my private loans due to the fact they will not work with me, demanding I pay them 350-450 dollars a month. It is simply not feasible and I'm 33 years old paying for something that happened years ago, and I still cannot pay my private loans. It has affected myself and my family in every way possible. Even if I could get some kind of forgiveness, I could at least start paying my private loans which is preventing us to buy a home. Its been very depressing for many years."*

**120. [REDACTED] (ID 8332), Missouri-Kansas City, Associates in Network Management, 8/2007-6/2009:**

*"The collections companies violated Fair Debt Collection rules and contacted family members also provided them with information regarding the loans. They refused to take them off the contact list. This has caused a very large strain on my relationship with my brother. We are virtual strangers at this time. The financial stress of the garnishment, has my wife ready to walk out on the marriage taking my children."*

**121. [REDACTED] (ID 9006), Nebraska-Omaha, Computer Networking Systems, 4/2008-9/2011:**

*"My student loan payments are \$1200+ per month. I've never missed a payment, but have doubts about how I'll be able to have children and afford daycare in the future."*

**122. [REDACTED] (ID 7887), Nevada-Henderson, Applied Science, Software Applications & Programming, 9/2006-12/2010:**

*"I have been forced to declare bankruptcy to eliminate as much debt as I can in order to continue paying student loans.[]The monetary stress of not being able to find jobs in the field I had studied for eventually led to a divorce and the loss of my house to foreclosure."*

**123. [REDACTED] (ID 9525), Nevada-Henderson, Digital Entertainment and Game Design (DEGD), 9/2005-6/2009:**

*"Because I was saddled with a now ~50k dollar debt with little job opportunities I have almost no credit to speak of. I've managed to keep it mostly at bay through forbearance but I also have basically been forced to stay with my parents because I have not been able to get a job.[] There has been immense emotional stress on both me and my family because of this farce. I've spent*



*countless nights trying to figure out how to fix this problem. Me and my dad even resorted to looking at several stupid get rich quick mlm schemes that never went anywhere. And as I said before my credit score is basically worse than a heaping pile of dog crap. I wont be able to get a loan for anything for a very, very long time because of this nonsense. Good thing I prefer using hard currency over plastic I guess.”*

**124. [REDACTED] (ID 9164), Nevada-Henderson, 3/2002-3/2004:**

*“It ruined my life, my credit, my employment opportunities, my significant other relationship, my family, and most of all they stole my future from me which I will never get back. [] The really sad part is I love to learn. I knew what I wanted to do with my life, I loved technology from when I was a kid. Every single night I think about this loan and how it has effected me, my family, and my significant other. I dont sleep, I have heart papulations from constant stress, and frankly I'm to exhausted to elaborate. [] Before I married my wife her credit score was flawless. As soon as we got married her credit score drop because of the affect my student loan had on my score. We were unable to be approved for a car loan at a low interest rate and our debit to income ratios was uncontrollable.”*

**125. [REDACTED] (ID 8376), New Mexico-Albuquerque, Computer Networking, 12/2007-12/2009:**

*“The massive amount of student loan debt ITT tech left me in, along with their failure to place me into a job and the bad reputation ITT tech students got from potential employers left me unemployed for almost a year. This ultimately ended my marriage. It also left my ex wife who was a co-signer on my loans in a massive amount of debt and negatively affected her credit score as well. It came down to the point that neither of us could continue school, buy a car or buy a home. The lack of money and jobs was such a large pain point for us that getting a divorce and separating was our only option. I graduated from ITT tech in 2009 and still to this day suffer from these student loans. Every day I wish more then anything that I had never gone to that school. They destroy lives and have left millions of unsuspecting students in debt with no means of relief.”*

**126. [REDACTED] (ID 5917), New Mexico-Albuquerque, Business Administration, 3/2004-9/2010:**

*“The fact that I will be paying for my education when my kids go off to college. I can't buy a house, and drive a 16 year old car because all my extra money goes to my student loans. [] I've thought about leaving the country, my family, my job, and other even more drastic measures to get out of my student loan debt.”*

**127. [REDACTED] (ID 8938), New Mexico-Albuquerque, Computer and Electronics Engineering Technology, 6/2007-6/2009:**

*"I still have 8 years showing on making these payments and I have been paying on them since 2009.. I have recently been putting everything I have on them to pay them off but to no avail as of yet. This has hindered my life because we don't have money for things like family activities. The worst part is that my debt issue from ITT Tech is now my wife's and sons as well. It has also been a constant stress reminder and has lowered my quality of life. We are constantly wondering how were going to get the money for the student loans, if we're going to default again, if its going to keep us form ever getting a house, or what we'll do if any other emergencies arise."*

**128. [REDACTED] (ID 8396), New Mexico-Albuquerque, 11/2007-1/2011:**

*"My student loans are almost the same cost as my mortgage payments, if not more. I am currently in the process of selling my house to pay down (not pay off) my student loans."*

*"Anytime a payment goes in late, the loan companies contact the secondary person on my loan, instead of the first person, thus, making my secondary person angry (with reason). My family, my job and my finances are all effected by these loans."*

**129. [REDACTED] (ID 6448), New Mexico-Albuquerque, Computer Electronics Engineering Technology, 8/2003-6/2005:**

*"Credit rating has crumbled and cannot get approved for a home for my family."*

**130. [REDACTED] (ID 8171), New Mexico-Albuquerque, Health Information Technology/Project Management, 9/2009-6/2013:**

*"Because of this debt I cannot get a better place for my daughter to lay her head. [ ]Every time I would come home with financial aid paperwork my husband would get so mad and we would argue. Now that I am out of school and looking for employment (and not finding anything) my husband and I along with our young child are struggling to keep a roof over our head."*

**131. [REDACTED] (ID 8536), New York-Getzville, Computer Networking, 12/2008-12/2010:**

*"And with the burden of having this loan I can't start a family or buy a house."*

**132. [REDACTED] (ID 7826), New York-Getzville, Computer Networking Systems, 11/2002-11/2004:**

*"My wife and I are unable to afford to have children because we are just barely staying afloat paying these school loans."*

**133. [REDACTED] (ID 8503), New York-Getzville, 6/2005-6/2007:**

*“I am barely able to make my monthly (lowered) payments for a degree that will not even be considered credible now. It is impacting my quality life since I cannot afford to buy a home or start a family because of the financial burden.”*

**134. [REDACTED] (ID 9360), New York-Getzville, Computer Networking Systems, 3/2010-3/2012:**

*“My family is unable to maintain a standard of living that we should have (and was promised) by attending ITT Technical Institute. We're unable to fully pay all of the ITT Tech concurrently because of the amount of the payments that are due each month. Since we can't pay all of the loans concurrently some of them are currently in forbearance, gaining even more interest which means even longer for us to pay back and struggle with. We have to often split up necessary bills each month just to make the payment without being late (gas, electric, etc.). [] Stress has been the largest factor. Stress on my wife and myself have cause fights over money, bills not being payed, not being able to further my education, etc.”*

**135. [REDACTED] (ID 8994), North Carolina-Charlotte South, Criminal Justice, 5/2009-6/2012:**

*“I am not able to receive a loan for a home for my family. I stopped paying on my private loans because they are way to high. Paying them would stop me from fully taking care of my family. [] I am stressed out every day about these students loans, about my families hardship right now. About wasting 3 years of my life going to school there and nothing to show for. Self esteem is lower than ever. Worried about my future and my families because of this amount of debt that I have.”*

**136. [REDACTED] (ID 9431), North Carolina-Charlotte South, 8/2008-8/2012:**

*“Stress from not being able to find a job was a leading factor in a divorce.”*

**137. [REDACTED] (ID 7798), Ohio-Dayton, EECT, 6/2013-5/2016:**

*“I've encrued a very high mount of debt with absolutely no return based off my education and put a lot of stress and hardships on my family. Very stressful with taking care of the ones I love including my young son. With sacrificing years of my time that I missed out from my son that I cannot get back and gained absolutely nothing from. Working low paying jobs just to have gas to commute back and forth to ITT and not contributing further to my family which supported me a large part of the time financially and mentally with the hopes of me succeeding in a satisfying career field.”*

**138. [REDACTED] (ID 4894), Ohio-Dayton, Network Engineering, 1/2004-1/2006:**

*“I don't feel that I will be able to properly prepare for retirement. I will probably be unable to assist my children with college, which causes me even greater anxiety and pain. I don't want them to be crushed by student debt like myself. I will do everything in my power to help them avoid the pitfalls that captured me, but I feel that the high cost of higher education will ultimately win out.”*

**139. [REDACTED] (ID 7470), Ohio-Dayton, Computer Engineering/Electronics Technology, 8/2004-5/2006:**

*“The debt ruined my credit because I couldn't pay my bills, I lost my family because I couldn't afford to care for them, and my health has been adversely affected due to the stress. I had a family when I decided to enroll at ITT. I worked full-time at night, was a husband and a father. I was busting my butt to better my life. Through the lies and false promises, ITT Tech absolutely ruined my life. I graduated and had zero job prospects in my field of study. I lost the job I had while attending ITT due to Mass Layoffs. I lost my family because I couldn't afford to care for them, and subsequently have suffered from stress and anxiety since. I was young, positive and determined to make my mark in this world, and ITT took all that away.”*

**140. [REDACTED] (ID 8158), Ohio-Dayton, the Applied Science of Electronic Engineering, 9/1996-6/1998:**

*“Well a 200.00 dollar payment a month for nothing in return to me is a rip off and I have paid this for 15 yrs. That is a lot of money for a mother of 3. It has been a financial burden. I have filed bankruptcy twice in my life time do to hardships and of course the school loan was exempt from bankruptcy. I am 52 yrs old and I am still paying this loan with no end in site. It will probably out live me and It will keep me from ever retiring at this rate. Paying out this loan has been very stressful when you have kids and other house hold bills. It was the biggest and most costly mistake of my life. It has caused a lot of heart ache and argument over money in my marriage.”*

**141. [REDACTED] (ID 8912), Ohio-Dayton, Computer and Electronics Engineering Technology, 9/2006-8/2008:**

*“The debt is out of control...over the years I've had to defer the loans to which they've grown out of control. I pay about 1300\$ a month! The school is a paper mill who grab anyone off the street and sign them up for huge debt but could not even provide proper education or assistance in finding work in their local area.. They lied upon entry of the potential salaries and career opportunities if enrolled into their program... It felt like they were trying to sell me a car....Even after I was enrolled and attending the school...their recruiting department harassed my family and myself to attend the school!! I was already going there! They used my emergency contact*

*list to try and sign my family up for school there. [ ] I've lived with this B.S. since 2008 and until I will die because I cannot get out from under this mess. I have had failed relationships because of the burden of debt....I couldn't get a house loan until I recently got married and both our jobs together helped, but before that I couldn't get a car loan or even a credit card to my name without a cosigner....I could barely afford utilities and would have to basically decide to pay school or eat for many years....ITT tech has me in total belief that the education in this country is a farce and scam....Bring kids in off the street, lie to them, sign them up for huge loans under false pretenses and then stick it to them for the rest of their adult life[.]”*

**142. [REDACTED] (ID 9242), Ohio-Dayton, Computer Networking Systems Technology, 12/1999-12/2001:**

*“I was recruited into the school when I was already married with a child and we had one income. I was told this would make our lives better immediately upon graduation. It was the opposite. The amount of debt that I incurred has been difficult to manage for years. I didn't make the wages that I was told I would make and had to defer payments because I just couldn't make them. Interest rates are also far higher than I was told they would be for student loans. I'm in a position now where I can't defer any longer and I'm forced to make payments that are killing us. I had to take a job an hour away and there is no public transportation so I have to drive. I need a new car (mine has 200k miles now) but I can't afford a car payment and I can't save money for a car. We have a house that is underwater so we can't sell it and an autistic son that needs extra medical care. My wife can't work because she cares for our son and we are being stretched to the breaking point. All this to pay for a degree that didn't train me for the field, is now considered a laughing stock, and isn't even worth putting on a resume after the closure due to fraud.”*

**143. [REDACTED] (ID 9238), Ohio-Hilliard, School of Drafting and Design Multimedia, 11/2004-3/2007:**

*“I had to defer my loans the max amount of times because I have not obtained a job using my degree. I had to maintain employment that was physically and emotionally damaging in order to maintain my monthly loan payments. The amount I am paying monthly on student loans has prevented me from living independently, I now live with family. I have difficulty keeping a functioning automobile because I cannot afford when something breaks. I have numerous health problems from the stress and inability to pay back my loans. Now that I am unemployed due to these issues, I am unable to support myself financially. These loans are now a burden to my family who are currently paying them. [ ]The impossibility of correcting my situation has led me to defer my life goals indefinitely.”*

**144. [REDACTED] (ID 8028), Ohio-Hilliard, 8/2007-2/2009:**

*“The financial stress this one mistake has put not only on myself but my wife and now my children is something that will never go away. With the huge amount of debt that I'm in along with my wife who co signed it is nearly impossible for us to get a reliable vehicle or have the prospect of owning a home. In fact we live in a house now but luckily we knew the owner who was willing to do a land contract because both of our credit reports take huge hits because of the enormous cost of the loans that I have. It is really really hard on our family and has caused an enormous amount of stress and that damage can never be undone.”*

**145. [REDACTED] (ID 9050), Ohio-Maumee, Computer Networking Systems, 6/2009-6/2011:**

*“I have been stressed out financially trying to find ways to make the loan payments and still pay rent, utilities, insurance, and gas in the vehicles to get me back and forth to work. Paying \$430 a month makes it hard to afford groceries for my family. [ ] Stressed every month trying to figure out how to get through the month on low income. This causes me and my wife to argue about money and what we can afford each week.”*

**146. [REDACTED] (ID 5316), Ohio-Maumee, 1/2007-12/2007:**

*“Initially, this debt was very burdensome on myself, and my future wife (now married). The debt incurred for ITT Tech was over \$20,000 and I received nothing in return. Shortly after leaving ITT Tech, although I was employed in my field, I was working multiple jobs in order to cover all of our expenses. The debt incurred by going to ITT Tech made up a substantial portion of our monthly budget, and it caused a great deal of personal stress and agony while trying to afford them. I eventually found ways to reduce the burden in the short term (interest only payments), however, that does not eliminate the issues that were already inflicted on myself, and by extension, my wife and our relationship.”*

**147. [REDACTED] (ID 8648), Ohio-Maumee, Network Systems Engineer, 9/2015-5/2016:**

*“I have taken on student loan debt that will sink my family, I am the only working member in my household and we are supporting 3 kids. I can't afford now for my college to not mean anything and pay the tens of thousands it cost to go to ITT Tech.”*

**148. [REDACTED] (ID 5935), Ohio-Norwood, 12/2009-1/2012:**

*“My intense debt has caused many downfalls in my life, including a divorce and the peaks loan has destroyed my credit. I can't find alternate financing to pay off the peaks loan. [ ] Harassing phone calls from peaks private loan. Excessive credit reporting from peaks which ruined my credit. I can no longer buy a home thanks to them. My wife left me after that and took my son.”*

*The stress from trying to meet a insanely high monthly payment has been crippling mentally and physically.”*

**149. [REDACTED] (ID 7142), Ohio-Norwood, Computer Aided Drafting and Design, 6/2008-6/2010:**

*“I went back to school to better myself and raise a family. The starting salary I was told the field started at was such that I figured it would not be hard to make loan payments and buy a house with my wife to start our family. I am making about the same that I was when I started at ITT and I have my family. If anything I was told from ITT was true I believe I would not be so much debt living paycheck to paycheck and being sent to collections. [ ]It's hard to live week to week and raise a family. I have a child that need medical care and the bills pile up. I just wish I had never heard of ITT and chosen a better, accredited school that could have helped in my career more.”*

**150. [REDACTED] (ID 9374), Ohio-Norwood, Network Systems Administration, 3/2012-12/2013:**

*“Student debt is far and away the biggest debt I have. [M]y payments tally up to \$800 per month. As a single income family, this is an extreme hardship. The burden of such massive and unrewarding student loan debt is a consistent and significant source of stress. The resulting financial hardship is a major cause of emotional pain for me and my family.”*

**151. [REDACTED] (ID 2614), Ohio-Norwood, Computer Networking Systems Technology, 10/1999-12/2001:**

*“This debt has been with me for over 12 years. I've maxed out my options for deferment / forbearance. I can't buy a car because my credit is shot and even then I cant make the payments when I'm paying on a loan for an education I never received. I can't afford a place for the same reason and live with family. I work minimum wage retail jobs since I graduated and now I do so supporting my 5 and 3 year old children. Basically ITT Tech ruined my life.”*

**152. [REDACTED] (ID 3831), Ohio-Norwood, 9/2006-9/2008:**

*“[I]n terms of my family's comforts, it has impacted us negatively. I live paycheck to paycheck. If I were to pay these loans at the payment they want me to, it would be over 30% of my take home pay. [ ] I am a shell of the man I once was. Before ITT I believed the sky was the limit, and now all I know is this. I am working two jobs to pay this debt and I have nothing to show for my time and effort that I put into earning my degree. I barely see my family because I am working and trying to take care of them financially. I am afraid for my own son to go to college because of my horrific experience. [ ] My wife and I tried to do everything right. We got married first and got ourselves established with good jobs and a comfortable home before we had a child. And we are being punished for it tremendously.”*

**153. [REDACTED] (ID 9475), Ohio-Strongsville, Information Systems Security, 9/2006-6/2012:**

*“Due to student loans, the stress had taken a toll on my health, this leads to weight gains, long periods or sleep or no sleep, financial stress that caused tension and confrontations. I've had to balance money for student loans before I was able to spread what was left over necessities as the hit to my credit only caused life to be pushed back further in being able to provide. The stress of being cornered and locked into one school, the lack of freedom and empty promises that constantly lead to let downs eventually lead to depression. Being cheated on such a large scale leaves me to climb out on my own with unnecessary stress of needing to provide and grow at the same time. This effects my work, my emotions towards my family and loved ones. Its a black cloud that no matter where I go it will be there weighing me down.”*

**154. [REDACTED] (ID 8610), Ohio-Strongsville, Computer networking/IT, 1/2004-1/2005:**

*“Wage garnishment[.]”*

*“Student loan debt from ITT Tech has stressed me emotionally because the debt has very high interest rate and for a very large amount. It keeps me from helping with my children's education.”*

**155. [REDACTED] (ID 8961), Ohio-Warrensville, Computer and Electronics Engineering Technology, 6/2006-6/2008:**

*“Because I had to gain work experience in my field, I had to take a dramatic pay cut which had a substantial impact on my finances. My credit has been dramatically affected to the point where I could not get car or credit card loans, or ridiculously high interests rates. It has affected my personal relationship and children due to financial problems. Post-ITT Tech graduation, I worked for Minute Man earning minimum wage (\$7.50 per hour). [.]The long term stress of trying to manage student loans while underpaid has caused additional stress with my family which caused a separation.”*

**156. [REDACTED] (ID 8038), Ohio-Youngstown, 9/2012-9/2014:**

*“I know have student loans to pay back and no degree or job to back me up. I'm a single mom with 5 children and needed this degree to give them a better life now I'm in worse shape with owing this money[.]”*



**157. [REDACTED] (ID 6507), Ohio-Youngstown, Computer Network Systems, 1/1999-12/2002:**

*“Because of these loans being on my credit I was never able to provide for my family which ended up in a divorce, now my credit is still ruined and I am stuck in the cycle of having to pay rent.”*

**158. [REDACTED] (ID 9579), Oregon-Portland, Visual Communications, 9/2008-6/2011:**

*“Because of this debt that I've accrued, my wife and I have had to make due with our financial troubles. Because of this debt we have had to delay a lot of necessities, such as replacing our vehicle that has aged poorly, finding a home for ourselves, and even starting a family.”*

**159. [REDACTED] (ID 8377), Oregon-Portland, Computer Networking Systems, 3/2009-3/2011:**

*“I am married with 4 children and we are a single income family and Since leaving ITT Tech I have been struggling to keep up with student loan payments which are the equivalent of a nice car payment. My family and I have had to make several sacrifices including preventing my kids from extracurricular activities due to a lack of available funds and transportation for both my wife and I due to such large loan payments. I have been denied loans because the debt to income ratio with the student loans is too high. A very high stress level maintaining a household with this debt over our heads for a degree that has been discredited and is essentially worthless (and Embarrassing) from a failed school.”*

**160. [REDACTED] (ID 7809), Oregon-Portland, Computer Electronics Engineering Technology, 4/2011-6/2012:**

*“The burden of this debt has been a great stress on me and my family. My wife and I have found it to be very difficult to be financially stable enough to repay the debt from the student loans I received. This has caused numerous occasions where decisions have been made financially that wouldn't have been necessary otherwise. This has led to many fights between us.”*

**161. [REDACTED] (ID 9584), Pennsylvania-King of Prussia, 3/2006-5/2009:**

*“I have never been able to make enough to pay my student loans in a consistent basis. My credit score is on the floor and I live pay check to pay check. Financial hardship is putting a huge toll on my marriage. [] I have been through tremendous amount of stress. All I wanted to do was make my children proud and give them a better life. I was awarded the Outstanding Student Award for my graduating class, but by the time our class graduated they were only 2 students left due to the poor quality of the education. I was stuck I didn't have any other options.”*

**162. [REDACTED] (ID 8930), Pennsylvania-King of Prussia, Computer Networking Systems, 9/2004-2/2007:**

*"I have so much debt from two year degree that I try to pay on but it doesn't feel like I never going to escape it. I may never know what it like to own a home or buy new car. I worry that I can't provide for my family because of my student loan debt."*

**163. [REDACTED] (ID 8826), Pennsylvania-Levittown, Computer and Electronic Engineering, 9/2008-12/2010:**

*"I am \$395 a month in student loan debt. Considering I never got the \$60,000/yr job they promised me, this is a huge struggle for me to raise my two sons (5 & 7 years old). My sons are so smart and I cannot afford to send them to do extracurricular activities. We were, at one point, two years behind on our property taxes, to which we did have leans against our home. [] Having pay this bill every month is the reason why we never have more than \$1,000 in our account. What happens if my car brakes down, a child falls, a refrigerator brakes, we get sick, cost of day care goes up, or a pipe bursts in the house? We cry. We get sick. With this debt we, I, cannot give my sons the childhood memories they deserve. With this debt I cannot put the necessary amount of money I need to, to retire in 30 years and not be a burden to the government and/or my children. I have no 401k because, ITT stole my future and my money."*

**164. [REDACTED] (ID 9195), Pennsylvania-Tarentum, Criminal Justice, 8/2009-12/2010:**

*"I was not able to properly heal and take the time off I needed with my new born child. I will never be able to get that time back. I have to work so much now to make the money I need to survive with my children as a single mom that I was promised a career and a life that I had hoped for. If I had known that this was going to be the outcome I would have never signed any of those papers or attended the school just for it being close to me and flexible. I work in an office now and have been and all of those jobs I could have got right after taking my GED. It took me a long time just to get to this point. I constantly have to struggle and when I mention I went to school and they ask what college and I say ITT tech I always am laughed at."*

**165. [REDACTED] (ID 5425), South Carolina-Greenville, IT-Multimedia, 12/2007-12/2009:**

*"I am now married and expecting a daughter. I do not want this debt to burden my daughter when I pass away. I have one private student loan that is currently in default because I was not allowed to make any forbearance on the loan. Basically, I am stuck in a place where I do not know how to begin paying off the loans that I owe. ITT Tech was a very bad decision and has not provided me with any assistance in life with helping me find a career that was promised. I was led to believe that the school would help me find a career and make enough money that the loans would not be an issue. They did the opposite of that. The loans are a HUGE financial burden for*

*me and my family. To this day, 7 years after graduating, I still have no idea how to begin to repay the massive debt. [ ] The situation I am in with the loans is extremely stressful. I have been constantly harassed with phone calls from both Sallie Mae and SC Student Loan corporation. I have changed my phone number 4 times since I graduated because of this. I used to get around 10 calls a day from these loan companies seeking to get paid. I have had to completely ignore the debt sometimes because of the overwhelming stress it causes. Me and my wife can't even talk about the loans sometimes because it causes to much stress and friction between us. I have no idea how I am going to pay them back.”*

**166. [REDACTED] (ID 4879), South Carolina-Greenville, Computer Networkinf Systems, 1/2001-1/2003:**

*“I am under employed based on the amount of debt I am in, I did not get the quality education I was told and therefore am underperforming. I am barely able to make payments due to other obligations. I am the sole provider for my family and we are barely able to make ends meet.”*

**167. [REDACTED] (ID 7566), Tennessee-Chattanooga, Computer Drafting and Design, 12/2009-12/2012:**

*“[N]ow not being able to afford to socials with others out in the world in other word always staying home do to having to juggle bill to make loan payment no money for what i want. [N]ot being able to now afford to pay for a my wedding or a proper home with my soon to be wife. [A]nd come the holidays or birthdays its hard to find gifts for loved ones or looking at putting everything on a credit card. [F]orget trying to take a really vacation it suck turning to friend or family for a place to stay just to take one[.]”*

**168. [REDACTED] (ID 7672), Tennessee-Chattanooga, 3/2011-6/2013:**

*“I cannot qualify for loans with my current income which is the same income I have before I started ITT in 2011. I am denied because of my debt to income ratio. I have no hope of paying the over \$45,000 I owe in federal loans. I am financially worse off than when I started. It has hurt my family. [ ]IT is stressful knowing I cannot contribute in a significant way to help my family. I don't make enough to pay my bills. If my wife was not working my family would severely suffer. I am being punished for doing what I thought would help my family. Without my faith I would be in a cyclical state of depression.”*

**169. [REDACTED] (ID 9698), Tennessee-Chattanooga, 8/2010-3/2013:**

*“I am currently stuck with 50,000 dollars in debt . I am having a hard time providing a house for my family. We are currently living with my brother in law. It has given my family and me stress over the amount of money I owe for a degree that us basically worthless.”*

