Sen. Jeff Flake  
413 Russell Senate Office Building  
Washington DC 20510  
202-224-4521

January 23, 2017

Dear Senator Flake:

The Project on Predatory Student Lending recently filed a claim in the bankruptcy case of ITT on behalf of former students. The basis of the claim, in addition to the allegations and evidence developed by federal enforcement agencies, state Attorneys General, and former ITT employees, is the testimony of over 2000 former ITT students. This testimony presents a consistent picture of ITT’s systematic deceptive recruiting and financial aid practices.

Over the last decade of its existence, ITT took in over $8 billion in federal student aid, the majority of which came in the form of federal student loans. This allocation has not been a good investment for students or taxpayers. ITT used federal funds to promote its programs through false advertising and coercive sales tactics. ITT’s investment in education was dwarfed by its expenditures on advertising and executive compensation.

The results speak for themselves. Data from 2014 show that on average, ITT graduates earn on average the same or less than high school graduates with no college education. Approximately one in five ITT students defaults on their federal student loans within three years. Of the remaining non-defaulted ITT borrowers, less than half have repaid a single dollar of the principal of their loan balance.

To illustrate how ITT’s unfair and deceptive acts and practices have affected your constituents, we have attached a copy of the complaint that has been filed, along with the accompanying testimony from your constituents in Arizona who attended ITT. These statements represent just a sample of the harm ITT inflicted on your constituents, countless others in your district, and many more across the country.

As you know, federal law provides for student loan debt relief for students whose schools misled them or engaged in other misconduct. Please help your constituents, former students of ITT, get the federal student loan relief that they deserve. Ask the Department of Education to forgive federal student loans for former students of ITT.

Respectfully,

Project on Predatory Student Lending  
Legal Services Center of Harvard Law School
"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 learning 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." (ID 9415)

"ITT-Tech told me that my degree and credits would transfer to any college when I started and that there accreditation was good as I expressed to them I wanted to pursue my masters degree, yet this was a complete lie. to-date I am unable to pursue 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." (ID 9415)

"[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[.]") (ID 9415)

"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." (ID 9415)

"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"

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"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 financial hardship now as I am almost $100K in debt now." (ID 9415)

"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 attended another school without starting over pretty much." (ID 9717)

"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 25 I'm emotionally drained because I want to go back to school but can't because of everything ITT tech has done." (ID 9717)

"Because itt tech took too much I'm student loans I wouldn't qualify for anymore loans to continue my education." (ID 9717)

"Each semester was rushed through in getting the paperwork signed, and federal and private loans were the same kind of loan." (ID 9533)

"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.. Its because any bozo off the street could pass as long as they have good attendance." (ID 7136)

"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 if feels like my life is ruined has been ruined and will remain that way." (ID 7136)

"I wish I could attend my local university, But it's impossible with ITT on my resume" (ID 7136)
"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 exist.. I was 21 at the time. [B]iggest regret Ever[..]" (ID 7136)

"[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." (ID 3684)

"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." (ID 3684)

"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. Thats because they want you to enroll in their bachelors program with another 60,000 in debt." (ID 3684)

"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." (ID 3684)

"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." (ID 3684)

"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" (ID 3684)
"The amount of loans was crazy... I have so many different loans, private, federal, etc." (ID 9078)

"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." (ID 8794)

"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." (ID 8794)

"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." (ID 8794)

"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 wasn't 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[.]" (ID 8611)

"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[.]" (ID 8611)

"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." (ID 7953)

"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." (ID 7953)

"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." (ID 7953)
"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." (ID 7953)

"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." (ID 7953)

"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." (ID 7953)

"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." (ID 7953)

"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." (ID 7953)

"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." (ID 7953)

"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." (ID 5530)

"I have not received a Federal Income Tax Return in many, many years[.]" (ID 5530)

"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
reap, 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." (ID 5530)

"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." (ID 5530)

"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." (ID 5530)

"They did not specify what the difference between federal and private loans were." (ID 9452)

"[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." (ID 9391)

"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 can't afford"

(ID 9391)

"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." (ID 9391)

"I specifically asked if the current accreditation (at the time of enrollment) had to ability to be transferred to any of my states universitys and institutions 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." (ID 9136)

"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." (ID 9136)

"ITT repeatedly said I was recieving 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." (ID 9136)