**170. [REDACTED] (ID 8733), Tennessee-Cordova, Information Technology/Multi-Media, 9/2002-9/2004:**

*“The debt has literally been a monkey on my back, and the stress thickens by the day. It definitely has caused my family internal grief because they depend on me financially and emotionally.”*

**171. [REDACTED] (ID 5845, 8259), Tennessee-Cordova, Construction Management, 9/2007-6/2011:**

*“Not only has it cost my Family of 3 income we don't have it has tied my credit up too. I was not able to be on the loan for a house due to this overwhelming debt. [ ] I have a family to support and with the stress of not being able to find a good job and the stress of paying back all of these loans has really caused a terrible emotional strain on me. I fight with my wife over money and the loan amounts that have to be paid back and how it can ruin us.”*

**172. [REDACTED] (ID 8682), Tennessee-Johnson City, Network Systems Administration, 9/2012-9/2014:**

*“The loan debt I incurred has put a huge financial strain on my family because I can not get a job in my field of study.”*

**173. [REDACTED] (ID 6136), Tennessee-Knoxville, Information Systems And Cybersecurity, 12/2009-8/2013:**

*“My wife, child, and I are forced to share a home with other family members because I can't afford rent or a mortgage payment due to my high payments in student loans. We are barely able to make ends meet and keep enough food in the house for our small family. The minimum payment on my loans to pay them off per the loan terms is close to half of my gross monthly income and the private loans don't offer other repayment options.”*

**174. [REDACTED] (ID 5138), Tennessee-Knoxville, 6/2005-1/2006:**

*“Debt has really stressed my marriage.”*

**175. [REDACTED] (ID 6648), Tennessee-Knoxville, Computer Networking Systems, 5/2011-5/2013:**

*“When I think of the future I have serious anxiety and fear because I will not be able to live a happy life or provide for my family or my family's future. I make \$12.99 an hour which is what I could make without a degree. I can't obtain any loans or assistance to go to a real school and obtain a real degree. I sometimes think very dark thoughts that I don't want to describe because they are very distressful and saddening. I don't want to lose my family or life because I went to I.T.T. tech. I don't want to live in poverty because I went to I.T.T. tech. The only reason I went there was because I saw all there commercials with former students talking about how much*

*better there life is now because they went to I.T.T. My life is not better because I went there and I graduated on time and successfully. My wife can't go to a real school and better herself because we cannot afford the debt. My children will probably not be able to go to school, at least not with my help and that fills me with despair. This is supposed to be the greatest country in the world but I.T.T. tech is profiting on the backs of people that only want to make a better life for themselves. They are destroying peoples futures and should be forced to go out of business so they don't harm anyone else."*

**176. (ID 8543), Tennessee-Knoxville, 1/2007-12/2013:**

*"I do not have a job in my field! I am a stay at home mom of 4 and my husband is the only one supporting us and now he has to pay off my student loans! Our family is in financial strain over this! Its affected me, my husband, and our 4 kids! The stress of my husband paying on my loans and that takes money from my kids! Our whole family is stressed! Plus the debt collectors calling my family memebers and the embarrassment of having them call me to tell me a debt collector is calling them over my student loans!"*

**177. [REDACTED] (ID 9358), Tennessee-Nashville, Digital Entertainment and Game Design, 3/2008-9/2012:**

*"I have been forced to take any work I can find to pay the debt while I can't afford food or gas. My entire family suffers because my student loan debt is so large we can't afford healthcare."*

**178. [REDACTED] (ID 8621), Tennessee-Nashville, Bachelor of Applied Science in Software Development, 6/2008-6/2012:**

*"I can't save for 401k or do things for my kids because I've been spending so much money on loans. In order for me to buy things for my kids, I have to put them on a credit card and float the debt as best I can. The wife and I considered having another child, but we can't afford it due to the loans taking huge chunks out of my check every paycheck. By the time my four year old child has graduated from COLLEGE, I will have paid off my ITT Debt. After that point, I could start putting money into a 401k to save for him."*

**179. [REDACTED] (ID 9598), Tennessee-Nashville, Information Technology - Computer Network Systems, 6/2009-5/2011:**

*"I have \$30,000 in student debt that will cost me \$300+ a month for the next 25+ years if I am to pay off these loans which I feel I was led into with false pretenses on the product they were buying. This debt has left me and my family in a very tight situation that we continue to struggle to stay ahead of."*

**180. [REDACTED] (ID 5858), Tennessee-Nashville, , 6/2004-5/2006:**

*“My minimal student loan payment is too high to even begin to pay off. I have been making payments for the last 10 years and have not made a dent in what is owed. Every single decision i make as far as major life changes (having children, purchasing a home/automobile), i am having to seriously adjust and compromise to factor in never ending student loan debt.”*

**181. [REDACTED] (ID 9399), Tennessee-Nashville, Information Technology - Computer Networking Systems, 9/2007-9/2009:**

*“I can not afford a house payment or even to rent an apartment. I have to live with family so I have a place to live. I can't get good insurance so I can go to the doctor.”*

**182. [REDACTED] (ID 8353), Tennessee-Nashville, Computer Network Systems, 3/2011-3/2013:**

*“With all the student loan debts... my family has been in a rough road. [W]e came close to filing for a divorce.”*

**183. [REDACTED] (ID 9657), Tennessee-Nashville, CEET, 1/2006-1/2008:**

*“Stress, stress and caused divorce due to my wife's mother co-signing for this junk degree and being harassed to pay when I couldn't[.]”*

**184. [REDACTED] (ID 9373), Tennessee-Nashville, Computer Electronic Engineering Technologies, 3/2010-9/2012:**

*“I thought my degree would help me and my family succeed in life, but it is just putting me in more debt. I don't make enough to pay loans and support my family. [I]ts stressing me out knowing I cant buy a home for my kids because im in debt.”*

**185. [REDACTED] (ID 8622), Tennessee-Nashville, 8/2008-7/2012:**

*“Put a strain on my marriage and health cause I cannot get it paid down. It is higher now than when I graduated.”*

**186. [REDACTED] (ID 8844), Tennessee-Nashville, Digital Entertainment and Game Design, 5/2005-9/2011:**

*“After getting married, I was declined for every apartment that we tried to get SOLELY because of my student loan debt.”*

**187. [REDACTED] (ID 8008), Tennessee-Nashville, Software Development Technologies, 6/2011-6/2013:**

*“Due to this loan, I've had to live with family while they provide room and board as I'm unable to get a place of my own so that I can make payments towards the debt. With the job that I was placed in after graduation, even though it wasn't in my field, I was able to make payments, but most of the money that was made went to attempting to support myself so as to lighten the load on others.”*

**188. [REDACTED] (ID 8326), Texas-Arlington, Computer Networking, 4/2010-6/2012:**

*“The debt and lack of income promised in part led to a divorce and end of my marriage.”*

**189. [REDACTED] (ID 8295), Texas-Arlington, Information Systems Security, 12/2006-3/2012:**

*“Over half of my income goes to student loan payments. I can barely feed my family due to this crippling debt. Had I not gone to ITT and remained in a warehouse, even with no yearly raises, I would be far better off.”*

**190. [REDACTED] (ID 4405), Texas-Arlington, Computer aided drafting and design, 9/2007-5/2009:**

*“Because of the lack of job opportunities that ITT portrayed that was going to be out there after I graduated, I was forced to take whatever job I could get. The salary I received was not enough to cover my families living expenses and pay the student loan payments putting me at times into default status. The loan debt, because of its amount, has drastically affected my credit and ability to get better interest rates, loan to buy a home or car, or even get credit cards. [ ]Due to loan amount, it has taken an emotional toll on my marriage. Money, or lack of, is always an issue. It leads to arguments, and disappointment when I cannot buy things for my wife, or even take a vacation. Never would have taken these loans out if I had known how much ITT and its recruitment lied to, not only get prospective students, how they inflated their own success.”*

**191. [REDACTED] (ID 8927), Texas-Austin, Computer Networking Systems, 6/2006-6/2008:**

*“Financial debt is the single-most source of stress in my life. When you're the bread winner of the family and 15% of my paychecks starting getting garnished, it had me wondering and stressing if I would be able to put a roof over my family's head. That stress extended to my wife who side by side goes through the struggle with me.”*

**192. [REDACTED] (ID 8618), Texas-Austin, Computer Network Systems, 3/2008-3/2010:**

*“After graduating it wasn’t possible to live and start paying back this debt. My wife and I were forced to stay with my parents because we couldn’t possibly make it on our own. I couldn’t afford the minimum payment for this debt and still can’t. [] I now believe I will never have the income to repay this debt. I live paycheck to paycheck as the only source of income for my family of four.”*

**193. [REDACTED] (ID 8745), Texas-Houston North, Computer Network Systems technology, 11/1999-6/2001:**

*“I started a night class and initially told that I could switch to day classes. The day classes closed and they combined everything into night classes--this had a tremendous affect on my marriage, which ended in divorce. I have had to declare bankruptcy to keep up with loans.”*

**194. [REDACTED] (ID 2806), Texas-Houston North, Business management, 5/2012-8/2013:**

*“I am married with one child and the sole provider for my family. The interests rates have pushed my debt up so high I'll be paying these loans for the next forty years for a program that has did absolutely nothing to enhance my professional life. I can not afford to make the monthly payments on my loans due to the high fees. I have attempted consolidating companies and been ripped off in the process. I live check to check and simply cannot afford to repay these loans especially when all the unethical practices are taken into affect. Due to these loans my credit has been ruined and has hindered me from progressing in other avenues such as finding a suitable neighborhood to live in and I'm forced to live in low end apartments which are unsafe for my family.”*

**195. [REDACTED] (ID 4155), Texas-Houston North, Computer Networking, 3/2004-6/2006:**

*“I am a single mom with no child support, 100% financially responsible for my child. The monthly payments are outrageous and I couldn't afford to pay, therefore they went on DEFAULT. I have made small payments and now I had to go on deferment because my monthly payments went up too much and I can't afford to pay. My score is ruined and it is preventing me to rent for cheap or buy a home in the future. My child needs braces and eye therapy, that alone is costing me over 550 per month.”*

**196. [REDACTED] (ID 9306), Texas-Houston West, Drafting And Design, 1/2007-11/2009:**

*“[T]he dept. as haunted me for seven years and counting. I've manage to pay all of my private loans with all my savings and missed meals. I applied for a home loan and was denied because*



*of the amount of my student loans. Now I rent a room in my brothers house for my wife and I. I am depressed all day and every day. I can't provide a decent home for my wife. Even if we wanted to have children we can't because our living conditions will get worse. All I wanted to do is provide for my family and for my family to be proud of me. Now all I have is dept and an old car."*

**197. [REDACTED] (ID 7985), Texas-Houston West, Computer Science, 3/2009-5/2011:**

*"ITT has caused significant financial stress in my life. Due to \$40,000 in loans, I have had to take on higher APRs to get loans, buy a car, and now it looks like buying a home will be impossible to afford for me. If I want to lower the debt and pay the \$215 a month, it will mostly go to interest and I can not afford to pay any higher. I am already 30 and still living with parents due to financial ruin of having a worthless degree."*

**198. [REDACTED] (ID 8717), Texas-Houston West, Information Systems Security, 6/2008-7/2012:**

*"This debt has dictated my life in almost every way possible. We even had my son on government healthcare because i wasn't able to pay for insurance for my family. [] The stress of debt from schooling definitely affected my personal life. It actually ended one of my relationships at the time with my ex fiance. I could barely make a living wage much less handle that stress of immense debt that I had. We eventually split but i feel that financial stress was the main reason because i couldn't support anyone much less myself."*

**199. [REDACTED] (ID 9370), Texas-Richardson, Computer Networking System (CNS), 3/2008-11/2009:**

*"This crippling debt has had a huge impact on myself and my family. I need to be able to provide the best for my children, but this debt will take 15% of my income for the next ten years. This will impact what I can save for them for their own future college expenses which will trap them into the same debt cycle I'm currently stuck in."*

**200. [REDACTED] (ID 9231), Texas-Richardson, 9/2005-12/2007:**

*"These school loans have not only put stress on me. But it has also force me to hold off on getting married and starting a family. I'm a responsible person that pays on time and I'm constantly in fear of what these loans would do to my credit If I refused to pay. But for the degree I received. I feel that I'm just completely wasting my money away. ITT Tech did not teach me anything on what I use out in the same field that my degree is in. ITT Tech has not only scammed me, but scammed everyone else that attended that school for the very last time."*

**201. [REDACTED] (ID 7978), Texas-Richardson, 6/2009-1/2011:**

*“Has postponed me buying a house/starting a family, cannot afford medical treatment as my school loans take up most of my monthly income.”*

**202. [REDACTED] (ID 9427), Texas-Richardson, Information Technology - Computer networking Systems, 3/2008-11/2009:**

*“The high monthly student loan payments have made it very hard to get by month to month. A few years ago, there were some weeks where I would have to choose whether to buy groceries, or make loan payments. Now, with having a child it makes it almost impossible to save for his education because I'm still paying mine off. I don't want my child to endure this same burden because I can't save for his education. But he might if I can't ever pay mine off. [ ]The amount of stress I have endured over the years has been overwhelming. One of my past relationships failed because my then fiance didn't want to marry someone with that much student loan debt, so she broke off the engagement. That was very hard to deal with. Since then, my current wife is just as stressed as me with the looming student loan payments each month, and causes much friction between us.”*

**203. [REDACTED] (ID 7781), Texas-Richardson, Associates Electrical Engineering, 1/2004-1/2006:**

*“[T]his has caused me and my family so much pain in seeing this wastefull degree and having to pay for a worthless piece of paper. this has been ongoing for years and it still persists. Its been a monthly battle to get my feet back and now with a family and children, its making life very difficult to have this weight on my shoulders. If i had known I would have gone to a community college and would be better off.”*

**204. [REDACTED] (ID 9394), Utah-Murray, Electronic Engineering, 1/1997-1/2004:**

*“From the time I still a teenager until now, twenty years later, I have been burdened with tens of thousands of dollars in debt and have been under massive amounts of stress trying to figure out how I am going to support myself and my family. [ ] I feel so disgusted that I allowed myself to fall victim to this scam and that I'm paying hundreds of dollars of interest every month that I should be saving for the future or using to make memories with my children. I feel that I have been robbed of my freedom and placed in a bondage that will take most of the rest of my life to escape.”*

**205. [REDACTED] (ID 9149), Utah-Murray, Electronics and Communications Engineering Technology, 12/2007-3/2013:**

*“The stress and hardship of this Debt over my head has cost considerable strain on my marriage which has been hard on our three young children. We barely got ourselves into a home only*

*because of an understanding Mortgage company and the Income Based Repayment Program. The knowledge that I put four years of my life into something that I can't use to its fulfillment, but will spend the rest of my life paying for is the worst of it all."*

**206. [REDACTED] (ID 7944), Utah-Murray, 9/2004-3/2008:**

*"This worthless degree and the subsequent student load debt has been a noose around my neck since graduating. Trusting ITT-Technical institute is the single greatest mistake I have ever made. It was heartbreaking to bring this weight to my marriage. It darkens any hope of a bright financial future or saving for retirement."*

**207. [REDACTED] (ID 2850), Utah-Murray, Information Systems Security, 7/2004-11/2009:**

*"I suspect the financial stress contributed to my fiancée dying of a brain tumor last year - it added immeasurable stress on our relationship and is a direct reason we couldn't get married. I consider suicide daily because of this mistake I made and because of the predatory nature of the loans there is no legal way possible for me to address them. [ ] Going to ITT Technical Institute was by far the worst mistake I have ever made."*

**208. [REDACTED] (ID 7607), Utah-Murray, 8/2009-6/2012:**

*"I am unable to afford both the loans in my name AND the loans in my Father's name because of the huge difference in our salaries. This affects me because I have a new family with a 1 year old daughter and I worry that I won't be able to provide to my Wife and Daughter[.]"*

**209. [REDACTED] (ID 7794), Virginia-Chantilly, 8/2008-10/2010:**

*"Had not been able to move out of my parent's house until 6 months ago when my brother in law let us live in his house. We have had to borrow money from relatives just to be able to pay the monthly loan amounts, since neither my wife or I make enough to pay our regular bills AND be able to pay my loans. The loans take away most of my monthly paycheck and it has put a huge financial strain on my family of four, soon to be family of five. [ ]It has caused my wife and I plenty of sleepless nights trying to find where the money will come from to be able to pay our necessities and my student loans for a degree I don't even use. I get anxiety every time a loan payment comes up because I know my family will have to go without SOMETHING we need. I can not take the stress of these outrageous loan debts any longer."*

**210. [REDACTED] (ID 4502), Virginia-Norfolk, Computer Network Systems, Criminal Justice, 12/2003-6/2009:**

*"This ordeal has caused major stress on my health, my marriage, my household, my financial status."*

**211. [REDACTED] (ID 7290), Virginia-Norfolk, Visual Communications, 12/2009-2/2012:**

*"I can not or contribute for my family because the amount of money deducted from my pay check make the amount of money i would make the same as the cost for a baby sitter alone. I am a mother and i can not even have a bank account to possibly save money up for my own children's college education."*

**212. [REDACTED] (ID 2636), Virginia-Springfield, Computer Networking Systems, 3/2004-3/2006:**

*"I doubt i will ever get married because i do not want my spouse to have to deal with my loans."*

**213. [REDACTED] (ID 8162), Virginia-Springfield, 3/2010-6/2014:**

*"Afyer graduating from ITT Tech, I obtain a letter from my private lender telling me that I was on the hook for more than 50k in loans. This lead me to reseach what the school had been up to. I looked up my info in the federal database through sallie mae/navient and found out that i also owed them 50k in loans. This put an enormous amount of stress on me and my wife at the time. Due to financial woes that this debt put on me, my wife and I began to have social issues due to money and I strongly believe that led to our divorce."*

**214. [REDACTED] (ID 7307), Washington-Everett, Information Systems Security, 12/2002-12/2006:**

*"I worry about my two kids and family, that the vultures might try to take what little money I have to buy food, pay for daycare, and gas to my \$15/hour job, to try and pay off this \$72,000 worth education goods that I did not receive. I expect to die when I am of age, still stressed out about this loan, which will never have been paid off."*

**215. [REDACTED] (ID 7722), Washington-Spokane Valley, Digital Entertainment and Game Design, 9/2007-6/2011:**

*"I am in a near constant state of depression/anger because of the stress caused by the massive amount of student loans I have to pay and the loss of my car and nearly being kicked out of my apartment were I live with my disabled wife. I have also had to go into deferment and forbearance several time to alleviate stress from payments. I once considered myself a very carefree and fun person but now I feel I have turned extremely bitter and spiteful, which has caused strain on my friendships and marriage."*

**216. [REDACTED] (ID 3773), Washington-Spokane Valley, 1/2008-1/2012:**

*"I have an ulcer from the stress of defaulting on my loans. I can barley by groceries for my family as 500 a month goes to student loans."*

**217. [REDACTED] (ID 7350), Washington-Spokane Valley, Criminal Justice, 9/2008-12/2010:**

*“I have stress a lot due to the school loan. I think about if I die how would it get paid off. My kids are younger than working age so they couldn't pay for it and my husband won't pay them because it was debt collected before we were married. I was told not to go to ITT Tech because it was so much money, but they did have the criminal justice program that I wanted to get into, but at the end I should have listened.”*

**218. [REDACTED] (ID 4106), Washington-Spokane Valley, Criminal Justice, 6/2008-6/2011:**

*“I [REDACTED] was notified about a loan that was taken out for our daughter Jacquylne Vantassel I started making payments in March 2011 for which she was not graduated until June 2011 they were pulling payments out monthly and stoped in June 2012 when I started working in September 2011 I was notified by a company that the loan was in default so I started again making payments then in 2015 another company took over and I have not been able to make the payments because I lost my job with all of this going on it has ruined my credit and the loan amout keeps getting bigger because of all the late fees and interest and penalty. Because of this loan I owe over \$50,000. [A]nd my husband wants a divorce becaue I can't make the payments I never signed any loan papers and I am just freaking out don't know what to do.”*

**219. [REDACTED] (ID 9719), Washington-Spokane Valley, Information System Security, 6/2007-6/2011:**

*“Whenever I needed something financially I would have to make the choice of what I could pay and what I couldn't. I had to ask my family for help in paying back student loans and as a result caused strife between us.”*

**220. [REDACTED] (ID 5963), Washington-Spokane Valley, 6/2013-4/2014:**

*“I feel like trusting ITT Tech as a school and not as a loan factory I have doomed myself to paying off this debt for the rest of my life without ever being able to obtain a higher education that I would need to make enough to pay the debt back. I want to have a family and get married. I am afraid to go to this next chapter of my life without adding this crippling debt onto my spouse's shoulders.”*

**221. [REDACTED] (ID 9416), Wisconsin-Green Bay, 12/2008-6/2013:**

*“This student loan debt is destroying my family financially. I am trying to pay the most that I can just to get this burden off my chest. With all the hard work that my wife and I put in, we shouldn't have to be strapped down by this. Getting conned into attending ITT is the biggest regret of my life. I now can't save money for my three kids to go to college, instead they are*

*paying for a scam I fell for when i was 18. I can barely afford to put food on the table. With my skills I gained in my field, and working hard to set a good example for my children. We should be living a comfortable, happy life. Not struggling to put in extra hours to feed our children.”*

**222. [REDACTED] (ID 8307), Wisconsin-Green Bay, 3/2006-6/2010:**

*“The debt and inability to find work led directly to the loss of my home, credit, marriage, and income.”*

**223. [REDACTED] (ID 9037), Wisconsin-Green Bay, Computer Electronics Engineering Technology, 9/2005-9/2007:**

*“The loan payments are an undue burden on my family's life. I had to commute 50 miles one way to the job that doesn't pay me what I need to pay back my loans. The loans often fell behind, because I prioritized feeding my family, providing shelter, and keeping the lights on, over pay the debt. This delinquency often compounded the problem, and with the current interest rates, I owe more than I originally borrowed. I pay a large chunk of my income to student loans to make little progress on reducing the debt. This debt has affected my family's quality of life for the worse.”*

**224. [REDACTED] (ID 8616), Wisconsin-Green Bay, Computer Electronics Engineering Technology, 6/2010-12/2012:**

*“The reality of possibly never being able to raise a family because I couldn't make ends meet is depressing. Granted, I could just get another job or work more, but what's the point in that? Spend every ounce of energy and time just trying to make enough money so my child can grow up without a father ever around? A mother that has to work full time too? The daycare costs alone would cause bankruptcy! What kind of life could I really give that child? That's not right, and it's downright unnerving and depressing. That's just my future, right now I can barely pay the utilities and can't maintain my home properly. If I can't even do that with these loans on my head the future doesn't look so good for me unless I can make a miracle happen. The whole situation, future and present has caused many frustrations and depressing emotions. Is this the "American Dream?" I sure hope not[.]”*

**225. [REDACTED] (ID 4097), Wisconsin-Green Bay, Construction Management, 9/2007-12/2010:**

*“I owe over \$50,000 in student loans-most of that from ITT-Tech, and the amount grows each year. I am laid off in the cold months from the job that I have and during that time, interest accrues and wipes out any progress that I may have made with payments. In fact, my debt keeps growing with no signs of ever catching up. [ ] I have a house to pay for and a family to support and I have an incredible amount of guilt for putting this burden on my family when it is not benefiting us at all.”*

**226. [REDACTED] (ID 6645), Wisconsin-Green Bay, Digital Entertainment And Game Design, 8/2006-12/2009:**

*“The student loan debt I have impedes nearly everything I do. Looking back, I feel like I was given a choice: to gain an education, which I was always told would lead to prosperity, or to have a family, because after you incur a debt as steep as this- there is no way I could responsibly say that I could care for another human being in a secure fashion. I assume I will die alone, because I cannot responsibly support children who would mourn my loss. I just try to do the best with what little I have, and I don't feel like that should be the status-quo for educated American citizens.”*

**227. [REDACTED] (ID 2855), Wisconsin-Green Bay, Criminal Justice, 12/2009-8/2011:**

*“It is very stressful and depressing that my hard work in college was a waste because now I'm paying so much that it doesn't matter how much income I make. I feel robbed by them. I am 27 years old and \$61,000+ in debt. My fiance is afraid to get married because he doesn't want to take on my debt. This is embarrassing and depressing.”*

**228. [REDACTED] (ID 8226), Wisconsin-Green Bay, Digital Entertainment & Game Design, 3/2006-6/2010:**

*“Number 1 is the stress of the financial burden and the emotional affects on my family as well. They don't deserve this either. The feeling of failure because the only thing my Bachelors degree got me was debt for life. Being proud to be an adult to return to school is now embarrassing to admit my situation. Yes my wife and I are depressed over our situation and it takes a lot to not allow ourselves to be overcome by it. The financial stress has now become overwhelming. We want to have children but fear that we will not be able to adequately provide for them. There is a lot of stress in trying to find work, relocating multiple times and contacting/trying to seek help from ITT as well.”*

**229. [REDACTED] (ID 7895), Wisconsin-Greenfield, 6/2006-9/2011:**

*“The sheer volume of student loan debt they have put me into has placed an unfathomable financial burden on my live and my inability to pay them has my credit in ruins. Their inability to assist me in work placement left me completely over my head in debt for degrees which are more or less useless. The strain has destroyed my marriage and haunts my personal life daily. I have no ability to take out personal, auto, or home loans due the my financial ruin.”*

**230. [REDACTED] (ID 9523), Wisconsin-Greenfield, 6/2007-6/2011:**

*“Debt has ruled my life, i am currently living with my parents and am having trouble getting out. My fience and i have looked at getting a house but, because of my debt, cannot get a good*

mortgage rate. It has also made it hard to save for things like car repairs and I have had to live off of credit cards more than once and am trying to pay them off now too.”

**231. [REDACTED] (ID 8344), Wisconsin-Greenfield, Computer Network Systems, 8/2005-5/2010:**

*“I need a home for my children. I currently live in a two bedroom apartment with a 15 year old and a 2 year old. The main reason stopping me is the student loan that weighs so heavily on my credit score. I maintain all my other bills, I am not in credit card debt either. I can't get a car loan as well and I'm on the bus. [] I am unable to do the things I need to do for my kids.”*

**232. [REDACTED] (ID 8417), Computer Networking Systems, 9/2002-6/2004:**

*“It has started to garnish my wages which has put me and my family into danger of not being able to afford our home and get kicked out unless a change is made. I am extremely stressed and scared that my family and I will not be able to survive and get out of debt.”*

**233. [REDACTED] (ID 9658), 1/2005-1/2009:**

*“I cannot apply for any loans. I cannot buy a house. I am stuck dealing with over priced junk used car dealers. Recently the inability to obtain reliable transportation has costed me my 12.00hr job and nearly put me and my family on the street. I live in a constant state of regret and hopelessness. I can't do anything to better myself for the future in this current debt laden situation. I've contemplated killing myself[.]”*

**234. [REDACTED] (ID 8728), Computer Networking Systems and Digital Forensics, 6/2006-3/2010:**

*“I had to send my son to live elsewhere because I could not take care of him financially in a safe environment (home was to broken down) I cannot help son in college. []My current husband who did not even know me while I attended ITT is forced to pay my student loans because of his income. []My husband has had to take a job in another city so I only see him every other weekend. His daughter suffers a tumor on her pituitary gland and he has not been able to attend any of her appointments or others screenings and tests. His daughter can only see him every other weekend when she needs her father most. (Especially since her biological mom is an absentee parent) The student loans effects are quality time together as a family, financial security, ability to visit aging parents living in other states, ability to aid our children (one in college, another bipolar living in Ohio)[.]”*

**235. [REDACTED] (ID 8675), Game Deisgn, 9/2009-6/2011:**

*“I fear that I won't be able to make the payments required of me and could lose everything I have so I can't support my family, including my young daughter.”*



**236. [REDACTED] (ID 7003), Electrical Engineering, 7/2014-3/2016:**

*“Ended a twenty year marriage due to monetary debt and loss of employment due to straineous school schedule. 3 days a week for 7 hours plus full-time job is too dmn much for a father and husband.”*

**237. [REDACTED] (ID 5696), Criminal Justice, 7/2010-12/2010:**

*“I have two student loans in collections that are on my credit, which has dramatically effected my score, making it hard to get approved for anything. I have gotten denied for vehicles and rental properties. I have four children and work really hard for them, it's hard not being able to get approved for anything when my children and I need it (especially a reliable vehicle and nice rentals).”*

**238. [REDACTED] (ID 8998), 3/2013-2/2016:**

*“This massive debt will impact me and my family greatly. The degree was supposed to help enhance my career and in turn provide a financial gain. Instead i am left with no degree and debt to be paid with absolutely nothing to show for it. The debt forced us to relocate to our parents house until we can get back on our feet.”*

**239. [REDACTED] (ID 9323), 9/2006-11/2008:**

*“The worst part is i was tricked and lied to thinking i was going to have a good job making alot of money. I cant sleep at night, i lay in bed worrying about not being able to pay my bills and take care of my family due to the ITT debt and garnishments. All this has caused me to be depressed and shut down, not even wanting to try in life any more because im trapped in debt and cant take care of my family. Some times i feel death is the only way i'll get out of this ITT situation.”*

**240. [REDACTED] (ID 9530), 11/2006-11/2010:**

*“I have been stressing out so much i feel like i cant support my kids the way i want to. I am stressing bout how i am suppose to pay something that i cant even get into my field and working for mcdonalds isnt the way i hoped for. I cry every day saying this isnt enuf i dont have the money to go and do stuff for my kids, no christmas, no halloween, no holidays and barely nothing for there birthday. I cant keep doing this it hurts me to look at my kids and they dont get what other kids get.”*

**241. [REDACTED] (ID 9646), Network System Administrator, 8/2011-1/2014:**

*“I took time away from my Wife and two kids going to work then attending school at night then driving an hour to get home for years. The debt is a nightmare to deal with, I have never acquired a salary that would even make is possible to even begin to pay back. I ended up getting*

*a divorce trying to leave school back and forth to work on saving my marriages. Then attending class to find out another teacher quit and we are watching You tube videos again!"*

**242. [REDACTED] (ID 7221), IT Computer Networking Systems, 2/2003-9/2005:**

*"My self esteem is very low because of this. I'm constantly fighting depression because of these loans that were incorrectly taken out on me. Who would want to marry a 33 year old man with this kind of debt. I'm ashamed for my daughter as I can't even save anything to give to her should I pass on."*

**243. [REDACTED] (ID 7036), 9/2005-9/2007:**

*"I have participated in debt consolidation. My credit score is low. My marriage is in danger because of constant stress of how we are to pay for everything. I'm in fear of wage garnishment. Thus burden has forced me to have to retire from the military because I had my security clearance revoked and could no longer serve my country. I have emotional and physical damage because of this. [] The shame of losing my military position due to financial hardship. The military would not renew my security clearance and I was forced to retire. My wife and I constantly fighting about how we are to pay an extremely high monthly student loan payment. I get headaches all the time. I can't sleep because I worry and blame myself for going to school. I feel like I wasted my money and hate myself for getting a worthless degree."*

**244. [REDACTED] (ID 4244), Information Systems Administration, 12/2007-12/2010:**

*"I've let my family down. I pursued this endeavor to better myself, my living conditions and to take better care of my wife with a long list of medical issues. I've neglected my responsibilities at home, at work and other aspects of my life because I was so immersed in my studies. All I wanted was higher paying job doing what I enjoyed doing, but now with my body starting to break down, my doctor is going to end up putting me on work restrictions. I'm worse off now than when I started."*

**245. [REDACTED] (ID 4093), 6/2006-9/2006:**

*"I'm a mother of three trying to be a good person who pays taxes. I've now earned a legit business degree and am finally able to begin building my credit but I fear I'll never be able to buy a home or take my kids on vacation because of this haunting debt and the affect it has had on my credit report for the past ten years. I've had wages garnished and tax returns ripped from the mouths of my children. I was back and forth with jobs just trying to make a living. My family desperately [needed] that money."*

**246. [REDACTED] (ID 6862), Information Technology Computer Networking Systems, 1/2002-9/2005:**

*“It has provided a deep depression for me. I feel as if I am under such a hard rock. I feel I will never ever be able to get a house for my family. It also cost me my marriage due to the depression I am under from it.”*

**247. [REDACTED] (ID 3693), Computer Network Systems, 6/2002-5/2004:**

*“My student loan debt caused a huge strain on my marriage and ended up causing me to get divorced.”*

**248. [REDACTED] (ID 9384), 1/2013-3/2015:**

*“My spouse has a BA of science in Business Administration. She is at a great company and really succeeding. ITT was supposed to even the playing field for us. Make us more of equals. Instead it has cost a terrible strain on our marriage. All we do is fight about where our futures can go and money. We had plans to buy a home, have children. All that has been tossed aside. I feel our future moving further and further out of reach.”*

**249. [REDACTED] (ID 7902), 1/2007-1/2009:**

*“My family can barely make it my student loans have caused so much financial hardship and stress it's not even funny. The amount of money these loan companies are asking for exceeds my monthly income we are looking at garnishment and we can't afford to lose any money I wish I would have known how badly this was going to affect my life and my families life I would have never attended the school. Who would think getting an education in this country would ruin someone's life.”*

**250. [REDACTED] (ID 8974), Computer Networking Systems, 6/2003-12/2005:**

*“I had to cash in my 401k to pay off private student loans that I apparently defaulted on. I never even knew what the difference was between private and federal student loans. I thought I consolidated all my loans, because ITT financial told me it's the best thing to do once you graduate, but you cannot consolidate private and federal student loans...only federal. So years of having terrible credit, being turned down for financing, or having to overpay to get an apartment...car...credit card...this ruined my credit for over a decade and still continues to hinder me. I cannot even pay for my kids to go to college because i have over \$72000 in student loan debt.”*

251. [REDACTED] (ID 9650), Information Technology, 12/2001-11/2003:

*“I am not able to pay on my loans giving me bad credit and in return can not help my daughter pay for her college.”*

252. [REDACTED] (ID 9377), IT-Computer Network Systems, 8/2010-9/2012:

*“I cannot move forward in my life due to the massive amount of debt ITT caused me. I have been wanting to start a family and am too afraid to because i do not want my fiance to take on my debt and us struggle to get by. I still do not have a place of my own and am unable to afford one.”*

## EXHIBIT 27

1. [REDACTED] (ID 8963), Alabama-Bessemer, Software Engineering, 3/2007-12/2010:

*“There is no way I could further my education. I couldn't afford after seeing how many loans that school took out. I'm around 68k in debt.”*

2. [REDACTED] (ID 8011, 6091), Alabama-Bessemer, CNS Computer Network Systems, 6/2005-6/2007:

*“I have too many student loans due to ITT to be eligible to ever go to school.”*

*“Due to ITT tech I owe too much money in loans to take out any new loans to back to school.”*

3. [REDACTED] (ID 9144), Alabama-Bessemer 9/2007-3/2012:

*“I can't attend another school unless I pay for it out of pocket due to no more financial aid is available to me. This has led me to be stuck in jobs that I have to teach myself in order to accomplish or sustain a position.”*

4. [REDACTED] (ID 4835), Alabama-Bessemer, MultiMedia/Game Design, 8/2004-5/2008:

*“After the LACK of education I received from the school, I wanted to attend another school but couldn't because I was maxed out on loans.”*

5. [REDACTED] (ID 4710), Alabama-Bessemer, 3D Game Design, 8/2004-8/2008:

*“ITT Technical Institute put me in a great amount of debt, that I am not able to go to another college until the debt with this school is settled.”*

6. [REDACTED] (ID 2619, 9720), Alabama-Madison, Electrical and Electronics Engineering Technology, 6/2012-12/2014:

*“I'm not sure if I've actually hit my ceiling or not (from my understanding everyone has one) on how much federal aid I can receive for my education, but I'm sure the nearly 50K that ITT took out "on my behalf" has to be pretty close. The thought of owing that already puts me into a depression; the idea of adding to that on another school that I'll also have to put another 4 years into for a BS is just too much. I just can't.”*

*“Might sound like whining, but honestly I've been depressed as hell since this all happened and it came to light for me that I'd been scammed. I live an hour away from where I was going to school and at the time I was fairly newly married. I think about all the gas I burned, all the late nights I was up there doing classes, staying up to do busywork homework that didn't do anything for me. All the hard work and money I spent on parts for projects that were basically high school level science fair stuff. Time I spent away from my wife, and time I didn't have to be around my Mom before she passed not long ago. It's two and a half years of my life down the tube and the only reward is just about 40K in debt.”*

**7. [REDACTED] (ID 8979), Alabama-Mobile, Information Technology - Computer Network Systems, 9/2009-9/2011:**

*“Due to the amount of (predatory) student loans I have accrued by attending ITT Technical Institute, I am currently holding myself back from furthering my education. I fear that doing so would put me in a much more dire financial situation than I am current in, and for that reason, I am not currently pursuing a Master's degree (or further) at a more highly rated and respectable college.”*

**8. [REDACTED] (ID 7136), Arizona-Tempe, 1/2005-5/2007:**

*“I wish I could attend my local university, But it's impossible with ITT on my resume”*

**9. [REDACTED] (ID 7518), Arizona-Tempe, Information Technology/Computer Network Systems, 9/2008-11/2010:**

*“I tried to contniue my education at ASU and University of Phoenix but could not afford my BA since ITT Tech loans capped my loans for my education.”*

**10. [REDACTED] (ID 7953), Arizona-Tempe, IT/CNS, 5/2009-5/2011:**

*“I am 50k in debt. There is no possible way that I can take out additional loans to redo an associates degree that I already worked for.”*

**11. [REDACTED] (ID 8160), Arizona-Tempe, 3/2006-3/2008:**

*“Due to the already crippling loan amounts, I could not enroll at other colleges without having to pay large amounts out of pocket due to loan restrictions.”*

**12. [REDACTED] (ID 9415), Arizona-Tempe, Information Security, 3/2006-6/2011:**

*“Due to the high amount of debt caused by ITT tech I am now unable to go back to school as I cant afford any more student loan debt.”*

**13. [REDACTED] (ID 5188), Arizona-Tucson, 6/2003-5/2005:**

*“Due to my loans being so big and my credit shot. I have not been able to apply for any other financial aid for school.”*

**14. [REDACTED] (ID 8674), Arizona-Tucson, Information Systems Security, 9/2006-6/2010:**

*“I wanted to get my masters, but the amount of student debt accrued from ITT Tech is discouraged any further education.”*

**15. [REDACTED] (ID 5391), Arkansas-Little Rock, Criminal Justice, 3/2007-7/2010:**

*“I found out that I could NEVER get any more money for my education due to ITT Tech's fraudulent practice of STEALING my excess loan money in which they claimed to have returned to my lenders but never really did.”*

**16. [REDACTED] (ID 3874), Arkansas-Little Rock, Visual Communications/Game Design, 6/2002-3/2008:**

*“As I stated above I tried to apply at University of Washington and ITT Technical Institute had maxed out all of my grants and loans so it wasn't possible for me to attend unless I could pay out of pocket.”*

**17. [REDACTED] (ID 9111), Arkansas-Little Rock, 10/2011-12/2012:**

*“ITT says I owe them almost \$3,000...I can't go anywhere else BC that won't release my transcript. I've tried for a few years now to talk to someone about this and nobody has answers. I called ITT several times and nobody there could or would help me. They know they did me wrong.”*

**18. [REDACTED] (ID 3721), Arkansas-Little Rock, Criminal Justice, 9/2006-6/2010:**

*“I tried to start over at Pulaski Tech in Little Rock, AR. I knew I had to do something since my first degree was useless. Once they ran my information for financial aid I was told that everything would have to be out of pocket because ITT had drained every dollar of my undergraduate funds.”*

19. [REDACTED] (ID 7744), Arkansas-Little Rock, Graphic Design Multimedia, Game Design, 6/2005-9/2009:

*"I've tried multiple times to further my education but because of ITT's handling of my loans I'm unable to get any loans for school and would have to pay out of pocket for each class. And due to not being employed, because of ITT, I cannot pay for the classes out of my own pocket."*

20. [REDACTED] (ID 7942), California-Anaheim, Digital Entertainment And Game Design, 6/2004-6/2009:

*"[I] can not afford to owe more for school that i would have to start up from the begging again."*

21. [REDACTED] (ID 7708), California-Clovis, CEET, 1/2014-1/2010:

*"Tried to go elsewhere only to be turned away."*

22. [REDACTED] (ID 7990), California-Clovis, Information Systems and Cybersecurity, 12/2009-12/2013:

*"ITT-Tech not only ruined my credit but ruined any chance of me attaining any legitimate degree from a respected college. I have maxed out on my federal loans and currently can't afford to pay my way into another. I am totally and completely helpless at this point."*

23. [REDACTED] (ID 8198), California-Corona, Information Technology Networking, 12/2009-6/2012:

*"I would like to go back to school, but not able to afford it on my own, I am Maxed out on school loans and not able to afford to pay."*

24. [REDACTED] (ID 5853), California-Culver City, 10/2010-9/2013:

*"All my financial opportunity is used by them. Can't apply till I clear up debt"*

25. [REDACTED] (ID 8010), California-Lathrop, 1/2006-1/2012:

*"When I tried enrolling to another school for another program I was told ITT-Tech had used all of my Financial aid which was an estimated 50,000.00 thousand."*

26. [REDACTED] (ID 7646), California-Lathrop, 1/2007-1/2009:

*"\$40k for an associates degree that means nothing. I havent been able to pay that sum down since i graduated in 2009. I will not be able to further my education because of this scam and now i am stuck with this outrageous debt for a degree i did not feel i learned anything from."*



**27. [REDACTED] (ID 7109), California-Lathrop, 3/2006-6/2008:**

*“Because ITT Tech tricked me into getting private student loans I no longer qualify for any more loans, my debt is too great. Plus even if i got more loans i could never repay them at this point.”*

**28. [REDACTED] (ID 4863), California-Lathrop, Information Technology Computer Networking Systems, 9/2011-5/2013:**

*“I'm \$50000 in debt and my credit is shot so getting more aid for schooling is impossible.”*

**29. [REDACTED] (ID 8973), California-National City, 12/2009-9/2013:**

*“Couldn't justifiably get myself into more debt. Didn't want to be had once again by another educational organization.”*

**30. [REDACTED] (ID 9336), California-National City, CEET, 7/2007-9/2009:**

*“I can't go to a 4 year university because I am unable to take out anymore loans due to poor credit.”*

**31. [REDACTED] (ID 2608), California-National City, Computer Network Systems, Network Systems Administrations, 2/2011-6/2014:**

*“I can enroll in my community college but only because in CA, the bog waiver covers me. I can still take out Pell (for now) but there's no way that I can take out loans for a 4 year college and no way that I can pay for it out of pocket.”*

**32. [REDACTED] (ID 9342), California-Orange, Information Systems and Cyber Security, 6/2011-6/2015:**

*“Can't even enroll to get my Master degree because of my loan.”*

**33. [REDACTED] (ID 8440), California-Orange, Data Communications Systems Technology, 6/2007-6/2011:**

*“As I tried to look at other options to pursue my MS I only found private schools which meant taking more debt. I cannot afford to do that so I had to stop pursuing my dreams.”*

**34. [REDACTED] (ID 4731), California-Orange, 10/2010-12/2012:**

*“The amount of student debt is already so high that trying to enroll in another school would bankrupt me. I am barely getting by with the money I am making now.”*

**35. [REDACTED] (ID 5718), California-Oxnard, Game Design, 2/2011-5/2014:**

*“I would love to get a proper degree, and ITT robbed me of that.”*

**36. [REDACTED] (ID 8300), California-Oxnard, AS Multimedia, BS Digital Entertainment and Game Design, 6/2003-3/2007:**

*“I would absolutely love to go back to school and try to better myself. I do not like living paycheck to paycheck which is the original reason I went to ITT. My plan was to not have to struggle the rest of my life and actually make something of myself. I'm still nearly \$30k in debt and the thought if adding to that is terrifying.”*

**37. [REDACTED] (ID 8020), California-Oxnard, Criminal Justice, 12/2007-6/2013:**

*“I am capped out on student loan debt.”*

**38. [REDACTED] (ID 8156), California-Oxnard, Computer Network Systems, 6/2010-6/2012:**

*“I had only \$10k left before I hit my loan cap. That was gone in no time when I tried to continue my education at a state school.”*

**39. [REDACTED] (ID 8361), California-Rancho Cordova, 7/2004-8/2005:**

*“I considered going back again to get my law degree but have no way to pay for it and am not qualified for student loans because of my current student loan status.”*

**40. [REDACTED] (ID 5418), California-Rancho Cordova, Computer Networking Systems, 9/2005-6/2007:**

*“In 2012, I attempted to get school loans to enter a state school in Washington. I was going to start over as a freshman. I was told that I already had too many student loans in my name. I would have to get a private loan from a bank or pay for the classes myself. I was not able to do that, therefore I did not finish my schooling.”*

**41. [REDACTED] (ID 5811), California-Rancho Cordova, Computer Network Systems, 9/2005-5/2007:**

*“I'm already so far in the hole there is no way I would ever take out more student debt to try and further my education.... again.”*

**42. [REDACTED] (ID 8291), California-Rancho Cordova, Information Systems Security, 12/2004-6/2010:**

*“With \$120k in federal and private loans for the ITT-Tech degrees, I only qualify for private loans with higher than average interest rates if I want to restart my education.”*

**43. [REDACTED] (ID 9287), California-Rancho Cordova, Project Management, 1/2011-9/2015:**

*“I have a serious fear about going into anymore student loan debt. So even though I should be starting over at a community college to get a real education I can't do it until something is done about the loans I currently have.”*

**44. [REDACTED] (ID 4497), California-Rancho Cordova, Network Systems Administrator, 6/2011-3/2013:**

*“ITT Tech completely robbed me of my entire Pell Grant. If I wanted to attend another school I would be forced to take out private loans or pay out of my own pocket.”*

**45. [REDACTED] (ID 9476), California-San Bernardino, Computer Electronics Engineering Technology, 6/2010-6/2012:**

*“I have not been able to pay my student loan debt for years now because of financial struggles, there is no way I could afford another student loan.”*

**46. [REDACTED] (ID 9186), California-San Bernardino, Criminal Justice, 10/2005-5/2010:**

*“In order to go back to school; I would have to pay out of pocket for each semester.”*

**47. [REDACTED] (ID 9500), California-San Bernardino, Computer Networking Systems, 6/2008-6/2010:**

*“The amount of debt is hindering me to continue to try and apply to continue my education.”*

**48. [REDACTED] (ID 9585), California-San Bernardino, 9/2008-1/2009:**

*“I can no longer apply to colleges that could help me find a better job. Because I can not take out any more loans because of how much I have to pay back.”*

**49. [REDACTED] (ID 8595), California-San Diego, Computer Drafting and Design, 9/2001-7/2003:**

*“Credits were not transferable. So when I wanted to further my education I had to start over again. Eventually had to drop out because I couldn't afford to pay off loan, intern and take on new studies while trying to pay bills.”*

**50. [REDACTED] (ID 8529), California-San Diego, 9/2010-6/2012:**

*“We had other schools come in to ITT to take us away with their Associates and Bachelor Degrees, but our credits weren't 100% transferable due to the way ITT Tech Credits are/were. I couldn't see myself being able to financially go into another school, finish another Associates and that school's Bachelors Degree and be able to survive on my struggling wages at that time and even now with ITT Debt and another schools Debt added together.”*

**51. [REDACTED] (ID 9096), California-San Dimas, Computer Electronics Engineering Technology, 6/2006-2/2008:**

*“I wanted to take additional classes at another school to obtain a certificate for a specific job, but i was unable to because of my high student loans taken out, and my high student loan debt. Unable to continue my education and pursue a high salary job to repay my student loans.”*

**52. [REDACTED] (ID 7329), California-San Dimas, Computer Networking Systems, 1/2006-1/2008:**

*“After graduation and after reviewing my loans, I made the decision to try finding work in my field first prior to additional education. Lack of interested employers has since forced me to file bankruptcy and I am weary of any other for profit colleges. And I don't have the financial backing or the credit now to apply for a 4 year university.”*

**53. [REDACTED] (ID 8004), California-Sylmar, 9/2006-3/2008:**

*“I tried to start all over again at a Junior college and it was hard, I took out a small student loan of which I received the money and I used it to pay off my credit cards that I was using to live off of and the banks closed my credit cards so I was left without the money. Consequent to the large extent of loans I had acquired at ITT Tech I decided to stop adding to an already large debt.”*

**54. [REDACTED] (ID 9094), California-Sylmar, Electronics and Communications Engineering Technology, 9/2005-5/2009:**

*“The massive amount of student loan debt I amass from ITT Tech will just put my future life on hold for many, many more years and taking on more debt to join another school will just ruin my life. All money that I earn from work will just go to student loan debt and I will not be able to afford my car, gas, groceries or the necessities in my life.”*

**55. [REDACTED] (ID 7706), California-Sylmar, Electronics and Communications Engineering Technology, 1/2003-12/2007:**

*“I would have to pay in cash to enroll into another school because of defaulted federal school loans.”*

**56. [REDACTED] (ID 4316), California-Torrance, Criminal justice, 11/2004-9/2008:**

*"Maxed my money out for school."*

**57. [REDACTED] (ID 9481), California-Torrance, Computer Electronic Engineering Technology, 12/2010-12/2012:**

*"After having more than approximately 30k for just an AA degree, I can not afford to go back to school and risk more loans to pay off. I am already on income sensitive as it is and can't afford to pay off even the intrest rate as it is compounding."*

**58. [REDACTED] (ID 4265), California-Torrance, 2/2005-6/2009:**

*"I wish to begin my educational journey over at an actual accredited school. Unfortunately I am unable to afford it due to the vast student loan debt I am currently in and have been paying every month."*

**59. [REDACTED] (ID 6997, 9311), California-West Covina, Computer networking systems, 1/2003-11/2005:**

*"[I] could not afford to go to another school and get the proper education i needed in my field."*

*"I couldn't enroll in another school because I couldn't take out more student loan debt , i was maxed out and had no cosigners to get more debt..."*

**60. [REDACTED] (ID 9710), California-West Covina, 3/2007-9/2009:**

*"I owe so much I can't have another chance to go to college. My life is ruined."*

**61. [REDACTED] (ID 5518), California-West Covina, Criminal Justice, 6/2006-9/2007:**

*"I turned to the health field and wanted to go to Nursing school, but because of my debt I could not. I had to pay out of pocket for my medical assisting certification."*

**62. [REDACTED] (ID 9222), Colorado-Aurora, Construction Technology, 10/2012-6/2015:**

*"I value education, spent 2.5 years working on a degree from ITT tech and got myself in a "life long debt" and am unable to go to another school with this hanging over my head."*

**63. [REDACTED] (ID 8964), Colorado-Aurora, Network Systems Administration, 12/2012-12/2014:**

*"I certainly can't afford more student loans or the time to start over at a different institution to redo the associates degree and obtain the bachelors degree."*

**64. [REDACTED] (ID 8944), Colorado-Denver, ITCNS - Computer Network Systems, 9/2006-5/2009:**

*"I am unable to obtain loans to attend certification training."*

**65. [REDACTED] (ID 9229), Colorado-Westminster, Communications & Electronics Engineering Technology, 3/2005-6/2010:**

*"The attempt to transfer credits and the costs associated with being able to enroll and pursue a respected education was too high of a financial burden after the devalued ITT tuition. My inability to obtain a higher paying job after attending ITT made it impossible to start new tuition fees out of pocket. Due to the large amount of federal debt I was in from attending the devalued ITT, ruled out the option take on even more personal loans to fund continued education after graduation and in the present after 5 years from graduation."*