"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." (ID 8308)

"ITT told me before applying that the cost was 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." (ID 8308)

"I noticed I had better luck of putting University of Phoenix on my resume instead of ITT tech had to start a new program because of it." (ID 8230)

"Classes we took were outdated using technology 7 yrs behind. Books were published 5 yrs ago didn't get current technology updates." (ID 8230)

"Treating private and federal loans same never disclosed the percentage rate. Never got disclosure of loan terms." (ID 8230)
"They would sign paper work without my permission through e sign. . . . Never got disclosure of loan terms." (ID 8230)

"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." (ID 7946)

"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." (ID 7946)

"I can't get a job to payoff my loans. I can't move on with getting married because of my debt." (ID 7946)

"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." (ID 7946)

"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." (ID 7946)

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"I was told that most majors colleges would accept ITTs 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 companies approved list of schools. To get my bachelors degree i would have had to start from the beginning." (ID 7752)

"I tried to continue my education at ASU and University of Phoenix but could not afford my BA since ITT Tech loans capped my loans for my education." (ID 7518)

"I was not even aware of all the loans my records show." (ID 7518)
"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." (ID 7518)

"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." (ID 6438)

"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." (ID 6438)

"Turns out you cant transfer the credits to any place like ASU because they said that ITT isnt accredited" (ID 5250)

"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." (ID 9397)

"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." (ID 9397)

"My loans were stated to me that they would be considered the same as grants[.]" (ID 9397)

"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." (ID 9397)

"They never explained that I was taking a federal and student loan out at the same time." (ID 8937)

"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." (ID 8827)
"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 gen eds 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." (ID 8437)

"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." (ID 8437)

"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." (ID 8402)

"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." (ID 8402)

"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 my 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." (ID 8402)

"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." (ID 8402)

"The student debt I have accrued from ITT-Tech has severely hurt my credit score and put 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." (ID 8402)
"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." (ID 8402)

"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." (ID 4321)

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

"Yes we would still have to take all of our certification classed after we graduated and pay for them also." (ID 9282)

"It has not only affected my financial life its affected me mentally and physically with stress. Every month I stress about how Im going to pay the bill and have to keep putting the loans in forbearance. Ive had to take medication from the stress of my debt." (ID 9282)

"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." (ID 8905)

"They never really expressed the overall cost of the program." (ID 8905)

"I could not enroll into Pima Community College or The University of Arizona. Both school informed me that they do not accept ITT transfers." (ID 8725)

"At 31 years old, I feel I wasted my scholarship, time, and energy. I have worries of how Ill support my family long-term. Im depressed and I have no idea where to start picking up the pieces." (ID 8725)
"ITT never informed exactly how much classes were and how much I'd be expected to pay yearly." (ID 8725)

"I wanted to get my masters, but the amount of student debt accrued from ITT Tech is discouraged any further education." (ID 8674)

"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." (ID 8674)

"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" (ID 8375)

"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." (ID 8375)

"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." (ID 8375)

"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" (ID 8375)

"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." (ID 5188)
"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." (ID 5188)

"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." (ID 5188)

"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." (ID 5188)

"I cry constantly because I am at the end. I am 48 now and cannot go back to school and I will probably never pay off this debt in my lifetime. My credit score is under" (ID 3769)

"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 wasn't told all the books were not included. They said I would get what I needed." (ID 3769)

"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 me having to go back to 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." (ID 9205)

"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." (ID 9205)

"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." (ID 9205)

"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." (ID 9205)

"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."  (ID 9134)

"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 Id 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[.]"  (ID 9134)

"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."  (ID 9134)

"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."  (ID 9060)

"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."  (ID 9060)

"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 doesnt even hire ITT students due to its accreditation. I cant even transfer to another school with my credits. I tried going to ASU, and NAU but credits cant transfer. Ive tried going to some Community colleges and I couldnt transfer credits. I even tried joining the Navy to become an Officer and they dont recognize ITT Bachelors Degree."  (ID 9060)

"Understanding my total cost of my program was not given until I graduated with more then $60,000 in debt of student loans. I couldnt believe I had that much debt starting out when I graduated from my school."  (ID 9060)
"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."" (ID 6946)

"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." (ID 5344)

"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." (ID 5344)

"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." (ID 5344)

"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." (ID 5344)

"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." (ID 5344)