**66. [REDACTED] (ID 8066), Colorado-Westminster, Network Systems Administration, 12/2013-12/2015:**

*"ITT was so expensive, it's almost impossible for ME to further my education."*

**67. [REDACTED] (ID 8335), Florida-Bradenton, 3/2011-12/2013:**

*"ITT took out so many loans the other school i wanted to attend said i had to pat off my loans or at least start but i dont have the money to do that."*

**68. [REDACTED] (ID 7035), Florida-Doral, Information Systems Security, 11/2006-5/2010:**

*"I was unable to get further loans."*

**69. [REDACTED] (ID 6661), Florida-Doral, 3/2005-6/2007:**

*"I thought of enrolling back to school but it turned that I didn't qualify for financial aid and had to apply for loans which I don't qualify because I already reach limits. I can't afford school...I will need some type of help."*

70. [REDACTED] (ID 4169), Florida-Fort Lauderdale, Multimedia, 7/2004-4/2007:

*“ITT Tech completely exhausted my federal funding and forced me to take out high interest private loans to finish my "education". Because of this I could not go to a respectable school since I had no more funding to use.”*

71. [REDACTED] (ID 2626), Florida-Fort Lauderdale, Multimedia/Animation, 1/2002-1/2004:

*“There was already 40k in payments I needed to make back and I only had the option to attend ITT again but I was afraid of having the same experience. Now I can't get student loans for any other schools since I'm still in debt.”*

72. [REDACTED] (ID 9396), Florida-Fort Lauderdale, Electronics Engineering Technology, 11/1999-9/2003:

*“After I found out I couldn't transfer any of my credits, I was already in over \$15,000 of debt to ITT so it financially prohibited me from withdrawing and starting at another school to continue my education.”*

73. [REDACTED] (ID 8369), Florida-Fort Lauderdale, Network System Administration, 9/2011-12/2014:

*“If I wanted to get a bachelors at another school, I would have to start over. I am currently at 43K debt. Up to a bachelors, I can only take out 54K in federal loans. How am i supposed to get an associates and bachelors degree for 9K? It's simply not possible.”*

74. [REDACTED] (ID 8803), Florida-Fort Lauderdale, Computer Drafting and Design/Project Management, 5/2008-12/2013:

*“[T]ried to go to grad school but cant take loans out[.]”*

75. [REDACTED] (ID 8933), Florida-Fort Lauderdale, CyberSecurity, 9/2009-12/2013:

*“I couldn't enroll in another school because I couldn't take out more student loan debt.”*

76. [REDACTED] (ID 5615), Florida-Jacksonville, Computer Aided Drafting & Design, 6/2000-5/2002:

*“I amassed enough debt that enrolling anywhere else wasn't an option.”*

77. [REDACTED] (ID 4413), Florida-Lake Mary, Computer Drafting and Design, 12/2010-12/2014:

*“Furthermore, a UCF recruiter told me over the phone about the little probability of taking out more student loans because I already had too much on my name.”*

78. [REDACTED] (ID 8042), Florida-Lake Mary, Data Communications Systems Technology, 5/2005-5/2009:

*“Due to the debt, I can't afford to pay for another school and don't think it's feasible to collect further student loan debt.”*

79. [REDACTED] (ID 4103), Florida-Lake Mary, Electronic Engineering Technology, 9/2013-7/2015:

*“I want to better myself but now I'm leery of all schools and I would just go to a university or state school but I can't afford to now.”*

80. [REDACTED] (ID 7970), Florida-Lake Mary, Criminal Justice, 9/2007-10/2009:

*“ITT maxed out my loan amount without my realizing leaving me unable to even enroll in another college to try to receive a credible degree.”*

81. [REDACTED] (ID 4148), Florida-Lake Mary, 9/2013-6/2015:

*“I am unable to take out any more student loans meaning I would have to pay for Valencia college as I attended therefore I am NOT attending college at this time due to my loans that are with ITT Tech.”*

82. [REDACTED] (ID 7653), Florida-Tallahassee, 1/2010-6/2012:

*“I have too much debt into ITT to ever be able to afford another student loan being that I have to start from the ground up.”*

83. [REDACTED] (ID 5291), Florida-Tallahassee, 9/2004-5/2006:

*“I have attempted to go back to school to complete a BS. And due to the number of student loans from I.T.T Tech I am unable to apply even for a FASA.”*

84. [REDACTED] (ID 5358), Florida-Tampa, 9/2004-5/2006:

*“When enrolling I found out because of all of the debt I have because of ITT, I did not qualify for financial aid. I have to pay out of pocket for everything. I can barely afford the out of pocket costs to take two classes per semester. One semester I couldn't afford to take even one.”*



**85. [REDACTED] (ID 6415), Florida-Tampa, 11/2006-11/2009:**

*“Looking at the job requirements that meet the pay grade I was promised I need to go back to school to get Linux, Cisco, A+, Ethical Hacking, and other certifications which I can not afford to take at this time due to limited hours after work, and monthly student loan payments 6 years later.”*

**86. [REDACTED] (ID 4453), Florida-Tampa, Digital Entertainment & Game Design, 1/2005-3/2009:**

*“I only attended my local community college for a single semester, and only for one class. I have to pay for the credits and materials out of my pocket due to the fact that my loan debt is still an issue.”*

**87. [REDACTED] (ID 9281), Florida-Tampa, Digital Entertainment and Game Design, 3/2006-3/2009:**

*“ITT Tech exhausted all of my available Federal Student Loans[.]”*

**88. [REDACTED] (ID 9339), Florida-Tampa, 1/2007-11/2010:**

*“I was informed by SallieMae/Navient that I would not be able to go back to school because of this Debt, until it is paid.”*

**89. [REDACTED] (ID 8691, 8316), Georgia-Atlanta, Information Systems Security, 9/2008-12/2012:**

*“I tried to enroll in Herzing University and was told that I have reached my limit for undergrad education.”*

*“I was told at Devry that I was at my maximum for undergrad education when I tried to attend in 2010.”*

**90. [REDACTED] (ID 8894), Georgia-Duluth, Computer-Aided Drafting and Design, 9/2003-9/2005:**

*“I can't afford the loans I have, much less any others. Plus, I'm now worried that any other degrees I get won't get me any further either.”*

**91. [REDACTED] (ID 7935, 4369), Georgia-Kennesaw, Computer Science, Information Technology, 8/2009-2/2010:**

*“I wanted to go back to school but I wasnt able to because of the almost \$18K debt ITT Tech gave me in just a yrs worth of schooling.”*

*“Because of the situation i was in (Debt) with ITT Tech I couldnt enroll to another school because of my outstanding debt I had already had with ITT.”*

**92. [REDACTED] (ID 5074), Georgia-Kennesaw, Graphics Design, 9/2005-12/2007:**

*“Because I've defaulted on my existing loans I can't take out new loans to enroll in a new program at a different school where I could start my degree over.”*

**93. [REDACTED] (ID 8873), Illinois-Arlington Heights, Criminal Justice, 1/2008-9/2011:**

*“Because of the massive debt, I cannot afford to take out more loans or pursue further education. That would not be even remotely financially possible because of the loans ITT has beset upon me.”*

**94. [REDACTED] (ID 9340), Illinois-Orland Park, Computer Electronics Engineering Technology, 9/2007-6/2010:**

*“My loans were so enourmouse that I couldn't risk going back to that school and to take out more loans.”*

**95. [REDACTED] (ID 4318), Indiana-Carmel, 1/2002-1/2006:**

*“What this says, I couldn't due to the loans I already had and had in forbearance.”*

**96. [REDACTED] (ID 9337), Indiana-Carmel, Software Development, 3/2011-5/2013:**

*“I also cannot continue my education because I already cannot afford the student loans that I have, and taking out more student loans would not be financially responsible.”*

**97. [REDACTED] (ID 9150), Indiana-Carmel, Criminal Justice, 12/2007-11/2013:**

*“I did just recently enroll in another school to try out a different field, but I couldn't finish because of how much student loan debt I already have.”*

**98. [REDACTED] (ID 8150), Indiana-Fort Wayne, Criminal Justice-Incomplete, Visual Communications-Complete, 12/2009-6/2012:**

*“The last time I looked into it, they said I was at my borrowing ceiling. So, now I'm stuck with the 30,000 over my head and a useless piece of paper. It's so frustrating, I thought I was making the right decision going back to school.”*

**99. [REDACTED] (ID 8446), Indiana-Fort Wayne, Multimedia Entertainment Design, 8/2006-4/2008:**

*“I have tried several times to approach finishing my degree or taking on another so I can qualify for a job with a high enough wage to pay down debts. Since I don't qualify for loans, all I'm left with is potential grants which aren't enough to pay my way to a degree.”*

**100. [REDACTED] (ID 7027), Indiana-Fort Wayne, 1/2011-1/2013:**

*“My loans are in default so there is no way I could afford to take out any more loans to continue school elsewhere and cannot afford to pay out of pocket for the classes.”*

**101. [REDACTED] (ID 8830), Indiana-Fort Wayne, Digital Entertainment and Game Design, 9/2004-6/2008:**

*“I cannot afford to pay back the loans I currently have so having another loan to pay would be impossible for me.”*

**102. [REDACTED] (ID 8217), Indiana-Fort Wayne, Computer and Electronics Engineering Technology, 3/2009-9/2011:**

*“I was able to get one semester in at IPFW before being told that I could no longer receive any assistance due to the debt incurred by ITT Tech. As such, I couldn't pursue a further degree there until I managed to somehow pay off the amount charged by ITT.”*

**103. [REDACTED] (ID 7562), Indiana-Greenwood, 5/2010-8/2010:**

*“Couldn't afford to take out more financial aid after attending ITT tech[.]”*

**104. [REDACTED] (ID 8796), Indiana-Indianapolis, , 9/2011-4/2012:**

*“I cannot afford to take on anymore student loan debt so I can't go to another school to rectify what ITT Tech set me up for.”*

**105. [REDACTED] (ID 9151), Indiana-Indianapolis, Criminal Justice/Cyber Security, Business Administration, 11/2006-12/2012:**

*“There is no way that I would be able to enroll in to another school. I am over \$117,000 dollars in debt on two degrees that are not even worth anything.”*

**106. [REDACTED] (ID 8948), Indiana-Indianapolis, Associates in Applied Sciences, 9/2010-8/2012:**

*“Examining my options for a bachelors, I realized that due to my already high student loan balance, there would be many out-of-pocket costs to get through the degree program at a pay-to-play school. Too high to enroll in.”*

**107. [REDACTED] (ID 8419), Indiana-Indianapolis, 9/2006-8/2008:**

*“My student loans are in excess of \$80,000 (according to my credit report) and while I would like to pursue a degree in the field of work I have been in for over 15 years I just cannot put myself or my family in further debt.”*

**108. [REDACTED] (ID 7712), Indiana-Indianapolis, ASN- Associate of Science in Nursing, 9/2009-6/2013:**

*“I owe the maximum amount allowed for only having an Associate degree. I have to pay down some of this before i can receive more federal loans, or i have to pay cash if i want to further my education.”*

**109. [REDACTED] (ID 9236), Indiana-Indianapolis, Visual Communication and Graphic Design, 6/2010-9/2012:**

*“I did attend Indiana University for Cognitive Science but couldn't continue onward to neuroscience due to crippling debt and having attended school for so many years already.”*

**110. [REDACTED] (ID 8968), Indiana-Indianapolis, CAD, 8/1996-5/1998:**

*“I went to another school years later and earned my Associates, upon completion I went into a Bachelors program and was unable to complete because I had maxed out the amount of student loans available to me.”*

**111. [REDACTED] (ID 9130), Indiana-Indianapolis, Network Administration, 6/2010-6/2013:**

*“I can never attend higher educational institution of any type (online or brick-and-mortar) due to my excessive high debt due to matriculation at this spam institution.”*

**112. [REDACTED] (ID 9590), Indiana-Indianapolis, Network Systems Administrator, 6/2012-9/2015:**

*“I couldn't enroll in another school because ITT Tech took most if not all of my financial aid when I decided to go to the Art Institute. They (Ai) had to set me up on a monthly payment plan to pay out-of-pocket because there was not enough financial aid to cover my schooling.”*

**113. [REDACTED] (ID 8809), Indiana-Merrillville, Nursing, 6/2010-7/2013:**

*“It is my understanding i am out of loan options.”*

**114. [REDACTED] (ID 6670), Indiana-Newburgh, Breckinridge School of Nursing, 3/2011-6/2013:**

*“I had looked into going to another school, since they could not acquire my transcripts, I would have to restart the nursing program over and pay an additional \$23,000.”*

**115. [REDACTED] (ID 7931, 7908), Indiana-Newburgh, Breckinridge School of Nursing, 9/2009-12/2011:**

*“Because of ITT basically using up any financial aid and student loans I was able to take out, I cannot apply for any more loans. Even if I wanted to, I cannot afford to be in anymore student loan debt.”*

*“I can't afford to continue my education like I've always wanted to do because I am already in so much debt from ITT. I was denied student loans the last time I tried even applying for financial aid. The amount of student loans has even affected buying a home and car. My income to debt from my student loans is outrageous.”*

**116. [REDACTED] (ID 9272), Indiana-Newburgh, 8/2009-5/2010:**

*“I have no way to pay more loans than I already owe to a school that lost its accreditation. The loans from ITT tech are so much higher than traditional community colleges.”*

**117. [REDACTED] (ID 8016), Indiana-Newburgh, 6/2013-3/2015:**

*“None of my classes would transfer to reputable universities plus even if they did I couldn't afford to do it.”*

**118. [REDACTED] (ID 7448), Indiana-Newburgh, 9/2011-3/2014:**

*“Have to pay out of pocket for bsn and MSN due to being out of financial aid debt.”*

**119. [REDACTED] (ID 8263), Indiana-Newburgh, Nursing, 6/2014-3/2016:**

*“I have too much in student loans to go anywhere else to get my bachelor's degree.”*

**120. [REDACTED] (ID 6703), Indiana-Newburgh, Computer Electronic Engineering Technology and Project Management, 1/2007-1/2013:**

*“With the payment I have to make the ITT Tech student loan debt there's no way I can go back and get another college degree that would better help me in the job market competing with other students I cannot afford to do this to myself again after all I'm over \$70,000 in debt.”*

**121. [REDACTED] (ID 8091), Indiana-Newburgh, Associates of Applied Science in Computer Networking, 12/2001-12/2003:**

*“Of course I could not even start all over at another school with my loan in default. Not to mention, i am a little afraid of being dooped again.”*

**122. [REDACTED] (ID 7915), Indiana-Newburgh, Registered Nurse, 3/2014-5/2016:**

*“I have been told that I only have about \$4000 left in student loans available that I can use for my BSN.”*

**123. [REDACTED] (ID 8187), Indiana-Newburgh, Registered Nurse, 3/2014-3/2016:**

*“I am maxed out completely in student federal loans.”*

**124. [REDACTED] (ID 4253), Indiana-South Bend, Nursing RN, 9/2013-3/2015:**

*“I had to give up the nursing dream and settle for a certificate in Medical Assisting and I have to pay out of pocket because there is no more loan money.”*

**125. [REDACTED] (ID 9153), Kentucky-Lexington, 1/2009-9/2011:**

*“I was told that my financial aid had been maxed out.”*

**126. [REDACTED] (ID 9157), Kentucky-Lexington, 1/2011-9/2016:**

*“I'm almost maxed out in loans with useless credits.”*

**127. [REDACTED] (ID 7962), Kentucky-Lexington, Visual Communications, 6/2008-2/2010:**

*“I was refused student aid because they said my max loan limit was almost reached. Two years of school shouldn't be 100k.”*

**128. [REDACTED] (ID 9716), Kentucky-Lexington, Associates of Science Drafting & Design Technology, 9/2011-12/2014:**

*“I want to be able to futher my education, unsure if I will ever be able to due to to having to start over because none of my credits transfer and the inability to take out further loans.”*

**129. [REDACTED] (ID 9251), Kentucky-Louisville, Paralegal Studies, 10/2010-5/2012:**

*“After dealing with the amount of bills I have, there's no way I would even think of going to college again.”*

**130. [REDACTED] (ID 9552), Kentucky-Louisville, 9/2008-6/2012:**

*“I was told when I was accepted into a community college after ITT that my federal loans was max out and I would have to pay everything out of pocket.”*

**131. [REDACTED] (ID 9582), Kentucky-Louisville, 9/2002-1/2006:**

*“I would love to go back to school and complete my bachelor degree, but I can't afford to take out more loans. And further more, my credits won't transfer to another school so I would essentially be starting over from the beginning.”*

**132. [REDACTED] (ID 5562), Louisiana-Baton Rouge, Project Management, 9/2008-12/2013:**

*“I can't finish my master's because I owe to much in student loan debt.”*

**133. [REDACTED] (ID 2560), Louisiana-Saint Rose, Computer Networking Systems, 4/2009-10/2010:**

*“I'm very discouraged to attend a community college, because it would only add onto the 40K debt I currently have. I'd like to learn new trades and work and pay my way through it, but feel very discouraged.”*

**134. [REDACTED] (ID 8692), Louisiana-Saint Rose, Computer Electronics and Engineering Technology, 6/2009-5/2011:**

*“I tried enrolling in Nunez community college but I'm too much into debt from ITT Technical Institute.”*

**135. [REDACTED] (ID 8090), Louisiana-Saint Rose, Network Systems Administration, 10/2010-5/2014:**

*“I wanted to finish my bachelors' degree and cannot finish it because of piling ITT debt.”*

**136. [REDACTED] (ID 2815), Louisiana-Saint Rose, IT & Computer Network Systems, 11/2004-11/2006:**

*“I cannot afford to go back to a school that is actually respected because i am now too far in debt. I can't get approved for any financing or refinancing because of the debt i already have.”*

137. [REDACTED] (ID 7687), Louisiana-Saint Rose, 6/2008-10/2011:

*"I cannot enroll in another school to start over because I am nearly 6 figures in debt between Navient and Peaks private loan. I want ot start over, but can't. Paying out of pocket for a community college is not possible either because of having to keep up with loan payments."*

138. [REDACTED] (ID 9176), Louisiana-Saint Rose, Information Technology - Computer Network Systems, 3/2006-6/2008:

*"After realizing my degree from ITT was not worth anything, I explored going back to school. Unfortunately, the amount of student loan debt from ITT was already too high and I could not use any more pell grant money for assistance."*

139. [REDACTED] (ID 9541), Maryland-Owings Mills, CNS (Computer Networking Systems), 6/2011-9/2013:

*"I couldn't take out more student loans because the ITT Technical Institute exhausted the Funds of the FASFA earnings from the government. I was ineligible to request anymore funds."*

140. [REDACTED] (ID 8911), Maryland-Owings Mills, 2/2006-5/2008:

*"I was maxed out with student loans. I simply felt disheartened and used. There was no way I would be able to start over a degree program like a freshman with \$68,000.00 in student loan debt."*

141. [REDACTED] (ID 9215), Maryland-Owings Mills, Network Systems Administration, 9/2012-5/2016:

*"Transferred to strayer but couldn't finish the first quarter and was told after the fact that because my loans wouldnt cover it I owe strayer \$2,000."*

142. [REDACTED] (ID 9029), Maryland-Owings Mills, Computer Network Systems, 6/2010-3/2012:

*"I was planning to take up a bachelor's degree in Engineering but couldn't anymore because of the financial burden ITT has made for me."*

143. [REDACTED] (ID 6728), Massachusetts-Norwood, IT/CNS - Computer Networking Systems, 6/2009-4/2011:

*"As already mentioned my total loan payments are far too high to even consider this."*

144. [REDACTED] (ID 7828), Massachusetts-Wilmington, 9/2007-5/2012:

*"I wouldn't be able to get another loan with the amount of debt I had with ITT."*



**145. [REDACTED] (ID 5061), Massachusetts-Wilmington, Information Systems Security, 9/2006-3/2011:**

*“By the end I had exhausted all available federal and state funding for education. Because of this, I was unable to further education at another school because the direct cost would be too high.”*

**146. [REDACTED] (ID 8888), Massachusetts-Wilmington, 3/2003-12/2012:**

*“I started attending another school, but because my debt is so large I realized then that I cannot afford to take out any more loans.”*

**147. [REDACTED] (ID 7684), Michigan-Canton, Network Security/Administration, 1/2010-6/2012:**

*“It was not an option to incur more student loan debt to go to another school after finding out that my ITT credits would not transfer.”*

**148. [REDACTED] (ID 9124), Michigan-Canton, Computer and Electrical Engineering, 6/2004-2/2005:**

*“Can not get a loan, so I can not go back to school.”*

**149. [REDACTED] (ID 5226), Michigan-Canton, Computer Network Systems, 9/2005-7/2007:**

*“I can't justify any other attempts at education while I'm so far underwater on this.”*

**150. [REDACTED] (ID 7890), Michigan-Canton, 9/2004-3/2007:**

*“They claimed that it would be hard for me to get another educational loan as well as any other kind of loan.”*

**151. [REDACTED] (ID 7843), Michigan-Canton, 12/2010-3/2014:**

*“I wanted to go to a real school for engineering but there is no way with the debt from ITT Tech that, that would be in any way possible to do.”*

**152. [REDACTED] (ID 9499), Michigan-Canton, Criminal Justice, 3/2006-1/2008:**

*“I have \$104,000 in student loan debt. I cannot get any additional funding to continue a Master's Degree to increase my income potential.”*

**153. [REDACTED] (ID 9468), Michigan-Canton, 3/2006-3/2008:**

*“Tried to get bachelor degree and was told from ITT tech I had to high of loan debt now”*

154. [REDACTED] (ID 8122), Michigan-Dearborn, 12/2009-12/2013:

*"I reached max limit for student loans. I couldn't get my masters degree if I even tried."*

155. [REDACTED] (ID 8800), Michigan-Grand Rapids, 9/2003-10/2005:

*"I couldn't enroll in another school because my credits wouldn't transfer. Let alone pay for another student loan to take classes I've already passed."*

156. [REDACTED] (ID 3939), Michigan-Swartz Creek, Criminal Justice, 5/2008-9/2012:

*"I couldn't go for anymore college because I'm already in debt of 98,000 and that's with after interest."*

157. [REDACTED] (ID 4259), Michigan-Swartz Creek, Computers, Drafting and Design, 3/2009-3/2011:

*"I could never finish my bachelor's degree because I have defaulted on my student loans from ITT."*

158. [REDACTED] (ID 8142), Michigan-Swartz Creek, 9/2010-6/2012:

*"I can't go to school anymore because of the debt I have, but the education I have does nothing for me in job placement because of ITT's reputation."*

159. [REDACTED] (ID 4180), Michigan-Swartz Creek, Mobile Communications Technology, 4/2011-12/2012:

*"My loans were maxed out where I couldn't go to a different school."*

160. [REDACTED] (ID 7739), Michigan-Troy, 9/2015-6/2016:

*"Enrolling in other colleges would mean taking out even more debt, which I cannot afford to add along with ITT debt."*

161. [REDACTED] (ID 9039), Michigan-Troy, Electronics Engineering, 9/2011-6/2015:

*"As I have stated earlier, ITT Technical Institute exhausted every penny of federal financial aid that I was eligible for. If I wanted to start over, I would have to pay for my education entirely out of pocket. With the cost of college today, there is not possible way that is feasible."*

**162. [REDACTED] (ID 8871), Michigan-Troy, Computer Information Systems, 9/2004-6/2006:**

*“Due to the cost of ITT's associate degree when I enrolled in another school I was unable to complete any program.”*

**163. [REDACTED] (ID 9388), Michigan-Troy, Multimedia Development, 9/2001-9/2003:**

*“I would have loved to continue my education, but because of the huge amount I already had, I didn't want to wreck my future and credit even more than it was already damaged so I never continued my education.”*

**164. [REDACTED] (ID 8836), Michigan-Troy, CAD, 3/1993-9/1995:**

*“I am maxed out and scared I will never pay this back. I am 49 years old and I still have student debt from when I was 28.”*

**165. [REDACTED] (ID 8117), Michigan-Troy, Digital Entertainment and Game Design, 7/2009-9/2013:**

*“I am unable to enroll in another school because I can't take out more student loan debt.”*

**166. [REDACTED] (ID 8680), Michigan-Troy, 9/2008-2/2011:**

*“As stated above, University of Phoenix turned me away when they told me that ITT Technical racked up so much debt on my account that I couldn't even afford to borrow enough money to finish my degree! I had to stop mid-year & drop out, which means that all the debt I collected at Univ. of Phoenix was for nothing.”*

**167. [REDACTED] (ID 5154), Michigan-Troy, Computer and Electronics Engineering, 9/2001-12/2003:**

*“I am at the cap with my federal student loans, and my forbearance time is gone since I haven't had a job good enough to sustain adequate repayment.”*

**168. [REDACTED] (ID 8129), Michigan-Wyoming, 9/2008-6/2012:**

*“ITT used all my funding for available loans. I was told this by just about every college I tried to get into to start my Masters.”*

**169. [REDACTED] (ID 7771), Michigan-Wyoming, Business Administration, 9/2006-6/2011:**

*“If I were to enroll in another school, I would be looking at an astronomical amount of debt. My husband and I would never be able to pay that off at all. It just deters me from trying to advance myself due to the amount I would end up having to take out again.”*

**170. [REDACTED] (ID 8935), Michigan-Wyoming, Project Management Administration, 9/2006-9/2013:**

*“ITT Tech maxed out my funding.”*

**171. [REDACTED] (ID 2700), Michigan-Wyoming, Project Management Administration, 9/2006-9/2013:**

*“Due to the high cost of attending ITT Technical Institute and the fact that the degree hold very little value if any to employers I can not afford to take out more student loans.”*

**172. [REDACTED] (ID 5018), Michigan-Wyoming, Information System Security, 8/2007-6/2011:**

*“Continuing education at a reputable school would only put more burden on me financially if any credit could actually transfer.”*

**173. [REDACTED] (ID 9173), Michigan-Wyoming, Electrical Engineering and Communications Technology, 12/2011-6/2015:**

*“All my 9/11 GI Bill is gone, so I won't be able to get into more debt.”*

**174. [REDACTED] (ID 8915), Michigan-Wyoming, 12/2005-12/2009:**

*“ITT ate up all my student loan money and I am now almost 100K in debt.”*

**175. [REDACTED] (ID 8549), Michigan-Wyoming, Electrical Engineering, 9/1997-9/1999:**

*“I could not go to any other school to further my education because of my student loans being in default status.”*

**176. [REDACTED] (ID 8064), Michigan-Wyoming, Computer Electronics Engineering Technology, 7/2007-7/2009:**

*“I could not afford any more debt. This is the same reason I have not gone back yet.”*

177. [REDACTED] (ID 8216), Michigan-Wyoming, Electrical Engineering and Communications Technology, 6/2007-6/2014:

*“ITT maxed out and exceeded my available Federal Aid.”*

178. [REDACTED] (ID 9152), Michigan-Wyoming, Drafting and Design, 9/2008-5/2009:

*“Other colleges said that I would be maxed out on my credit to apply for more loans.”*

179. [REDACTED] (ID 4520), Michigan-Wyoming, Computers and Electrical Engineering, 1/2010-3/2010:

*“I would have like to enroll in community college but am currently unable to get financial help.”*

180. [REDACTED] (ID 7836), Michigan-Wyoming, 12/2009-9/2013:

*“I want to go back to school in the fall of 2017. I have a feeling I will not be able to apply for aid because my loan debt is maxed out.”*

181. [REDACTED] (ID 8435), Michigan-Wyoming, Criminal Justice, 9/2008-5/2012:

*“I have too much student debt to go to another school.”*

182. [REDACTED] (ID 8239), Michigan-Wyoming, Criminal Justice, 12/2008-6/2012:

*“I could not afford to go to another school because I am paying close to \$90,000 in student loan debt for two degrees from ITT Tech, no one would give me more student loans.”*

183. [REDACTED] (ID 8566), Michigan-Wyoming, Visual Communications, 9/2008-12/2010:

*“I was able to start a new education, however due to existing student loans, I was unable to continue my education. I'm now stuck with loads of unpaid loans, and a half completed education in a field that I can't work in.”*

184. [REDACTED] (ID 8577), Michigan-Wyoming, 9/2007-9/2009:

*“My FASFA had been depleted and I was told that I would not be able to get help until my loans were paid up.”*

**185. [REDACTED] (ID 9003), Michigan-Wyoming, ITCNS, 9/2003-9/2005:**

*"I have wanted to get my bachelor's degree, but the high expense of ITT for an associates has made that impossible as I don't have loan cap sufficient to continue on."*

**186. [REDACTED] (ID 6963), Michigan-Wyoming, Criminal Justice, 6/2010-12/2012:**

*"Didn't even know I was in default until I tried to apply at a different school to have a fresh start but couldn't because of ITT Tech loans."*

**187. [REDACTED] (ID 8418), Minnesota-Eden Prairie, Game Design, 9/2007-9/2010:**

*"My credit has been damaged by multiple student loans from sallie mae and firstmark services, so i am unable to go back to school, to help get a better paying career that will allow too pay my loans off."*

**188. [REDACTED] (ID 9401), Minnesota-Eden Prairie, Computer Aided Drafting & Design, 6/2010-7/2012:**

*"I am maxed out in debt. I cannot afford to take on any more loans of any kind."*

**189. [REDACTED] (ID 9489), Minnesota-Eden Prairie, 12/2004-9/2007:**

*"I wanted to attend Jeffco and can't due to my fed and private loan status."*

**190. [REDACTED] (ID 8416), Mississippi-Madison, Criminal Justice, 2/2009-3/2011:**

*"I'm so high in debt that j can't afford to go back to school in loan amount."*

**191. [REDACTED] (ID 8191), Missouri-Arnold, Visual Communications, 9/2010-12/2012:**

*"Since I would have to start all over, my student loan debt would end up being so high that it would never be paid off in my life time."*

**192. [REDACTED] (ID 8246), Missouri-Arnold, 9/2008-8/2011:**

*"It's not that I couldn't enroll because I never tried to enroll in a new college. What kept me from enrolling in other colleges was the fact that I didn't want anymore student debt in my life."*

**193. [REDACTED] (ID 4030), Missouri-Arnold, 8/2004-12/2006:**

*"I've wanted to earn another degree at an accredited university but the whole experience at ITT has ruined my faith and trust in the education system."*

**194. [REDACTED] (ID 2740), Missouri-Arnold, Software Engineering Technology, 12/2001-5/2008:**

*“My undergraduate loans are maxed out and cannot enroll in another school and obtain undergraduate financial aid.”*

**195. [REDACTED] (ID 4094), Missouri-Arnold, Computer Electronic Engineering, 3/2005-5/2007:**

*“I cannot afford to go back to school (getting certifications I know I could benefit from) because I already owe so much money from my student loans.”*

**196. [REDACTED] (ID 2599), Missouri-Arnold, Accounting Technology, 9/2008-5/2010:**

*“I would start over with my education but because I am so indebted to ITT I can't even think about going back to school to get a decent education.”*

**197. [REDACTED] (ID 8274), Missouri-Arnold, Digital Entertainment and Game Design, 9/2007-5/2012:**

*“I tried to be optimistic after realizing that my schooling at ITT Tech wasn't enough to land a job in the game industry. My eyes were eventually set on a private school outside the states as it was one of the best and boasted a very high placement rate; something ITT couldn't deliver on. After applying and submitting my portfolio, I was accepted! This was a great accomplishment as only 12 students were accepted per semester. I did everything I could to try and go there. I got a credit card to help pay for my seat fee (this was a holding fee that would guarantee my spot). When it came to the tuition and trying to get funding, I came up dry. I was advised that the best course of action was to take out a student line of credit. This was something only available in that country and only available to residents or people who know residents. I was told that I couldn't accrue more student loan debt, so I turned to the bank for help. I looked into getting a loan or a line of credit. I was told that I could only do one or the other and neither provided enough funding for my tuition. Additionally, the monthly payments would be too much for me to handle on top of what I was already paying and there wasn't any deferred payment options.”*

**198. [REDACTED] (ID 5558), Missouri-Earth City, Computer Technologies, 1/2008-1/2012:**

*“I tried to go to another school, but ITT charged me to the limits, so I can further my education to try and get a better salary.”*

**199. [REDACTED] (ID 8148), Missouri-Earth City, Software Application Programming, 9/2006-6/2008:**

*“Once I figured out that the school was basically a scam that had worked on me and taken a bunch of loans out in my name for nothing I quit attending, even before finishing because I knew it wouldn't be worth it. The amount of debt I had accrued in my short time made it very difficult to try and receive additional financial aid elsewhere. Eventually I stopped secondary education and focused on trying to find work.”*

**200. [REDACTED] (ID 8867), Missouri-Earth City, 11/2004-9/2005:**

*“My student loan debt has made me terrified of going back to school because I can't afford any more debt.”*

**201. [REDACTED] (ID 2544), Missouri-Earth City, Visual Communications, 6/2008-11/2011:**

*“FullSail stated all of my federal funding had been depleted by ITT Tech and that in order for me to attend I would have to pay for classes out of pocket.”*

**202. [REDACTED] (ID 8161), Missouri-Earth City, Information Technology - Computer Network Systems, 9/2008-3/2010:**

*“I was informed that I was at the max for my salary range and would have to cover any tuition costs at my own expense as I was denied further federal help.”*

**203. [REDACTED] (ID 6701), Missouri-Earth City, Electronics Engineering, 6/1993-5/1995:**

*“Because my field of study is constantly changing, I feel the need to continue my education to stay current. Because most of my course work won't transfer, the fact that my current job (not in my field) doesn't pay well enough, and current debt I have, this prevents me from continuing my education to improve job prospects.”*

**204. [REDACTED] (ID 8632), Missouri-Earth City, 12/2009-7/2014:**

*“I was unable to complete my Bachelors degree because I had maxed out my federal student loans and could not afford to pay for any school expenses out-of-pocket. I was also reluctant to take out any high interest private loans and add to the mountain of debt that I had already accumulated while attending ITT.”*



**205. [REDACTED] (ID 7984), Missouri-Earth City, Electrical Engineering And Communications Technology, 9/2011-3/2015:**

*"I wanted to back to school but I was told that I used all the federal government money. I was going to go back to school to get a certification classes but they said i couldn't due because I was maxed out of my federal loan."*

**206. [REDACTED] (ID 7793), Missouri-Kansas City, 9/2006-1/2008:**

*"My only choice was to go to my local community college which I could afford to pay out of pocket."*

**207. [REDACTED] (ID 9106), Missouri-Kansas City, Information Systems Security, 10/2008-3/2012:**

*"I couldn't take out more debt to start over."*

**208. [REDACTED] (ID 9721), Missouri-Kansas City, Drafting and Design, 9/2006-8/2009:**

*"I cant apply for any student loans because of the current student loan debt of almost \$60k for this "associates degree"."*

**209. [REDACTED] (ID 7719), Missouri-Kansas City, 6/2008-7/2010:**

*"I wanted to go back to school to get a real degree but having that much more debt would just burden me for the rest of my life."*

**210. [REDACTED] (ID 7038), Missouri-Springfield, 6/2010-3/2012:**

*"I was considering returning to school but I can not afford to go any further in debt. Can not pay what I have now why make it worse."*

**211. [REDACTED] (ID 6052), Nebraska-Omaha, 6/2010-5/2012:**

*"Every job I'm looking for wants someone with a Bachelors degree. I can't afford to take on the debt that would accrue from 2 more years of school."*

**212. [REDACTED] (ID 9047), Nebraska-Omaha, Network Systems Administrator, Information Systems Cybersecurity, 8/2010-4/2016:**

*"Since all my aid went to ITT I have no ability to pay for another school. And, currently have debt at an interest rate that is obscene, no point in more debt, I can't payoff what I have."*

213. [REDACTED] (ID 7467), Nebraska-Omaha, 3/2007-8/2009:

*“When I went to get another school ID to take out a loan through the school now to Sally mad because I was unable to take any more loans through Sallie Mae because I already had too many out.”*

214. [REDACTED] (ID 9188), Nebraska-Omaha, 1/2004-1/2006:

*“I just reenrolled into a local community college and am paying my tuition out of pocket because I'll NEVER be able to get student loans again!”*

215. [REDACTED] (ID 9026), Nevada-Henderson, Networking, 6/2009-3/2011:

*“I was maxed out and really had lost faith in the education system after my experience.”*

216. [REDACTED] (ID 8071), Nevada-Henderson, 1/2010-1/2012:

*“Also, I tried to enroll in a community college but i was not able to get student loans anymore.”*

217. [REDACTED] (ID 9663), Nevada-Henderson, Criminal Justice, 11/2006-3/2010:

*“My student loan debt is too high. \$91,698.31 to be exact and I cannot see myself taking on more student debt with no means of repaying any of it.”*

218. [REDACTED] (ID 9674), Nevada-Henderson, Information Technology and Multimedia, 9/2005-9/2007:

*“I was unable to continue my education because I wasn't able to fund additional classes using private loans due to them being defaulted. I was able to receive government assistance via tax breaks, but that still wasn't enough to fund 4+ years of education.”*

219. [REDACTED] (ID 9164), Nevada-Henderson, 3/2002-3/2004:

*“Due to poor credit, excessive debt, no credit transfers, no help, I can't purse any further education.”*

220. [REDACTED] (ID 9085), Nevada-Henderson, Network Systems Administration, 5/2009-12/2013:

*“I can't afford another school on top of my bills and my family that I am trying to support.”*

**221. [REDACTED] (ID 9160), Nevada-Henderson, 9/2007-6/2012:**

*“I tried to enroll in a massage school but they told me because of all the student loans from my previous school I was unable to receive any more financial aid. Also because of my terrible credit score I was unable to receive private loans.”*

**222. (ID 5006), Nevada-Henderson, 3/1998-3/2000:**

*“I wanted to get my Bachelors Degree from a real university, but I apparently reached my limit for federal loans and am now no longer able to get future loans for school.”*

**223. [REDACTED] (ID 8426), New Jersey-Marlton, 9/2007-9/2011:**

*“I really cannot afford even a little bit more student loan debt. I'd love to give it a try, but I just cannot.”*

**224. [REDACTED] (ID 8516), New Mexico-Albuquerque, 8/2006-5/2010:**

*“Was going to go for my masters at University of Phoenix but my loan amounts were to great to continue.”*

**225. [REDACTED] (ID 9379), New Mexico-Albuquerque, Associate Registered Nurese, 5/2009-5/2010:**

*“I wanted to complete the nursing program but am at my loan ceiling.”*

**226. [REDACTED] (ID 8376), New Mexico-Albuquerque, Computer Networking, 12/2007-12/2009:**

*“ITT tech took out so many loans and put me into so much debt that I was no longer able to qualify for more loans. The associates program was so expensive that not only did it prevent me from continuing a bachelors degree with ITT tech but prevented me from all future schooling until some of the loans were paid off. This coupled with ITT techs failure to place me into a well paying job as promised put me into a hole that I could not get out of.”*

**227. [REDACTED] (ID 5917), New Mexico-Albuquerque, Business Administration, 3/2004-9/2010:**

*“I have reached my maximum life time allowance of Federal Student Loans because of ITT Tech.”*

**228. [REDACTED] (ID 7950), New Mexico-Albuquerque, 12/2008-6/2012:**

*“I've been struggling to get back to school I might even lose my job because I must pay school up front without any loans and I can't afford it and because itt tech is not accredited my job does*

*not recognize my degree so I am missing credit hours that are demanded of me to continue in my position.”*

**229. [REDACTED] (ID 9654), New Mexico-Albuquerque, Criminal Justice, 12/2007-9/2011:**

*“I owe \$90,000 in student loans and that was just about maxing out the limit that they would lend you to go back to school. Any classes that I would want to take would have to be paid in full or I would have to see if I qualify for any scholarships.”*

**230. [REDACTED] (ID 8782), New Mexico-Albuquerque, Criminal Justice, 12/2008-5/2011:**

*“I had to pay as I went. I paid 100-200 a month to go to a different school cause I couldn't take any more loans out[.]”*

**231. [REDACTED] (ID 9139), New York-Albany, 9/2010-12/2011:**

*“Since ITT maxed out my federal student loans I have to try and pay for college out of pocket and because it's affected my credit I can't take out private loans.”*

**232. [REDACTED] (ID 9501), New York-Albany, SAP, 1/2008-7/2008:**

*“I spent several years looking for a cosigner who would allow me to continue academic studies.”*

**233. [REDACTED] (ID 5515), New York-Getzville, 9/2003-6/2006:**

*“I want to go back to school and better myself but I can't due to the amounts of my student loans that I already owe.”*

**234. [REDACTED] (ID 9341), New York-Getzville, Drafting and Design, 3/2007-3/2009:**

*“It would be impossible for me to go back to school with the debt I carry from ITT.”*

**235. [REDACTED] (ID 8379), New York-Getzville, Information Technology- Computer Networking Systems, 9/2008-9/2010:**

*“I finally got into another school but had to drop out due to not being able to get enough money due to the amount in loan I owe ITT.”*

**236. [REDACTED] (ID 6878), New York-Getzville, Computer Networking Systems, 12/2002-12/2004:**

*“I could not afford to attend a state university because I already had a mountain of debt from ITT Technical Institute.”*

**237. [REDACTED] (ID 9462), New York-Getzville, Computer Networking Systems, 9/2011-9/2013:**

*“My current debt is too much for me to think about continuing my education.”*

**238. [REDACTED] (ID 9360), New York-Getzville, Computer Networking Systems, 3/2010-3/2012:**

*“Due to the high amount of student loans that ITT Tech has put on me I am unable to take out any other loans to attend another college to further my knowledge.”*

**239. [REDACTED] (ID 7476), New York-Liverpool, Computer Networking Systems, 8/2006-8/2008:**

*“Sunny Oswego College will not even transfer my credits and will not hire me for a better job without a 4 yr degree. With over \$62,000 in student loan debt how could I ever possibly pay for a 4 year degree from scratch? It's bad enough my loans will be there till my death on a 2 yr degree!”*

**240. [REDACTED] (ID 8770), New York-Liverpool, IT Network Solutions, 9/2003-5/2005:**

*“I was unable to continue on at SUNY Oswego in a computer program because I had maxed out loans and could not transfer any credits into the SUNY system.”*

**241. [REDACTED] (ID 9011), New York-Liverpool, Computers Electronics Technology, 6/2010-9/2012:**

*“I wanted to go to another school but with my unpaid student loans, I can not go to another college into actual try to better my life, cause of all the lies ITT tech has done.”*

**242. [REDACTED] (ID 6352), North Carolina-Charlotte North, 5/2011-8/2013:**

*“I was told that my financial aid had been exhausted because of how much I was charged by ITT Tech.”*

**243. [REDACTED] (ID 9141), North Carolina-Charlotte North, 11/2008-6/2011:**

*“My financial aid was exhausted to the point I had no more money left to attend college for my BA degree.”*

**244. [REDACTED] (ID 8489), North Carolina-Charlotte South, 9/2008-9/2011:**

*“One school told me I was at the limit of loans and I want to finish my education but can't afford it.”*

**245. [REDACTED] (ID 7731), North Carolina-Charlotte South, Computer and Electronics Engineering Technology, 12/2009-12/2011:**

*“My debt became so great with Navient that to take out more loans would get me in trouble. I have stopped going to school all because I went to ITT Tech. I cant enroll anywhere because of my debt caused by deceptive and misleading practices of ITT Technical Institute.”*

**246. [REDACTED] (ID 8946), North Carolina-Durham, 7/2013-9/2015:**

*“I am afraid that I will not be able to continue on to my Bachelor's degree because of the reaulting debt and credit issues that I have a result of my ITT experience.”*

**247. [REDACTED] (ID 7907), North Carolina-High Point, Computer and Electronics Engineering Technologies, 12/2009-9/2010:**

*“After submitting all my paperwork to other schools and they found out that I had large amount of debt due to student loans they would not enroll me into their school because it looked as though I would not pay for it.”*

**248. [REDACTED] (ID 9607), Ohio, Breckinridge School of Nursing and Health Sciences, 6/2013-9/2015:**

*“I have caped off with the student loans. There is no more money for me to be able to continue my education. This is not fair especially when you are limited due to not being able to transfer credits and beginning all over in another school and having to pay for classes that you can't afford out of pocket. I may never be able to continue my education due to lack of funds.”*

**249. [REDACTED] (ID 9630), Ohio-Akron, Drafting and Design, 3/2013-3/2015:**

*“I wanted to go to a real school like Kent State University to get a real education but I already owe a loan.”*

**250. [REDACTED] (ID 7927), Ohio-Dayton, 6/2003-6/2005:**

*"I had to start completely over in college because of credits not transferring. Now I am out of financial aid and will only be able to complete classes as fast as molasses by paying out of pocket."*

**251. [REDACTED] (ID 7798), Ohio-Dayton, EECT, 6/2013-5/2016:**

*"It's very hard to consider taking out any more debt to better my education with the time and money that it cost me to attend ITT without affecting me and my family any further."*

**252. [REDACTED] (ID 4894), Ohio-Dayton, Network Engineering, 1/2004-1/2006:**

*"Although I was able to get some additional student loans, the amount of debt I accumulated from ITT put me very close to the limit and I was unable to finance my entire Bachelors degree with the remaining amount. I was forced to take on private loans in order to finish my Bachelors degree."*

**253. [REDACTED] (ID 9623), Ohio-Dayton, Criminal Justice, 3/2007-12/2009:**

*"I've tried to continue school to get my bachelors degree but was informed I do not have any more financial aide left to be able to continue my education."*

**254. [REDACTED] (ID 6054), Ohio-Dayton, Computer Aided Drafting and Design, 12/2009-12/2011:**

*"I would like to further my career but would have to start at the bottom as if I'd never been to college. I cannot grow with debt an uselessness of my ITT degree."*

**255. [REDACTED] (ID 8364), Ohio-Dayton, Network Systems Administration, Project Management and Administration, 9/2011-9/2015:**

*"I can't afford to take out more loans to pay for school. Due to ITT screwing me over for the \$60,000 in federal loans and another \$20,000 in private loans I can't do anything."*

**256. [REDACTED] (ID 7681), Ohio-Dayton, Computer Networking, Information Security Systems, 6/2006-6/2013:**

*"I would like to finish my Master degree in my field of stuff or even a PhD and for the price I paid at ITT tech a PhD at most schools could have been completed however because of the large amount of student loan debt incurred I can no longer take out any more loans to continue my education as planned."*

**257. [REDACTED] (ID 9162), Ohio-Hilliard, Nursing, 6/2012-3/2015:**

*“ITT maxed out my loans as well as my grants which I only qualified for because I am a single parent.”*

**258. [REDACTED] (ID 7693), Ohio-Hilliard, 3/2014-12/2015:**

*“I wanted to get another degree to pad my resume and can't afford any other schools because of my ITT loans.”*

**259. [REDACTED] (ID 7023), Ohio-Hilliard, Drafting And Design, 9/2011-12/2013:**

*“My pell grant money is nearly drained and I am not allowed to pursue financial aid at Columbus state because of my large debt.”*

**260. [REDACTED] (ID 8488), Ohio-Hilliard, RN Program, 8/2012-3/2014:**

*“I can't afford to pay the loans, I have no work, and no one will accept their credits. Additionally all my time was lost at this despicable place. I suffer anxiety to go to another school additionally I cannot get any more loans.”*

**261. [REDACTED] (ID 9219), Ohio-Norwood, Nursing, 12/2011-8/2012:**

*“I would return for my RN and complete my associates degree but I cannot afford my current student loan payment so I cannot afford to borrow anymore money to gain more education.”*

**262. [REDACTED] (ID 7966), Ohio-Norwood, Computer Networking Systems, 8/2006-5/2007:**

*“Due to a balance of \$37k I do not feel like it was worth adding on more debt for education I did not complete. Also due to delinquency and damage to credit I cannot take out more loans.”*

**263. [REDACTED] (ID 7396), Ohio-Norwood, Computer Networking Systems, 7/2006-5/2007:**

*“I only attended nearly 11 months at ITT Tech I racked up 26k+ of debt (and growing) which is roughly the cost of a four-year degree at other real colleges in the state of Ohio. I can no longer take out anymore loans due to the damage done from attending ITT Tech and taking out loans at the time of attendance.”*



**264. [REDACTED] (ID 8491), Ohio-Norwood, Computer Networking Systems, 6/2006-6/2008:**

*“No school would approve me for more student loans, unless they were private.”*

**265. [REDACTED] (ID 8505), Ohio-Norwood, Information Technology Information Systems Security, 3/2003-11/2008:**

*“I tried to use federal aid to enroll into another school a few years ago but because of all of the debt I had with ITT it was denied.”*

**266. [REDACTED] (ID 2614), Ohio-Norwood, Computer Networking Systems Technology, 10/1999-12/2001:**

*“In the beginning I was in debt for at least \$27,000 for just a worthless associates degree. I couldn't get a job with it back then and i sure as well can't get one with it now. There's no way working for minimum wage job and barely supporting myself and my kids that I could take another loan out to start from square one.”*

**267. [REDACTED] (ID 3831), Ohio-Norwood, 9/2006-9/2008:**

*“I would love nothing more than to further my education but I cannot due to this debt.”*

**268. [REDACTED] (ID 6372), Ohio-Norwood, 3/2007-9/2009:**

*“I enrolled at Tiffin University only to find out I was ineligible for more federal loans. I only found out after I began my classes leading to further debt.”*

**269. [REDACTED] (ID 8231), Ohio-Norwood, CEET(Computer Electronic Engineering and Technology, 6/2008-6/2010:**

*“I want to be able to further my education in the field I went for or for video game design. But with how much debt just for a two year program put me in, I can't afford going to school.”*

**270. [REDACTED] (ID 7928), Ohio-Norwood, 12/2009-12/2011:**

*“I would love to go back to school to get an actually real education, but I do not want to get farther into debt. I feel as though I paid \$30,000 for a sheet of paper...and did not learn anything.”*

**271. [REDACTED] (ID 8980), Ohio-Strongsville, Multimedia, 5/2003-9/2006:**

*“I cannot afford more student loan debt so I cannot pursue a bachelor's degree or any further education.”*

**272. [REDACTED] (ID 8151), Ohio-Strongsville, Computer Networking Systems, 9/2012-8/2014:**

*"I used up all of my federal loans on this school and now that i have a c hold on my federal loans I can't go anywhere else. I also owe ITT like \$5000 that i borrowed from them to cover what my loans didn't and when i couldn't pay that back within 5 days after i dropped out they sent it to collections."*

**273. [REDACTED] (ID 8610), Ohio-Strongsville, Computer Networking/IT, 1/2004-1/2005:**

*"Student loan debt stopped me from further education."*

**274. [REDACTED] (ID 8201), Ohio-Warrensville, Criminal Justice, 12/2008-1/2009:**

*"I couldn't go a community college because I had a loan with ITT tech and they were showing I wasn't paying and I was told my ITT I would not be able to go to another college and I'm stuck with them until I pay them off and I can go to another college. I felt like I was in a corner. I just stopped trying to go to school."*

**275. [REDACTED] (ID 8626), Ohio-Youngstown, 1/2010-1/2012:**

*"Would like to further my education and would not and unable to do to student loan debt."*

**276. [REDACTED] (ID 2834), Ohio-Youngstown, Criminal Justice, 6/2007-12/2012:**

*"I was told I would have to pay out of pocket because of my prior loan history with ITT."*

**277. [REDACTED] (ID 8544), Ohio-Youngstown, Drafting & Design, 6/2008-1/2010:**

*"My Debt is so great, that I cannot further my education because I do not make enough money, and I do not have the financial aid, because ITT used all of it on a 2 year degree that hasn't helped me at all."*

**278. [REDACTED] (ID 2574), Ohio-Youngstown, Criminal Justice, 12/2009-3/2014:**

*"All of my loans were exhausted, I could not get any other help."*

**279. [REDACTED] (ID 7697), Ohio-Youngstown, Associates of Applied Sciences Nursing, 9/2011-6/2014:**

*"I want to pursue my BSN but my debt is too high for me to consider going back."*

280. [REDACTED] (ID 3845), Ohio-Youngstown, 6/2007-6/2009:

*"ITT exhausted all of my financial aid."*

281. [REDACTED] (ID 8545), Ohio-Youngstown, Criminal Justice, 9/2009-12/2011:

*"I'm in too much student loan debt to ever try to be better myself or go study for another field."*

282. [REDACTED] (ID 6771), Oklahoma-Oklahoma City, Information Technology, 1/2010-1/2013:

*"I would not be able to start a new school because I wouldn't be able to keep up with payments with what I'm already paying + the debt from ITT Tech."*

283. [REDACTED] (ID 8613), Oklahoma-Oklahoma City, Project Management, 1/2010-9/2015:

*"I would love to start all over again and put behind years of work as single father and money wasted looking for babysitters so I can go to school at night. But I cant go back to school with no money or assistance plus after we agree of a \$ 92.00 payment now Navient want a \$500 payment a month."*

284. [REDACTED] (ID 9067), Oklahoma-Tulsa, Information Systems Security, 8/2006-1/2008:

*"I wanted to attend my local community college but realized that is not something I can afford due to the student loans I have at the time. I have had to hold off and wait till I can figure out another way of getting into the college and still be able to afford it."*

285. [REDACTED] (ID 8357), Oklahoma-Tulsa, 9/2013-9/2016:

*"Without repayment on my current loans, there is no way I can pursue an education elsewhere. I would essentially be starting over \$30,000 in debt before I even walked in the door."*

286. [REDACTED] (ID 8183, 9168, 9369), Oklahoma-Tulsa, Nursing, 12/2013-6/2016:

*"I cant afford to take on anymore loans for education until i can get Navient paid off which probably will not be in this lifetime."*

*"Was told I would have to pay out of pocket to attend a school because of the loans IT already took and grants they didn't return."*

*"No financial aid left."*

**287. [REDACTED] (ID 5836), Oklahoma-Tulsa, Electronics and Communications Engineering, 1/2009-1/2013:**

*"I cannot willing put myself into more debt knowing I already have a substantial amount of student loan debt. I would have to start with the basics and go for another 4 yrs to get a qualifying degree."*

**288. [REDACTED] (ID 9270), Oklahoma-Tulsa, ADN, 3/2013-6/2015:**

*"Last time I tried to enroll in a Bachelors program I was told that I was maxed out on student loans."*

**289. [REDACTED] (ID 7711), Oregon-Portland, Network Security Administration, 9/2011-3/2014:**

*"Id love to actually try to get a proper degree that would be accepted properly, but i have no chance to because I just flat cant afford it."*

**290. [REDACTED] (ID 8898), Oregon-Portland, RN, 6/2014-8/2016:**

*"I am enrolled but have only \$3,000 to use toward student loans the other \$17,000 i need to figure out to come up with to obtain my BSN from a reputable school."*

**291. [REDACTED] (ID 8360), Oregon-Portland, 5/2012-12/2014:**

*"I am unable to enroll in school to further my education because ITT took the total amount of my federal student aid. I was never made aware of this. In addition, ITT's reputation has made me unappealing to many higher paying, more reputable employers, so I have had to settle in my career. This is not something I expected or was aware of while at ITT. Despite settling in my career, I now pay for an insane amount of student debt that is difficult to afford."*

**292. [REDACTED] (ID 9579), Oregon-Portland, Visual Communications, 9/2008-6/2011:**

*"The Visual Communications program only provided the basic groundwork for things like 3D modeling and animation, however in order to truly get a career in those fields it requires much more education. However because of the debt that I had already accrued, it would have put me in a very dangerous financial situation that I literally could not afford to be in."*

*"Every once and a while I will still go back to the drawing board and see if I can figure out a way to juggle my current debt while going back to school and also working a full-time job, however I'm now married and with that much debt at stake I don't have the luxury of gambling with my future."*

**293. [REDACTED] (ID 8689), Oregon-Portland, Construction Management, 6/2008-12/2012:**

*"I can't afford to take community college classes with student loans, because of how much I have. I need to update my classes with the new software, and can't afford to right now."*

**294. [REDACTED] (ID 7809), Oregon-Portland, Computer Electronics Engineering Technology, 4/2011-6/2012:**

*"I also did not try to enroll in to another school for fear of taking on even more debt."*

**295. [REDACTED] (ID 9544), Oregon-Portland, CNST - Computer Networking Services Tech, 5/2000-5/2002:**

*"I wasted my GI bill on this, so i no longer have a benefit that i served for 4 years to accumulate. And i did worse than throwing it out the window- i worked my tail off AND paid them in cash for the privilege!"*

**296. (ID 6609), Pennsylvania-Dunmore, 3/2007-3/2010:**

*"I applied for additional student loans to go to Penn state but I was turned down because of my current debt."*

**297. [REDACTED] (ID 5354), Pennsylvania-Harrisburg, Electronics Engineering Technology, 6/2013-12/2014:**

*"My existing student loan debt and decimation of my credit prevents me from getting any more loans."*

**298. [REDACTED] (ID 7742), Pennsylvania-Harrisburg, Information Technology - Computer Network Systems, 12/2009-6/2011:**

*"I was not able to co-sign for my daughter's student loans. This is like a dark cloud."*

**299. [REDACTED] (ID 7500), Pennsylvania-Harrisburg, 9/2010-6/2012:**

*"Once I realized how unaccredited ITT Tech is I attempted to find another school to attend but no school will enroll me with outstanding student loan debt."*

**300. [REDACTED] (ID 4800), Pennsylvania-King of Prussia, 9/2005-8/2007:**

*"I am unable to take on more student debt as the cost of loans and cost of living outweighed what I made, eventually causing myself to default on loans and ruin my credit in the process."*

**301. [REDACTED] (ID 8528), Pennsylvania-King of Prussia, 9/2007-11/2009:**

*“Furthering my education became hard because most if not all credits were non-transferable. Majoring in Multimedia literally became the worst course to take in long run due to the non transferable credits which ultimately would cost me even more if I wanted to capitalize off the already earned credits.”*

**302. [REDACTED] (ID 8930), Pennsylvania-King of Prussia, Computer Networking Systems, 9/2004-2/2007:**

*“The amount of money that I took out on loan prevent from going back to school to get a real degree. I know in this day and age that you need a 4 year degree but I can't afford to go back because of ITT Technical Institute.”*

**303. [REDACTED] (ID 8826), Pennsylvania-Levittown, Computer and Electronic Engineering, 9/2008-12/2010:**

*“I couldn't enroll in another school because, I couldn't take out more student loan debt.”*

**304. [REDACTED] (ID 8140), Pennsylvania-Philadelphia, Computer Drafting & Design CAD, 1/2015-9/2016:**

*“Borrowed to my max and no help with fixing or clearing all the mess they created.”*

**305. [REDACTED] (ID 8170), Pennsylvania-Pittsburgh, Computer Networking Systems, 9/2005-9/2007:**

*“Exhausted all Veteran benefits for this along with not being able to incur more debt. My credit score is poor due to this.”*

**306. [REDACTED] (ID 8902), Pennsylvania-Pittsburgh, 3/2007-6/2009:**

*“I can't afford the debt I have now, and so cannot take out more loans to go a different school. Most places will not give me a loan based on my school loans taken out for ITT.”*

**307. [REDACTED] (ID 9529), Pennsylvania-Tarentum, 8/2008-10/2010:**

*“I feel my degree is laughable to the industry,so i would like to obtain a degree thats at least respected. But i already too much debt.”*

**308. [REDACTED] (ID 5425), South Carolina-Greenville, IT-Multimedia, 12/2007-12/2009:**

*“I could not enroll in Full Sail University or SCAD (Savannah College of Art and Design) because they said my credit was not good enough to obtain more student loans. I had already had my limits worth of loans from ITT Tech. Therefore, my education in this field-of-study could not continue.”*

**309. [REDACTED] (ID 4879), South Carolina-Greenville, Computer Networkinf Systems, 1/2001-1/2003:**

*“I have crushing student loan debt. I simply cannot afford to take out any additional loans to continue my education.”*

**310. [REDACTED] (ID 8733), Tennessee-Cordova, Information Technology/Multi-Media, 9/2002-9/2004:**

*“I couldn't afford to continue through another institute like ITT-Tech because of the requiremets to take out expensive loans.”*

**311. [REDACTED] (ID 5682), Tennessee-Cordova, Drafting and Design, 1/2006-1/2008:**

*“For the life of me, I want to go back to school to study electrical engineering but my student debt has paralyze me financially. If ITT didn't lied about the wages, I could've been satisfied but I need to go back to school so that I can earn more.”*

**312. [REDACTED] (ID 8259), Tennessee-Cordova, Construction Management, 9/2007-6/2011:**

*“I have already put my families future in jeopardy with the loans i already have. I couldn't take on anymore.”*

**313. [REDACTED] (ID 5530), Tennessee-Cordova, Information Technology - Multimedia, 9/2004-6/2007:**

*“An option to defer my federal debt would be to re-enroll in a school and submit a deferment request form, but I am unaware of any option to do that as I am positive ITT Technical Institute has exhausted all of any federal grants or loans I may be eligible for.”*

**314. [REDACTED] (ID 5100), Tennessee-Cordova, 3/2008-9/2011:**

*“Because of them not explaining in detail how much I was taking out in student loans, I couldn't apply for financial aid anymore.”*

**315. [REDACTED] (ID 8682), Tennessee-Johnson City, Network Systems Administration, 9/2012-9/2014:**

*“The loan debt I incurred has put me at my limit for student l I an debt so I can't go anywhere else to get a bachelor's degree or an associate degree that will be of use to me.”*

**316. [REDACTED] (ID 7759), Tennessee-Knoxville, Visual Communications, 10/2008-9/2010:**

*“I wanted to go for nursing at my community college once I found out I couldn't get a job with my ITT job. Since I was already in such high debt I wouldn't have enough loans to cover the full term of school I would need. I can't afford anything out of pocket.”*

**317. [REDACTED] (ID 8738, 6984), Tennessee-Knoxville, Criminal justice, 12/2006-9/2011:**

*“I am barred from future financial aid because I have loans in default. So I am unable to return to school.”*

*“Last year I looked into going back to school and was informed I do not qualify for financial aid.”*

**318. [REDACTED] (ID 8965), Tennessee-Knoxville, Project Management, 8/2008-6/2012:**

*“I planned on pursuing my masters, but the only way to continue on from ITT is to go to another for profit school. With the amount of debt from ITT i could not afford more.”*

**319. [REDACTED] (ID 6648), Tennessee-Knoxville, Computer Networking Systems, 5/2011-5/2013:**

*“They took all my federal aid and I didn't have any real say or understanding of the matter. Again, my family will not be able to attend school and better themselves because of the amount of debt they have placed me in.”*

**320. [REDACTED] (ID 8903), Tennessee-Knoxville, Project Management, 6/2008-6/2012:**

*“After I graduated and couldn't find a career in my field, I considered going back to school somewhere else to have another opportunity at a good career. After I received my first statement, I quickly found that the existing debt I have form attending ITT Tech prevented that due to the large amount and monthly costs.”*



**321. [REDACTED] (ID 8412), Tennessee-Knoxville, 3/2008-6/2010:**

*“Just knowing that I owe more than 50,000 now, enrolling in another school seems out of the question.”*

**322. [REDACTED] (ID 9145), Tennessee-Knoxville, Visual Communications, 4/2007-1/2010:**

*“Attempted to apply to an accredited local community college, but could not due to current student loan debt.”*

**323. (ID 8687), Tennessee-Nashville, Information Technology Computer Network Systems, 1/2001-6/2004:**

*“I was able to enroll but I would have to start completely over and I couldn't afford to take out any more loans but my student loans with ITT are already over \$40k.”*

**324. [REDACTED] (ID 9040), Tennessee-Nashville, Multimedia, 5/2004-6/2006:**

*“My student loan payments were over \$400. I couldn't afford to save for college classes or pay for them outright and I definitely couldn't afford taking out more loans so I was never able to replace my ITT Tech education with a quality one.”*

**325. [REDACTED] (ID 9110), Tennessee-Nashville, Software Development, 9/2013-12/2015:**

*“I was advised when doing financial aide with ITT that I was almost maxed out in using federal loans for an associates degree. Now if I want to go back to school, I would not be able to take much out or possibly take enough to get me to a certain point in school but then have to pay out of pocket for the rest. Which I can not afford to do.”*

**326. [REDACTED] (ID 8624), Tennessee-Nashville, Software Application and Design (SAD) and Software Application Programming (SAP), 10/2008-6/2012:**

*“My credits would not transfer. I would have to pay for a bachelor's degree from another college just to place where I should be now. There is no way that I can further my education this way. I cannot physically take on the financial obligation of another bachelor's degree financing. Let alone add to it for furthering my academic and professional career through degree advancement.”*

**327. [REDACTED] (ID 8057), Tennessee-Nashville, 6/2004-1/2010:**

*“I wasn't in some severe amount of debt however, because I owe them, I can't even go back to school. I have been barred on 3 occasions.”*

**328. [REDACTED] (ID 8348), Tennessee-Nashville, Information Technology - Multimedia, 9/2003-9/2005:**

*“I regretfully dropped out of MTSU due to having to work full time to pay back my loans for ITT. The cost to attend MTSU partime was more expensive than full time. Which ended up putting me in more student loan debt which I didn't feel was financially smart being that I already had amassed so much debt already.”*

**329. [REDACTED] (ID 9265), Tennessee-Nashville, Computer Networking Systems, 3/2003-3/2005:**

*“I stopped going to another school because i was already in debt with ITT and didnt want to acculmulate any more debt.”*

**330. [REDACTED] (ID 8094), Tennessee-Nashville, Computer Drafting & Design, 9/2002-6/2006:**

*“I enrolled in school, but I had to pay out of pocket.”*

**331. [REDACTED] (ID 8844), Tennessee-Nashville, Digital Entertainment and Game Design, 5/2005-9/2011:**

*“I tried to get into other schools to possibly have a better degree, but the fact that Navient/Sallie Mae is constantly looming over me means I can no longer get any form of funding for a better life.”*

**332. [REDACTED] (ID 7919), Texas-Arlington, Electrical Engineering and Communications, 3/2013-8/2015:**

*“I would like to finish my education to better myself and my family, but with so much debt that wasn't worth the money I can not.”*

**333. [REDACTED] (ID 4405), Texas-Arlington, Computer Aided Drafting and Design, 9/2007-5/2009:**

*“Because of my loans, and their repayment status, I was told that I was unable to apply for and receive grants or even other student loans.”*

**334. [REDACTED] (ID 7981), Texas-Arlington, Electrical Engineering, 3/2010-3/2014:**

*“Tried to go to another school but have to pay out of pocket can't get federal loan.”*

**335. [REDACTED] (ID 8862), Texas-Austin, Network Security Administration, 9/2014-9/2016:**

*“I used up all the student loans that I was eligible for. I did not realize the amount being used.”*

**336. [REDACTED] (ID 8745), Texas-Houston North, Computer Network Systems Technology, 11/1999-6/2001:**

*“Looking into more claases to try to better myself I was told that I already had to much student debt and could not enroll.”*

**337. [REDACTED] (ID 8490), Texas-Houston North, Computer Networking, 12/2008-12/2010:**

*“I am unable to further my education at this time being that I am expected to make payments for a now worthless degree. Also assisting my son with his tuition has become very difficult. It seems as if I've fallen victim to a predatory loan.”*

**338. [REDACTED] (ID 2806), Texas-Houston North, Business Management, 5/2012-8/2013:**

*“I owe close to thirty thousand in student debt without even having a degree to show for it. Attending another school would have put my debt to the point of where I would be paying until I was seventy. The campus advisor was frank and told me I should work on resolving my debt first before taking on any additional.”*

**339. [REDACTED] (ID 8934), Texas-Houston North, 1/2004-6/2006:**

*“I cannot obtain anymore loans. I cannot further my career.”*

**340. [REDACTED] (ID 6996), Texas-Houston North, Electronic Engineering Technology, 6/1995-5/1996:**

*“I can't go back to school to get any sort of education because I already have these student loan debts.”*

**341. [REDACTED] (ID 9444), Texas-Houston West, AUTO CAD, 8/1998-6/2000:**

*“Since I have outstanding loans I am not eligible for any more aid.”*

**342. [REDACTED] (ID 9440), Texas-Houston West, 10/2009-10/2011:**

*“After learning how much I ended up owing I can't afford to go to schools again. Probably never again.”*

**343. [REDACTED] (ID 8929), Texas-Houston West, 6/1999-6/2001:**

*“I can't even afford to get another degree from an accredited school thanks to being deceived by the ITT Tech sales rep.”*

**344. [REDACTED] (ID 8824), Texas-Houston West, Computer Networking Systems, 9/2006-5/2008:**

*“I am too far in debt to be able to go back to school unless I pay out of my own pocket.”*

**345. [REDACTED] (ID 5079), Texas-Houston West, Electrical Engineering, 9/2006-5/2008:**

*“I can only take classes I can afford, I cannot take any loans out.”*

**346. [REDACTED] (ID 7159), Texas-Houston West, CAD, 3/1995-10/1995:**

*“I can not even try to go to another school because the student loans are completely messed up and even if I try to pay cash for any classes I am not allowed to do that either.”*

**347. [REDACTED] (ID 8337), Texas-Richardson, Computer Electronics Engineering Technology, 3/2011-3/2013:**

*“I couldn't go to another school because I cannot afford to add on to my school lone debt and because I don't have but a couple of months left on my GI bill.”*

**348. [REDACTED] (ID 9231), Texas-Richardson, 9/2005-12/2007:**

*“Since ITT Tech literally taught me nothing that I use in the field. My boss had asked me 4 years ago if I was willing to go back to school. I had to inform her that my credits do not transfer to another university. I also had to inform her that I'm \$50,000 in debt plus interest. With the only option of basically starting over in order to receive the proper education I should have received.”*

**349. [REDACTED] (ID 9466), Texas-Richardson, 6/2003-12/2007:**

*“Tried many schools, only DeVry would take. THEN, DeVry tells me that ITT took too much, and I maxed out on student loans completely and could NOT continue going to their school*

*either. Pretty sad isn't it? I would LIKE TO GO BACK TO SCHOOL! But I could only do that if all my loans were erased! Please make it happen."*

**350. [REDACTED] (ID 7788), Texas-Richardson, Network Systems Administration, 3/2011-6/2014:**

*"I accepted the fact that since credits wouldn't transfer, that I would start over. I went to the financial aide office at a local community college. They looked at the amount of student loans that I have and denied my application solely because freshman's were not allowed to have over a certain amount of debt to apply."*

**351. [REDACTED] (ID 5326), Texas-San Antonio, Information Technology, 9/2006-8/2008:**

*"I did enroll at a community collage but could not pay and at that point I only saw educations as furthering my debt."*

**352. [REDACTED] (ID 9149), Utah-Murray, Electronics and Communications Engineering Technology, 12/2007-3/2013:**

*"I owe so much from attending ITT that I don't dare try to go to another school and my wife doesn't dare expand her education for fear of adding to an unreachable debt."*

**353. [REDACTED] (ID 9527), Utah-Murray, Criminal Justice, 3/2005-12/2008:**

*"I wanted to go get the rest of the correct degrees I need but I can't afford any more loans so I'm totally screwed in that aspect."*

**354. [REDACTED] (ID 5540), Utah-Murray, Computer Network Systems, 1/2012-1/2014:**

*"I attempted to enroll in WGU. This was successful in enrolling however i had to drop out because i couldn't afford it. i couldn't take out additional loans and was forced to pay cash."*

**355. [REDACTED] (ID 5409), Utah-Murray, Electronics Engineering Technology, 9/2002-12/2008:**

*"ITT has me strapped so bad I am having a hard time getting the financial aid needed to even pay for the local community college."*

**356. [REDACTED] (ID 3735), Virginia-Chantilly, Information System Security, 12/2007-3/2013:**

*"They maxed out my federal loans, I never saw any of the "goes to student" money from Stafford loans, and private loans are so high that I am turned down."*

**357. [REDACTED] (ID 6752), Virginia-Chantilly, Computer Networking, 6/2006-6/2009:**

*“But with the massive loan debt that I gathered during my time at this school, I will not be able to pursue a better education with a different school.”*

**358. [REDACTED] (ID 5217), Virginia-Norfolk, Digital Entertainment and Game Design, 6/2006-6/2010:**

*“I am trying to go to another College right now to get a better degree that is actually regionally accredited (ITT Tech is not), but in order for me to do it, I will need to finance the entire program through scholarships and my current employer's tuition reimbursement plan.”*

**359. [REDACTED] (ID 9253), Virginia-Norfolk, Network Systems Administration, 5/2013-5/2015:**

*“I decided to focus on work after graduating but this during my last year at ITT Tech... I was told that I had reached my Max limit for student loans so I had to set up a payment plan to the school to cover what my student loans could not pay for...”*

**360. [REDACTED] (ID 6683), Virginia-Norfolk, Visual Communications, 12/2009-2/2012:**

*“I had to return to school, at a local community college in order to hopefully get the skill set to make enough money that the deducted money i would have won't kill me financially. My husband feels all of the financial burden which backfires at me because then once again i feel guilt about it. If my grants dont cover my next semester then i can't continue on with the program i am enrolled in now. I have too much student loan debt from ITT Tech.”*

**361. [REDACTED] (ID 8556), Virginia-Richmond, 1/2008-7/2010:**

*“I wanted to go for my bachelors degree at another school but I could not afford to take out any more loans.”*

**362. [REDACTED] (ID 8101), Virginia-Richmond, 3/2010-3/2011:**

*“I have been trying to go back to school since ITT and I am too far in debt with my loans.”*

**363. [REDACTED] (ID 9357), Virginia-Roanoke/Salem, Register Nursing, 9/2012-4/2016:**

*“I will not be able to enroll into a community college because there credits will not transfer and end up paying twice and they say too much of my money is sitting with ITT now.”*

**364. [REDACTED] (ID 9656, 8000), Virginia-Roanoke/Salem, Nursing, 6/2012-6/2014:**

*“Even if I wanted to start over in my education, I can't afford it. I can't afford to pay the \$30,000 plus additional debt. If I didn't have to pay the \$30,000 to ITT, then I would consider starting over with an accredited program in my area.”*

*“I can't afford the debt that I currently have. I am not making the money that I should be because the school didn't help me with passing the board exam, therefore I am not working in my field of study. If I were working in my field and making the money that I should, I would love to go further in my education.”*

**365. [REDACTED] (ID 2820), Virginia-Springfield, 9/2013-4/2015:**

*“ITT used most of my loans.”*

**366. [REDACTED] (ID 9126), Virginia-Springfield, Criminal Justice, 3/2006-12/2009:**

*“Since my degree from ITT Technical Institute holds no value I considered going back to school at a Non-profit institution. That consideration is very unlogical at this point and time because me going back to school would only bring on more debt.”*

**367. [REDACTED] (ID 9161), Virginia-Springfield, Visual Communications, 12/2008-6/2011:**

*“I eventually tries to go to school for culinary arts, however, they told me I could not request anymore money from federal loans.”*

**368. [REDACTED] (ID 7613), Virginia-Springfield, Criminal Justice, 6/2007-12/2012:**

*“This school along with the staffs assistance helped me exhaust all of my subsidized and UNsubsidized and all of private loans. Because they kept saying I had to finish don't give up.”*

**369. [REDACTED] (ID 7914), Washington-Everett, Network Systems Administration, 6/2013-3/2015:**

*“I applied to University of Washington Bothell and because of my credits not transferring, a fair amount of my funds for attending will have to be out of pocket. This is even after ITT tech forcing my mother and I to participate in the parent plus loan and my mother taking about half of my debts.”*

**370. [REDACTED] (ID 8707), Washington-Everett, Graphic Communications, 6/2010-11/2010:**

*"I can't go to college right now more because I really can't take out more student loans. Between my husband and I we both have over 10K of student loans. We have been doing income based repayment plans, forbearances, anything possible. These loans are too much that what ITT Tech told us they would be. Over \$5000 on just mine for one semester is not the no more than \$5000 a year like they had stated but never showed."*

**371. [REDACTED] (ID 8673), Washington-Everett, Project Management and Administration, 1/2008-1/2013:**

*"I could not afford to go as much as I want to go back to school to pursue another degree. It is hard enough to barely make payments to comply with this loan repayment plan."*

**372. [REDACTED] (ID 7307), Washington-Everett, Information Systems Security, 12/2002-12/2006:**

*"With \$72,000 in loans already from ITT, I was told I would be refused additional loans with both community colleges because my loans had defaulted with Sallie Mae, some time ago."*

**373. [REDACTED] (ID 5503), Washington-Everett, Multimedia, 6/2006-9/2008:**

*"I went to ITT in the beginning to get my Bachelors, but after the cost of the school after 2 years put me into a deep hole of debt, I couldn't afford to keep going. Therefore couldn't go to other schools even if I wanted to."*

**374. [REDACTED] (ID 5986), Washington-Seattle, Criminal Justice, 9/2007-6/2010:**

*"I am enrolled in school but I have to have documents faxed to complete my FAFSA. I also cannot take out loans in order to finish my last quarter of my associates. I am worried I will not have fund in for the bachelor's program and will have to postpone it."*

**375. [REDACTED] (ID 8262), Washington-Seattle, Criminal Justice, 11/2009-4/2011:**

*"Unpaid loans keep me from going back to a real school!"*

**376. [REDACTED] (ID 7567), Washington-Seattle, 9/2006-1/2008:**

*"After being informed that my credits from ITT were non-transferable, I realized that I could not take on the additional debt of going for a degree at a reputable school, such as University of*



*Washington. I instead opted to work lower paying jobs and go to massage school, rather than obtain a BA and get into a better paying field.”*

**377. [REDACTED] (ID 9095), Washington-Seattle, Networking Administration Services, 11/2013-9/2014:**

*“The most important thing in life was my time. And I regret the time I spent there because it affected my life.”*

**378. [REDACTED] (ID 8389), Washington-Seattle, Criminal Justice, 9/2008-12/2010:**

*“I can not take on anymore debt. My debt to income ratio is is to high. I could not get a job in my field and what I can get to pay for my loans causes me to drive 110 miles five days a week. I would love to go back to school to get a good job close to home.”*

**379. [REDACTED] (ID 8114), Washington-Seattle, Game design, 8/2010-7/2012:**

*“I have made considerations to go back to school to make up for the sub-par education I got at ITT tech, but with the job I was able to get with the degree I could not afford to go back, while paying off the old loan which will take a long time to pay off at my current rate.”*

**380. [REDACTED] (ID 2854, 6219), Washington-Seattle, Criminal Justice, 9/2008-9/2010:**

*“I have a distrust in the school system, i can't afford to have more loans stacked on me. I have tried going into IT industry just learning on my own to get the skills i need to succeed. I can't look into college because I'm overwhelmed by the risk of more debt.”*

*“Frustrated that; I need more help with finance, and could not get it for a 4 year school to further my education. Still carrying too much debt.”*

**381. [REDACTED] (ID 8154), Washington-Spokane Valley, Information Technology - Multimedia, 9/2006-12/2008:**

*“I have been trying to go back to the local community college to get a degree that I can actually use in today's job market, and cannot because of the outlandish amount of Student Loan Debt I have from attending ITT.”*

**382. [REDACTED] (ID 4530), Washington-Spokane Valley, Information Technology, 1/2002-5/2004:**

*“They put me in defaulted loan, and until I repay the 30,000.00 I cant go back to school.”*

**383. [REDACTED] (ID 3773), Washington-Spokane Valley, 1/2008-1/2012:**

*“ITT maxed out my student loan credit as I like to call it.”*

**384. [REDACTED] (ID 9719), Washington-Spokane Valley, Information System Security, 6/2007-6/2011:**

*“I recently enrolled in school and attempted to take out a loan, but after they looked at how much I already have in debt, I was denied. I am now paying out of pocket for these classes. I am trying to get a degree in a completely different career field to finally find some success.”*

**385. [REDACTED] (ID 9696), Washington-Spokane Valley, Criminal Justice, 9/2005-8/2009:**

*“I am in so much student loan debt I can't continue my education.”*

**386. [REDACTED] (ID 9684), Washington-Spokane Valley, Technical Project Management, 3/2005-6/2007:**

*“After graduation, I have looked into attending other colleges with project management programs but I didn't want to take on more debt. Additionally, after going through a waste of education at ITT - I didn't want to take the chance of adding more debt only to receive another disappointing lack of education, like I had gotten from ITT.”*

**387. [REDACTED] (ID 9319), Washington-Spokane Valley, Technical Project Management, 9/2002-3/2007:**

*“Upon graduating, I attempted to enroll in a Masters program but was told that I would be required to fulfill several years of missed general education classes and that credit wise, I was tapped out and unable to qualify for any helpful amount of FASFA/Grant and loan assistance.”*

**388. [REDACTED] (ID 4173), Wisconsin-Green Bay, Multimedia, 6/2005-12/2007:**

*“After graduating ITT and going back to school at UWGB, I had a very promising undergraduate career where I wanted to continue on to graduate school. I won numerous scholarly awards, scholarships, and presented at a number of conferences on a professional level. My professors pretty much guaranteed me that my masters degree wouldn't require much in the way of student loans, but I wasn't able to go on to pursue this because I had so much student loan debt I couldn't take out anymore.”*

**389. [REDACTED] (ID 8022), Wisconsin-Green Bay, Digital Entertainment and Game Design, 7/2006-9/2010:**

*“I have maxed out my Federal Loans, and would only be able to get private loans for school.”*

**390. [REDACTED] (ID 8783), Wisconsin-Green Bay, Electronics and Communications Engineering, 9/2003-3/2008:**

*“I've been wanting to get further education but feel that I cannot take on anymore debt because we wanted to buy a house. I felt that if I could get a different diploma, I could be more legitimate in my field.”*

**391. [REDACTED] (ID 9037), Wisconsin-Green Bay, Computer Electronics Engineering Technology, 9/2005-9/2007:**

*“I found that if I wanted to go to a school that offered credible degree, I was told that I needed to secure private funding, or pay upfront. Obviously paying upfront was not an option, due to my outstanding debts to ITT. Private funding was also a lost cause. If I can't pay my current debt, I can't pay new student debt. ITT drained all of my federally allowed student loans, and prevented me from obtaining a credible degree. With their recent closure, they left me with a hollow degree, and the inability to obtain a useful degree[.]”*

**392. [REDACTED] (ID 9677), Wisconsin-Green Bay, 12/2009-6/2013:**

*“I cant go to a different school to get the education that I need to even get a starting job in my field because of the outrageous amount of my loans.”*

**393. [REDACTED] (ID 8616), Wisconsin-Green Bay, Computer Electronics Engineering Technology, 6/2010-12/2012:**

*“I want to enroll in a public institution or college and pursue the IT degree I was originally planning on getting at ITT when they tricked me into getting a degree in a dying field just because it was better for them. I can't enroll though because there is absolutely no way I can take on more debt. I have to be prepared for the worst case scenario and I just can't with my debt from ITT, there's just NO WAY right now. This is unfortunate because I really enjoy furthering my education and learning about new things. Right now, by the time I get to that point I may be too old for that to really make sense anymore. Because of the debt I would incur, I haven't even tried to enroll in another school, it's just not worth the risk because of my experiences at ITT.”*

**394. [REDACTED] (ID 2855), Wisconsin-Green Bay, Criminal Justice, 12/2009-8/2011:**

*“I want to become certified within my field but can't afford it because my student loans are already ridiculously high.”*

**395. [REDACTED] (ID 6137), Wisconsin-Green Bay, Computer Drafting & Design/Technical Project Management, 2/2005-10/2007:**

*“After discovering I would have to start my Bachelor's all over again, I attempted to get additional loans which I was denied for due to my very high outstanding balances.”*

**396. [REDACTED] (ID 6646), Wisconsin-Greenfield, Computer Networking, 9/2001-9/2005:**

*“Due to the amount of debt and increasing cost of education I am unable to afford to earn a bachelors degree in business information systems.”*

**397. [REDACTED] (ID 9446), Wisconsin-Greenfield, Software Applications Development, 3/2003-6/2011:**

*“I have maxed out my ability to take out federal student loans, so I can't go back to school to get a regionally accredited degree.”*

**398. [REDACTED] (ID 7723), Wisconsin-Greenfield, 11/2006-3/2009:**

*“I couldn't pursue my bachelors degree because I was unable to take out any more student loans.”*

**399. [REDACTED] (ID 8465), Wisconsin-Greenfield, Digital Entertainment and Game Design, 9/2005-12/2009:**

*“I'm currently middle management at my job. To move up, I'd have to go back to school for a degree in business. I'm unable to go back to school because I can't afford it and the only way to afford it would be to stop paying my loan interest which would absolutely kill me in future payments.”*

**400. [REDACTED] (ID 7471), Wisconsin-Greenfield, Software Engineering, 11/2005-1/2011:**

*“I have chosen to return to school to become a teacher, but I am only able to attend part time and on a irregular schedule. This is because I am no longer eligible for federal loans. I have maxed them out.”*

**401. [REDACTED] (ID 6516), Wisconsin-Greenfield, IT Networking, 8/2000-5/2004:**

*“Every year that I completed my FAFSA I was denied any future loans because of the debt I had from the ITT Tech program that I was denied to complete.”*

**402. [REDACTED] (ID 4592), Wisconsin-Greenfield, Software programming, 9/2001-9/2003:**

*"I wanted to pursue a MBA because my employer encouraged me to in order to push my career. I at that time found out ITT took out more than what was allowed for my subsidized and unsubsidized assistance, in fact I was told that I was about 3K over and I needed to pay it back in order to pursue a MBA. So I was stuck and couldn't push forward."*

**403. [REDACTED] (ID 9523), Wisconsin-Greenfield, 6/2007-6/2011:**

*"I was having trouble finding a job that payed enough to pay my bills. I thought maybe taking a few classes on the side for networking would help my chances of finding a job. I was not able to use government loans to take them because ITT drained the amount i could take and was unwilling to take another private loan to pay for them."*

**404. [REDACTED] (ID 8417), Computer Networking Systems, 9/2002-6/2004:**

*"I already have too much debt and bad credit due to the student loans I took out to pay for ITT so I am not able to obtain another loan for additional schooling."*

**405. [REDACTED] (ID 7087), 9/2007-9/2009:**

*"My debt is already to high I couldn't v even register at a community college to get my nursing degree."*

**406. [REDACTED] (ID 8584), Criminal Justice, 12/2007-6/2014:**

*"I tried to switch to a community college about mid way through my time in ITT and none of my credits would transfer. I stayed at ITT because I didn't want to waste the time and money I spent there."*

**407. [REDACTED] (ID 9606), 9/2011-11/2014:**

*"Ruined my experience in trying to obtain a higher education have been working on my career through previous technical knowledge and more focused on that."*

**408. [REDACTED] (ID 7782), Nursing, 3/2011-6/2013:**

*"I just cannot afford to take out more student loans. And I never completed the program because they "failed" me out of the program."*

**409. [REDACTED] (ID 8474), 1/2008-1/2011:**

*"I really want to finish my degree but with all this student loan debt I can't have any more loans."*

**410. [REDACTED] (ID 8918), Computer Network Systems, 9/2003-9/2005:**

*“The student loan debt from ITT is already too much and I couldn't possibly take on any more.”*

**411. [REDACTED] (ID 8776), Computer Network Engineering Technology, 9/2000-5/2002:**

*“I tried to enroll at the University of Tennessee and was told I did not have access to student loans[.]”*

**412. [REDACTED] (ID 8728), Computer Networking Systems and Digital Forensics, 6/2006-3/2010:**

*“ITT used my all of my lifetime availability for student loans even if I pay on them and get them paid off.”*

**413. [REDACTED] (ID 8329), Criminal justice, 9/2006-9/2008:**

*“Wanted to go and possibly get my bachelor's but I can't afford it and I will not take out loans ever again, since I will be paying on These until after I die.”*

**414. [REDACTED] (ID 8080), Nursing, 3/2014-11/2015:**

*“Pell grants didn't completely cover the rest of the tuition so I tried to take out a loan and was unable due to existing student loan debt.”*

**415. [REDACTED] (ID 2743), Multimedia, 1/2006-1/2011:**

*“I already can not afford to pay the loans that I have now, that there is no way that I am able to pay even more student loans.”*

**416. [REDACTED] (ID 5123), Software Application Programing, 10/2004-12/2004:**

*“I have been unable to attend any schooling due to the huge amount of load debt i aquired from ITT.”*

**417. [REDACTED] (ID 5696), Criminal Justice, 7/2010-12/2010:**

*“I have been recently trying to get back in school to earn a degree so I can make a better living and better life for my children and I have been told I can't get financial aid because these loans are in default and I definitely can not afford to pay for college completely by myself and still pay for my children and I to survive.”*

418. [REDACTED] (ID 6578), Computer Networking Systems, 8/2010-8/2012:

*"I really want to go back to school but I can't because of how much debt I am in, I am scared to take anything else out."*

419. [REDACTED] (ID 8998), 3/2013-2/2016:

*"There is no way for me to take out a loan while paying the current loans off. It would just put me in debt for years to come."*

420. [REDACTED] (ID 9580), 9/2011-5/2013:

*"I am maxed out in student loan debt with a useless degree. I can't go to another school to better myself because of ITT tech."*

421. [REDACTED] (ID 7779), 9/2008-6/2012:

*"I have maxed out my student loans with the federal government. So if I want to go back to college, I would have to pay for it myself."*

422. [REDACTED] (ID 8553), Information Technology, 5/2006-11/2008:

*"Too far in student loan debt to go back to school."*

423. [REDACTED] (ID 9530), 11/2006-11/2010:

*"I can not enroll into another college or go for higher education in another school. I want to pursue my degree higher but cant. I want to start over in a degree thats goingto mean something."*

424. [REDACTED] (ID 8512), business, 8/2007-9/2007:

*"I am afraid to seek out further education because I am worried about racking up debt I won't be able to pay off."*

425. [REDACTED] (ID 7991), Computer networking, 1/2003-1/2006:

*"I had maxed out the amount. I could take out. So I had to save money for moth just to go for one semester."*

426. [REDACTED] (ID 7691, 9167), Criminal Justice, 6/2009-12/2016:

*"I am maxed out on loans because of ITT."*

427. [REDACTED] (ID 9402), 6/2010-6/2012:

*"I was maxed out on student loans."*

428. [REDACTED] (ID 8366), 6/2015-7/2016:

*"I am unable to get more loans with the debt I already incurred."*

429. [REDACTED] (ID 8363), Multimedia, 6/2007-11/2009:

*"I started looking at attending school again this year but found that due to the current loans I would not be able to afford any additional ones. I'm unable to restart my degree or increase my marketability until I can afford additional loans or have these removed to start completely over. If I end up taking out new loans, I'd be starting from the ground up anyway, as again, none of the credits will transfer to an accredited university."*

430. [REDACTED] (ID 3782), 6/2009-9/2011:

*"I'm maxed out."*

431. [REDACTED] (ID 5508), 9/2008-9/2012:

*"Not eligible for more loans, cant afford more payments if I was."*

432. [REDACTED] (ID 5959), 4/2001-4/2003:

*"Credits wouldn't transfer to other schools and couldn't start a new program because massive student loan debt."*

433. [REDACTED] (ID 8893), Computer Programming, 1/2001-1/2002:

*"I would have liked to go back to school years ago but I can't get student loans anymore."*

434. [REDACTED] (ID 4093), 6/2006-9/2006:

*"I ended up having to pay more to ITT Tech so that I could earn a reputable degree elsewhere. They wouldn't even give me grants or let me enroll until I spent so much getting my ITT loans out of default."*

435. [REDACTED] (ID 7509), 9/2010-9/2012:

*"I have to pay in full before I can continue my education."*

436. [REDACTED] (ID 8705), 12/2008-6/2011:

*"I am too far in student loan debt, to be considered for other student loans to attend another College."*



**437. [REDACTED] (ID 3693), Computer Network Systems, 6/2002-5/2004:**

*“Because of the \$40000 in debt and the fact that my credit is ruined to bankruptcy I will no longer be qualified to take out any student loans.”*

**438. [REDACTED] (ID 9505), Networking Systems Administration, 6/2014-6/2016:**

*“I am curenly 50,000 in debt and dont even want to consider enrolling in another school because i was taken advantage of in a place that i was only trying to further my knowledge and trying to make something for myself and family.”*

**439. [REDACTED] (ID 8270), Computer Network Systems & Information Systems Security, 9/2004-5/2009:**

*“I was unemployed for a time in 2012 and was looking to switch careers , as I was unable to find a job in my field of study. I was looking into becoming a CNC programmer at our local tech college. The testing was completed, and all entrance pre requisites were passed. After I filled out the FAFSA I was informed that due to having more than \$50,000 in federal loan debt, I was ineligible for more student loans.”*

**440. [REDACTED] (ID 8318), 5/1998-5/2000:**

*“Because of my student loan I've tried to get financing for school but my credit is trash now.”*

**441. [REDACTED] (ID 8706), 9/2008-7/2012:**

*“I wanted to go to Graduate school.”*

**442. [REDACTED] (ID 8734), 8/2010-2/2012:**

*“Because of my debt with ITT, I was unable to apply for anymore student loans, which has caused me to not continue with my education.”*

**443. [REDACTED] (ID 8576), 5/2006-3/2008:**

*“Couldn't apply for a federal pell grant to further my education because of owing a federal loan.”*

**444. [REDACTED] (ID 5248), Information System Securities, 4/2005-5/2010:**

*“They maxed me out on federal aid to the point that I had to take a private loan out from them which at the time was undetermined who the loan would go to. Then I was not given the option of picking a lender.”*

445. [REDACTED] (ID 2532), Software Development, 9/2008-6/2011:

*"I have so much debt they tell me I dont have anything left to even go to community college."*

446. [REDACTED] (ID 9575), Electronic Engineering Technology, 12/1996-11/1998:

*"Have not been able to procure financial assistance for continuing my education."*

447. [REDACTED] (ID 5004), 8/2002-2/2004:

*"After paying for community college out of pocket for a year I had to drop out because I could afford the payments, if I had used the loans to start at a community college I would've been so much better off."*

448. [REDACTED] (ID 7903), Criminal justice, 12/2009-6/2013:

*"I want to get my bachelors to find a career job but with the amount of student loan debt I have, I just can't."*

449. [REDACTED] (ID 9138), Electrical And Electronic Engineering, 8/2013-3/2016:

*"I had just enough left to do my bachelor's at ITT Tech but now that I have to restart everything I don't have."*

450. [REDACTED] (ID 9044), 9/2007-7/2009:

*"I am at my max for federal loans."*

451. [REDACTED] (ID 4832), Game Design, 9/2007-9/2008:

*"I would like to enroll in another school to get my desired degree to make a better life for my son and myself. But, that is not an option because I cannot afford anymore student loan debt."*

452. [REDACTED] (ID 3726), Information Technology Multimedia, 11/2005-12/2007:

*"I did wanted to continue in furthering my education for a Bachelor's Degree in ITT Tech, or at another college, but I did not want to put myself through any more mental constraints & financial stresses. Again, I enrolled in Information Technology/ Multimedia, because 1) I needed to learn & be educated as much as possible about my field of study (Information Technology & Multimedia), 2) I needed to make a name of myself within my family, 3) I needed to hopefully find a career in my field of study & 4) I needed to give myself a chance, in this world, to do what I love & to fulfill my passions in the graphic arts & computer sciences. Unfortunately, that has not been the case for me as of 2015 of September. Currently, I am stuck in over \$36,000+*

*estimated worth of excessive, endless student loan debt & that is not including the interest on those student loans. I needed to focus & concentrate on my education as much as possible, no matter what school I attended to. Once again, I did not know of the future & potential dangers.”*

**453. [REDACTED] (ID 9017), Applied Computer Science, 1/2001-3/2003:**

*“I was told if I was going to enroll in another school it would be private loans as I maxed out my aide.”*

**454. [REDACTED] (ID 9717), 12/2008-10/2012:**

*“Because itt tech took too much I'm student loans I wouldn't qualify for anymore loans to continue my education.”*

**455. [REDACTED] (ID 8399), Computer Networking Systems, 6/2010-6/2012:**

*“I wanted to go and get my bachelors degree but I have some much to pay back that financial didn't make sense.”*

**456. [REDACTED] (ID 9090), Electronics, 1/2009-6/2011:**

*“I max out my financial aid.”*

**457. [REDACTED] (ID 9053), 3/2003-12/2012:**

*“I had plans of going to another school to complete a master, but I cannot afford to take in any more debt.”*

**458. [REDACTED] (ID 9036), Computer Tech, 1/2002-3/2005:**

*“The loan amount was already high that i was unable to continue my education.”*

**459. [REDACTED] (ID 9249), Criminal Justice, 3/2006-8/2008:**

*“ITT had used up all of my student loans that I had access to so I was unable to join another school due to lack of money.”*

**460. [REDACTED] (ID 9681), Computer Electricial Engineering, 7/2002-6/2003:**

*“Couldn't get further student loan assistance because of the student loan.”*

461. [REDACTED] (ID 6141), 1/2005-9/2007:

*"I could not afford to finish my BS degree at UT because of the 70,000 I already had in student loans."*

462. [REDACTED] (ID 9346), Computer Networking System, 1/2004-1/2007:

*"My student loans are maxed can't finished."*

463. [REDACTED] (ID 9377), IT-Computer Network Systems, 8/2010-9/2012:

*"I was considering going to another local state school but I do not want any more loan debt on my shoulders."*

464. [REDACTED] (ID 4849), Multimedia & Game Development, 6/2004-7/2008:

*"I have been told by creditors and debt collectors from sallie mae that i wouldnt be able to attend other school due to my debt status."*

465. [REDACTED] (ID 7384), Electronic Engineering Tech, 12/1994-1/1998:

*"I can't go to a traditional school because of my loans."*

466. [REDACTED] (ID 7037), 8/2007-3/2010:

*"Couldn't attend even a community college without paying out of pocket. No grants or loans were given due to the high amount ITT took out for me."*

467. [REDACTED] (ID 8887), Computer and Electronics Engineering Technology, 9/2003-6/2005:

*"Being so far in depths with the loans from ITT I am unable to even go to a vocational school for training."*

468. [REDACTED] (ID 9504), 9/1996-12/1996:

*"Due to the fact my loans are in default i cant get another loan to futher my education."*

469. [REDACTED] (ID 8209), Information Security Systems, 9/2005-3/2010:

*"The amount owed in student loans made it so that I could not keep current on the payments there for I could not take out student loans to pursue my degree further."*

**470. [REDACTED] (ID 3707), Multimedia, 9/2006-2/2007:**

*“I tried to hack it and stay in the courses but by mid-semester I was so upset and distraught. I had 3 loans - a small private loan (\$1000), a small federal loan (\$5000) and a HUGE private loan (\$13,000) all through Sallie Mae. My total owed for 2 semesters was over \$16,000. The federal loan has been paid back because my wages were garnished. The two private loans are in default - and of course they are the BIGGEST loans. It has wrecked my credit and destroyed any chance of going back to school for what I really WANT to do. I do not qualify for government assistance now, nor do I qualify for grants.”*

**471. [REDACTED] (ID 4129), 6/1988-6/1989:**

*“I don't if ITT is to blame, but I was denied student loans for my son[.]”*

**472. [REDACTED] (ID 9185), 7/2008-6/2010:**

*“I want to start at my local community college. I couldn't not afford the class out of pocket and my loans are currently over 30,000.”*

**473. [REDACTED] (ID 7670), 8/2006-10/2007:**

*“I have wanted to go back to school to further my career for the profession I am in now for some time. I am unable to do so because of the tremendous amount of student debt I already have.”*

## EXHIBIT 28

1. [REDACTED] (ID 4181), California-Clovis, Internet Technologies, 1/2007-1/2008:

*"It has made it where I cannot afford to rent most apartments in my area, but yet at the same time I do not qualify for assisted income/ low income housing payments because my gross is being held against me, while my net has nearly put me homeless 2 times now."*

2. [REDACTED] (ID 8010), California-Lathrop, 1/2006-1/2012:

*"I live at home with my parents I am 27 years old if it wasn't for my parents I would be homeless. I cannot own anything because of my debt."*

3. [REDACTED] (ID 7646), California-Lathrop, 1/2007-1/2009:

*"I was rendered homeless for sometime sleeping in my car and when i could, slept on peoples couches because the amount of garnishments took most of my take home pay. [ ]It took me 2.5 years of being homeless and sleeping on peoples couches to get out of default[.]"*

4. [REDACTED] (ID 4505), California-Lathrop, Electronic Engineering Technology, 3/1999-12/2001:

*"I have lost everything I have worked hard to achieve and nearly became homeless! I am still struggling to buy food every month!"*

5. [REDACTED] (ID 8300), California-Oxnard, AS Multimedia, BS Digital Entertainment and Game Design, 6/2003-3/2007:

*"I've worked mostly low wage jobs since graduating. It's been next to impossible to find something decent paying with this degree. I can't even afford to rent my own place. Once the student loans kicked in my roommate lost her job, to try and keep from becoming homeless I had to reduce my loan payments, which has further extended the life of my loan."*

6. [REDACTED] (ID 8446), Indiana-Fort Wayne, Multimedia Entertainment Design, 8/2006-4/2008:

*"Once, while my student loans were with 'united student aid funds' I was garnished without due notification. This lead to me becoming homeless despite having a \$14/hr job. Garnishments left me without enough take-home pay to support myself."*

**7. [REDACTED] (ID 8914), Indiana-Newburgh, Multi Media/Game Design, 6/2006-1/2008:**

*"I ended up being homeless for almost two years after all of this, I had to stay with family members."*

**8. [REDACTED] (ID 8018), Kentucky-Lexington, 6/2016-8/2016:**

*"I have a family that I have to take care of. I was looking forward to get a career out of the training provided by ITT Technical Institute. This would allow me to pay off these debts. Now I am faced with bankruptcy and being homeless with my 3 year old daughter and wife."*

**9. [REDACTED] (ID 6728), Massachusetts-Norwood, IT/CNS - Computer Networking Systems, 6/2009-4/2011:**

*"I live with my fiancée, and we have wanted to get married for many years now, but simply cannot afford to due to the immensity of these payments. It is only due to Income Based Repayment that I can even afford to have a place to live; without it, my fiancée and I would be homeless."*

**10. [REDACTED] (ID 9351), Michigan-Troy, 1/2008-1/2010:**

*"[T]he frustration on how to continue my education and rebuild my credit because of the low it dropped it. I was homeless living on friends couches because of false promises on finding a job and my credit taking hit not being able get approved for a home or apartment[.]"*

**11. [REDACTED] (ID 8957), Michigan-Wyoming, 9/7-4/10:**

*"[W]age garnishment and homeless. [H]ad to move to my parents basement and cant take care of my family[.]"*

**12. [REDACTED] (ID 9501), New York-Albany, SAP, 1/2008-7/2008:**

*"Every aspect i was unable to get a car,job, i actually became homeless after attending ITT tech for several years until i was rescued by a very generous person who is now my wife. I was employed for the first time in my life 5 years ago after recovering from the trauma that i suffered, i now have a diagnosed axiety disorder i did not have previous to attending This school."*

**13. [REDACTED] (ID 7500), Pennsylvania-Harrisburg, 9/2010-6/2012:**

*"I can not find substantial employment due to lack of education. I can not afford daily living costs. I am currently homeless and unable to even get approved for an apartment due to my credit score and low income."*

**14. [REDACTED] (ID 8140), Pennsylvania-Philadelphia, Computer Drafting & Design CAD, 1/2015-9/2016:**

*“I am now homeless with four children I was locked out on Sept 1, 2016 due to the high stress and lack of transcript or even being able to reach a Dean or Financial adviser on the phone its like the school closed over night after my last final on Saturday[.]”*

**15. [REDACTED] (ID 5089), Tennessee-Johnson City, Networking Information Technology, 1/2012-2/2014:**

*“I can't get work because I owe so much, and it's put a permanent damper on ever owning a home or any other worthwhile venture because of how much I owe. Not to mention the constant calls wanting hundreds of dollars a month in repayment that I have no means to give. I've become homeless numerous times because I can't find work and people give up on me.”*

**16. [REDACTED] (ID 8384), Tennessee-Knoxville, Associate of Applied Science, 7/2006-5/2008:**

*“I am in so much debt and it will never go away! The calls I have received and what they have said was awful! I will never be able to pay back the loans and they just collect more interest which is just more money. My credit is so bad due to the student loans i'll never be able to move on from this. I've thought about killing myself due to the threatening phone calls from the debt collectors. I've had collectors ask me if I had an uncle that was about to die if I could go and ask him if he could write me into his will. I've had them tell me to live inside my means, like i wasn't already homeless because i couldnt pay the loans and a place to live.”*

**17. [REDACTED] (ID 7783), Washington-Seattle, Video Game Graphics and Design, 11/2006-2/2012:**

*“I am homeless. Being unable to find work in my field has lead me to not having enough of a income to afford housing. And lead me to stressing over where I am going to live from night to night[.]”*

**18. [REDACTED] (ID 6111), 10/2011-6/2013:**

*“Can't get a car, apartment, about to be homeless because my taxes were garnished. Money needed to catch up on bills gone to repay student loan. So basically worked for nothing last year[.]”*



## EXHIBIT 29

**1. [REDACTED] (ID 8204), Alabama-Bessemer, Computer Electronics Engineering Technology, 3/2005-3/2007:**

*“I’m 29 years of age and a African American. I’m married with 2 kids and have no criminals record. Without my college education and degree I have nothing to use to get something to provide for them. Over the past 5 years I have been unemployed and no help to find job placement not even from the ITT Tech themselves. I was told with a college education you can achieve goals in life but to have your education not recognize and honored is a bad feeling. I cant explain how lost i am on how to fix this so i can get a good job.please if anyone is reading please help because this all i have. [T]he employers do not honor my education then i have nothing.”*

**2. [REDACTED] (ID 9225), Alabama-Bessemer, Digital Entertainment and Game Design, 8/2006-1/2010:**

*“I’ve been ashamed of being nearly 30 years old and living with my parents, being the first person in my immediate family to go to college, and yet bringing home a degree that is effectively worth as much as a paper towel. It got so bad that I stopped going to family gatherings, even on holidays like Thanksgiving and Christmas, because I was utterly ashamed and didn’t want to be seen and known.I never really wanted fabulous success, but I did aspire to be self-sufficient and at least able to afford a small house and take care of myself. Having mucked that up so hard, I couldn’t bear to look people in the eye when talking about careers and degrees. I lied to people out of shame when asked where I was living or what I do for work.”*

**3. [REDACTED] (ID 7643, 8551), Alabama-Madison, 3/2011-9/2013:**

*“I owe a ton of money, I have no way to pay it back as I am unemployed and a single mom of 2 trying to go to a REAL college and get a degree so I can take care of my family! [] I feel like a failure. I spent two years of my life and have NOTHING TO SHOW FOR! NOTHING!!!! I wake up every day hating myself. ITT TECH has emotionally damaged me. [] ITT has shattered my self-esteem. I have never felt so worthless before. I wasted two years of my life and thousands of dollars with nothing to show for. I am so glad that ITT Tech has been shut down and can no longer take advantage of innocent people who just want a better future for themselves.”*

*“ITT has shattered my self-esteem. I have never felt so worthless before. I wasted two years of my life and thousands of dollars with nothing to show for. I am so glad that ITT Tech has been shut down and can no longer take advantage of innocent people who just want a better future for themselves.”*

4. [REDACTED] (ID 7953), Arizona-Tempe, IT/CNS, 5/2009-5/2011:

*“It has caused anxiety, stress, frustration, humiliation and anger. It has ruined personal relationships because of the debt. I am unable to purchase a house, unable to get decent credit. It is an incredibly shameful experience to know that you worked very hard to get a degree only to find out that employers and colleges laugh at it. It is not worth the paper that it is printed on. The stress, anger anxiety and humiliation had caused me to actively see a therapist to help contend with it all.”*

5. [REDACTED] (ID 2629), Arkansas-Little Rock, Multimedia/ Game Design, 6/2005-9/2009:

*“Being turned down by so many companies over the years almost makes me want to give up trying. My confidence in myself has been crushed because no matter ho many applications I fill out they all return the same response, I do not have what they are looking for. I even tried to further my education by obtaining a masters degree, but quickly found out how underprepared I was to go that far with my education. I was relying more on google and tutorial sites than the knowledge and skills that I learned from ITT. Sometimes I want to just go into a dark room and cry because no matter ho hard I try, and how hard I try to sell myself to a company it gets me nothing but rejection. I want to show my kids that a strong education can help you succeed in life, but so far I have let them down because that has not turned out to be true for myself. The education that I received from ITT has done nothing but cause me stress and emotional pain due to the lack of education and Student Debt from it.”*

6. [REDACTED] (ID 7679), California-Anaheim, Data Communications, 3/2004-11/2009:

*“I am embarrassed and it makes me anxious and stressed when i have to discuss my education. When i enrolled they advertised huge employers such as the FBI, CIA, and Boeing who would hire from ITT and now after the lawsuits and predatory lending practices that have tarnished any weight my degree needs to carry and has turned into a negative on my resume that i have taken off the school name from my education section.”*

7. [REDACTED] (ID 8010), California-Lathrop, 1/2006-1/2012:

*“I have felt ashamed, hopeless, worthless and anxiety, depression at one dark time I felt like committing suicide because creditors were harassing my family and others that were not associated with me but with my brother in law. I continue to feel anxiety depression and most importantly ashamed. ITT-Tech took advantage of a single mom trying to provide a great future for her children I was promised a great career but instead received false hope and huge amount of debt.”*

**8. [REDACTED] (ID 8291), California-Rancho Cordova, Information Systems Security, 12/2004-6/2010:**

*“Despite my hard work to progress in my career, I have had to omit the education received from my CV, and therefore don’t often qualify for the jobs my peers do.”“The emotional pain of losing confidence after so much rejection has harmed my relationship with my family and friends. The stress from falling far behind my peers caused insomnia and GERD, problems I still suffer with daily.”*

**9. [REDACTED] (ID 7721), California-San Bernardino, 12/2015-8/2016:**

*“The value of the degree I am working on is worthless and I am embarrassed to say I am at ITT Tech and embarrassed to let my family and friends know they are having this problem.”*

**10. [REDACTED] (ID 9256), California-Torrance, Project Management, 9/2011-9/2016:**

*“In my case I only needed two more classes to graduate so it really hit me hard. I couldn’t believe that my hard work and sacrifices were done with no reward. I live in a gang infested city and had a positive image and impact on the younger youth that seen me struggle and keep pushing to finish but now i feel like i let them all down and I am sure they will not make school there number one priority.”*

**11. [REDACTED] (ID 9229), Colorado-Westminster, Communications & Electronics Engineering Technology, 3/2005-6/2010:**

*“My lifestyle , motivation and life stress is affected every day due to the ridicule and slander I receive for my educational background from piers and coworkers. The discouragement or embarrassment of my educational background produces a lack of motivation to pursue other career opportunities and forces me to settle with my current lifestyle.”*

**12. [REDACTED] (ID 8565), Florida-Doral, Computer Network Systems, 8/2004-12/2006:**

*“I feel sad and stupid I decided to say yes to ITT Tech. I was 19 years old fresh out of high school and the only thing I wanted to do was work with computers. The ITT recruiter sweet talked me into thinking ITT Tech was this great school, and since that I was gonna make such a great salary I was gonna pay back my loans in no time. I also feel terrible for my dad that is still stuck with a loan on his name when he’s 76 years old and he’s got 10 more years to go. I also feel embarrassed when I tell people I’m an ITT graduate, no company respects that degree. It’s like everyone knew they were a fraud except 19 year old me.”*

13. [REDACTED] (ID 9390), Florida-Jacksonville, 3/2004-5/2006:

*“Depression especially when financial issues come up. I can’t buy a house, I could not even buy my wife and new washer from home depot on credit. It hurts to be denied a normal life style and to force my wife and kids to live it with me. I feel like a failure”*

14. [REDACTED] (ID 8991), Georgia-Duluth, 12/2010-12/2014:

*“I was the first of my family to graduate from college. I took pride in that idea and now I feel nothing but shame and stress from debt collectors calling. I want nothing to do with the degree I have and will probably never persue this type of dream again as I question my own intelligence.”*

15. [REDACTED] (ID 4080), Idaho-Boise, Drafting and Design Technology, Online Business Accounting Technology, 3/2006-5/2009:

*“This debt has caused major emotional pain too. Being told that you’ve wasted two years of your life and 40k and you have nothing to show for it, really plays on your emotions. You go from this bright excited person for doing this and struggling your way through it to finish and graduate then to be told it means absolutely nothing to anyone out in the work field over and over again, you finally just give up and feel like a complete failure and embarrassed by the whole process anymore. Your no longer happy with the decision, you no longer want it to be known to anyone and hide the fact that you’ve made this 40k mistake from anyone. What a way to live your life and show your family you’re still nothing.”*

16. [REDACTED] (ID 8150), Indiana-Fort Wayne, Criminal Justice,, Visual Communications, 12/2009-6/2012:

*“Because I now struggle with finding a job that pays me decent, something I can tolerate, my confidence in my abilities (despite my degree) has been ruined. I’ve become highly discouraged to even try and make my life better. Anything I wanted to do in college has now stopped entirely. I have no drive to do anything. I go to work, come home and have given up even trying to succeed. I live pay-check to pay check and I went to COLLEGE. I’m stressed, strapped for cash and always worrying if I’m going to be able to pay my bills. I could go on an on. The entire situation has made the death of my son even more difficult. I want my life back. I don’t want to work 6 days a week. I want to have more time at home.”*

17. [REDACTED] (ID 7027), Indiana-Fort Wayne, 1/2011-1/2013:

*“My self esteem has been ruined.”*

**18. [REDACTED] (ID 8830), Indiana-Fort Wayne, Digital Entertainment and Game Design, 9/2004-6/2008:**

*“My student loans cause me depression because I feel like a failure. I just wanted to better myself by going to college and all I got for it is debt. I had to work very hard to establish my reputation and had to prove myself because of having graduated from ITT. I have had emotional pain because I have had to borrow money from loved ones and sometimes had a hard time coming up with the money to pay them back all because of student loan cost. I feel trapped now because I can’t find a good job and I am getting more and more in debt.”*

**19. [REDACTED] (ID 9592), Indiana-Indianapolis, Master of Business Administration Degree, 3/2002-6/2007:**

*“I am constantly ridiculed by my friends and even employers for choosing ITT Technical Institute to complete my education. If I could go back in time and do things differently, I would have just walked away and never enrolled in that school. At times, I think it is best to commit suicide, so my loans are finally forgiven. All my husband has to do is give my death certificate to the lenders, so I can finally be free; and him as well. He does not deserve to be chained to a person who will only drag him down due to my student loan debts. My family deserves better, but I feel I have failed them all as a wife, mother and daughter.”*

**20. [REDACTED] (ID 8739), Indiana-Indianapolis, Computer Networking Systems Technology, 1/2000-3/2002:**

*“The feelings of failure, why did I even have to try to get a degree because it has done absolutely nothing for me? Why did I waste my time and effort? Everyday feelings, everyday stress that I feel I wouldn’t experiencing if I were in a career in the field that I was lead to believe was booming.”*

**21. [REDACTED] (ID 8718), Indiana-South Bend, Visual Communications, 8/2009-9/2011:**

*“Everyday I regret going to this school. [I]f I could go back in time and change only one thing in my life, It would be attending this school and taking out these loans. I am so embarrassed that this scam happened to me. I don’t even tell my friends that I have a degree because I am so embarrassed when people ask why I don’t have a job in that field if I paid so much for it.”*

**22. [REDACTED] (ID 8911), Maryland-Owings Mills, 2/2006-5/2008:**

*“I am also ashamed and saddened that I trusted ITT Technical Institute to provide me with a quality education. Once I remove my Associates from my resume because of the ITT Technical Institute “failure” stigma, what will I have that employers want?”*

**23. [REDACTED] (ID 9189), Massachusetts-Wilmington, Computer Network Systems, 9/2007-6/2010:**

*“The whole process has caused me anxiety, impacted my family and left me feeling like I’ve done something wrong.”*

**24. [REDACTED] (ID 7351), Michigan-Troy, Network Systems Administration, 8/2015-6/2016:**

*“The stress and emotional pain of knowing that I had basically been scammed and wasted 3 semesters worth of my life on a worthless degree and taken on so much debt for nothing has affected me with hard financial woes and self-doubt. I also felt used and taken advantage of.”*

**25. [REDACTED] (ID 6077), Michigan-Wyoming, Computer Networking, 6/2009-10/2012:**

*“It has kept me up at night thinking about what i can do as far as helping my situation. It has made me feel dumb and taken advantage of. It has made me beet myself up for making such a stupid mistake. I am filled with regret and feeling helpless in debt. I have lost confidence and it made me hate my life. I have been left wide awake at night in sorrow not knowing what ro do. I use to be so happy and optimistic, now im ornery and scared to be taken advantage of again. I have such a hard time trusting any company and even doctors. It makes me question everything esp when someone has somthing to gain.”*

**26. [REDACTED] (ID 8566), Michigan-Wyoming, Visual Communications, 9/2008-12/2010:**

*“I’m ashamed of my educational institution. I feel I made a poor choice in choosing schools, and now I’m unable to find work to support my family. I’ve become ‘specialised’ in a field that I desire to work in but can’t and have to try to find work as a ‘graduate’ elsewhere but am told I don’t have the qualifications. I’ve been unemployed for over a year.”*

**27. [REDACTED] (ID 8121), Michigan-Wyoming, Criminal Justice, 4/2008-5/2011:**

*“Having this enormous debt has caused me a lot of stress and self doubt. It’s never a good feeling knowing you’ve spent and owe that amount of money for something useless. I’ve spent many sleepless nights wondering how am I ever going to pay this off, and for what? Absolutely nothing, I’ve wasted \$50,000, that I certainly can’t afford.”*

**28. [REDACTED] (ID 8867), Missouri-Earth City, 11/2004-9/2005:**

*“I’m tired of feeling like an idiot for being deceived by this “school.” I’ve spent years working on this debt but it’s not going anywhere. I’ve cried over this debt. I’m afraid to find out what will happen when my husband and I decide to buy a new house and move.”*

**29. [REDACTED] (ID 7768), Nebraska-Omaha, 3/1999-9/2000:**

*“This is a huge blow to my self-esteem. We have the student loan over my head and being stressed out from them. Unable to buy a house or car.”*

**30. [REDACTED] (ID 2658, 9097), New Mexico-Albuquerque, 6/2002-6/2004:**

*“I feel foolish for attending this school and believing that it would make my life better.”*

*“I was the first in my family to attend college, my mother was a high school graduate, my father had an 8th grade education, and my grandfather couldn’t read. I was excited to start this new chapter of my life and bring my children a promising future. I chose a major in the technology field because it offered so many avenues to expand and grow. My dreams were crushed because after graduation that paper meant nothing if I could not perform the basic duties employers were looking for. And I couldn’t because I wasn’t taught how.”*

**31. [REDACTED] (ID 2614), Ohio-Norwood, Computer Networking Systems Technology, 10/1999-12/2001:**

*“Almost \$23,000 of unneeded student loan debt causes a lot of emotional pain and stress. Going in the program to better myself believing their lies that I would have a great future makes me feel like an idiot. I regret everyday walking into their front door. If I had a chance to change it I would. I can’t because I have to stay poor and my family has to live a lesser life because our government allows these parasites to operate and if we don’t pay then the government comes after us. Maybe it’s time that our government stands up for it’s people and dismantle these predatory colleges that try to sucker people in with hopes of making a better life for themselves and families. The ITT Tech commercials are hilariously false. There is no happy ending when you go to that school.”*

**32. [REDACTED] (ID 2834), Ohio-Youngstown, Criminal Justice, 6/2007-12/2012:**

*“I just feel like I wasted my time, money, and effort on a bogus degree that basically cost me everything! I have nothing to show for it except not being able to properly take care of my mother and hoping my paycheck will cover the bills. ITT is a scam and I can’t live like this, there is no way that what they are doing is legal. I want my life back.”*

**33. [REDACTED] (ID 9579), Oregon-Portland, Visual Communications, 9/2008-6/2011:**

*“The main word I associate with ITT Tech is “shame”. I feel a lot of shame for being so blind to all the red flags before and during my time there, and it’s something that I’ll be carrying with me for the rest of my life. When people talk about their school experiences during conversations, I do my best to avoid drawing attention to myself because it invites the obvious judgement and commentary.”*

*“I have not spoken the school’s name aloud in several years for fear that I may remind someone I know that I used to attend that school, and that information is not added to my social media profiles because I worry that my friends and acquaintances will think less of me.”*

**34. [REDACTED] (ID 8377), Oregon-Portland, Computer Networking Systems, 3/2009-3/2011:**

*“This has created a huge emotional and stressful burden and has caused a deteriorating quality of life due to financial hardships that this has created. Also ridicule from other professionals in the industry causing me to stay away from social groups that would be a benefit to my profession.”*

**35. [REDACTED] (ID 9584), Pennsylvania-King of Prussia, 3/2006-5/2009:**

*“I have been through tremendous amount of stress. All I wanted to do was make my children proud and give them a better life. I was awarded the Outstanding Student Award for my graduating class, but by the time our class graduated they were only 2 students left due to the poor quality of the education. I was stuck I didn’t have any other options.”*

**36. [REDACTED] (ID 9016), Tennessee-Knoxville, Business Management, 9/2014-6/2016:**

*“Worrying constantly feeling like a idiot because I decided to go to ITT now I have no job prospects in sight but they are going to expect me to start paying on these loans I have. I refuse to pay for because I am supposed to have a nationally accredited college degree. In reality Im in worse shape than when I started two years ago. [I went back to school to set a example for my children, it is very embarrassing to admit 2 months later their Mother still has no job but is in debt all because she trusted a nationally recognized school.”*



**37. [REDACTED] (ID 7835), Tennessee-Nashville, 8/2011-3/2013:**

*“I have a family and it makes me feel low all the time like im not worthy i went to this school for my family to provide them a future and it failed me in a big way. I had to work for hospital transports of beds and supplies for a whole year before moving back to Florida.”*

**38. [REDACTED] (ID 8624), Tennessee-Nashville, Software Application and Design (SAD) and Software Application Programming (SAP), 10/2008-6/2012:**

*“I cannot express how incredibly defeating it is to be saddled with so much debt, to have spent so many years, so much time and effort expended towards a degree to better your child’s life as a single parent, for it to ultimately be deemed just a piece of paper. A forty thousand dollar piece of paper that is not from an accredited school, but an illegally practicing for profit business that has since been forced to close its doors . I cannot mention my schooling in job interviews due to the negative reputation it now has, the school closing and practices have made national news. The fact that I was Valedictorian and Summa Cum Laude, to which I was previously so proud, now mean nothing. I cannot transfer the credits I received so I cannot further my academic career elsewhere, I do not have the time nor the financial ability to essentially redo those four years in college and double the debt to which I already feel the pressure. I feel I been wronged in this, and that I deserve to have this debt erased so as to at least put me back financially before I agreed to attend ITT under false pretenses. Pretenses that the school would not be closing four years after I graduated. Pretenses that I would have a bachelor’s degree from an accredited school. Pretenses that I would be able to take this degree and continue on to get my masters and then ultimately doctorate. Currently my situation in the aftermath of all of this, is that my academic career is essentially now over. Although the forgiveness of debt for this piece of paper would put me back into a position to where I could physically and financially start again.”*

**39. [REDACTED] (ID 9440), Texas-Houston West, 10/2009-10/2011:**

*“Have been working two and three jobs trying to pay a little here and a little there and nothing adds up. I have no other debt and still can’t afford to provide with just one job at my pay rate. I can’t afford to go back to school. I don’t even like anybody to know that I went to ITT tech. Not even my family.”*

**40. [REDACTED] (ID 9306), Texas-Houston West, Drafting And Design, 1/2007-11/2009:**

*“Being in dept makes me feel really depressed, that I am a failure. When I was down on my last dime, I thought that getting an education would change my life and bring me away from the*

*negatives. But its just worst that I ever was not going to school. Maybe I would of been able to get a home. Even with a regular job without the dept. I was told when I was a little boy, that going to America to find the perfect dream. All I found on my way was stress and dept."*

**41. [REDACTED] (ID 8717), Texas-Houston West, Information Systems Security, 6/2008-7/2012:**

*"Now i feel embarrassed to have ITT on my resume because now everyone will ask me what happened to you school closing down. My degree is now discredited and could potentially affect my future and current employment come time for my yearly review for promotions/pay raises. Im not sure how my career will be affected but i will be removing my schooling from all public employment/ social networking profiles and wont reveal my education background until i am asked for it due to fear of ridicule and rejection."*

**42. [REDACTED] (ID 8540), Virginia-Chantilly, CNS (Computer Networking Systems), 1/2009-12/2011:**

*"I have lost self-confidence, developed depression, a self of "no-worth", feeling paranoia, Feelings of sadness, fearfulness, emptiness or hopelessness[.]"*

**43. [REDACTED] (ID 7307), Washington-Everett, Information Systems Security, 12/2002-12/2006:**

*"Friends who attended other colleges and are now successful in their fields, make me feel ashamed to have chosen to go to ITT. My previous employers, and current employer, refuses to recognize my education, and I'm trapped in a position irrelevant to my education, and beneath my skill, ability, and knowledge level."*

**44. [REDACTED] (ID 9319), Washington-Spokane Valley, Technical Project Management, 9/2002-3/2007:**

*"I am still shamed that I fell for the initial recruiting bullying and continued bullying as I continued my studies at ITT Tech. It felt like their entire purpose was to make me feel ashamed for having come from a low-income family and that they were my only hope to a golden career with their education under my belt. The crushing amount of debt that they send you out into the world with and nothing substantial to show for wears a person down for years."*

**45. [REDACTED] (ID 9037), Wisconsin-Green Bay, Computer Electronics Engineering Technology, 9/2005-9/2007:**

*"I hold daily the embarrassment of calling my time at ITT an 'education'. My degree holds no worth in the professional world, and am often glanced over due to my association with the*

company. Hindsight is 20/20, but knowing what I know today, I wouldn't have even considered ITT."

**46. [REDACTED] (ID 4097), Wisconsin-Green Bay, Construction Management, 9/2007-12/2010:**

*"I am embarrassed to say I went to ITT-Tech, and embarrassed to say that I have a degree from there."*

**47. [REDACTED] (ID 8069), Wisconsin-Greenfield, Criminal Justice, 6/2007-9/2011:**

*"The constant reminder I get each month from paying the debt is a constant reminder that I went to a "school" that ended up costing me far more than any other reputable school leading to feelings of depression and a sense of failure."*

**48. [REDACTED] (ID 8742), Wisconsin-Madison, Associate of Applied Science in Criminal Justice, 3/2010-6/2012:**

*"I struggle and feel like a failure because I was unaware of the fraud I was signing up for."*

**49. [REDACTED] (ID 7036), Online, 9/2005-9/2007:**

*"The shame of losing my military position due to financial hardship. The military would not renew my security clearance and I was forced to retire. My wife and I constantly fighting about how we are to pay an extremely high monthly student loan payment. I get headaches all the time. I can't sleep because I worry and blame myself for going to school. I feel like I wasted my money and hate myself for getting a worthless degree."*

**50. [REDACTED] (ID 9323), 9/2006-11/2008:**

*"Going to ITT has caused alot of stress and depression for various reasons. One being all the debt, and money that is being taking from me. The worst part is i was tricked and lied to thinking i was going to have a good job making alot of money. I cant sleep at night, i lay in bed worrying about not being able to pay my bills and take care of my family due to the ITT debt and garnishments. All this has caused me to be depressed and shut down, not even wanting to try in life any more because im trapped in debt and cant take care of my family. Some times i feel death is the only way i'll get out of this ITT situation."*

**51. [REDACTED] (ID 9402), 6/2010-6/2012:**

*"I have been in constant stress and anxiety and I regret ever attending ITT. They made me think my 3.6 GPA was something hard to obtain and to be proud of it. Come to fund out it really meant*

*nothing. Now that all campuses have closed I have been emotionally distressed about having over \$28,000 in student loans and nothing to show for.”*

**52. [REDACTED] (ID 5004), 8/2002-2/2004:**

*“The experience of being swindled by a college has left me wary of attending institutions of higher learning and deeply suspicious of authoritative figures. I have a deep resentment towards sales people, especially those who sell educational products. This experience derailed my life at the age of 17 and its taken me over 10 years to get back in track.”*