STATEMENTS OF FORMER FOR-PROFIT COLLEGE STUDENTS

CORINTHIAN COLLEGES (Everest, Heald, WyoTech)

“Everest Institute robbed me of my education – I received nothing but a pile of debt from them. The Department of Education should be holding sham schools accountable, not fighting to make those of us who were cheated pay even more. Cancelling these loans won’t reverse all the harm they’ve already caused, but it would at least be a fresh start.”
- Amanda K., Boston, MA. Cheated by Everest Institute

“I was the first to finish high school in my family and I was so excited to get a degree. I wanted to take a family legacy of homelessness and struggle and turn it into something I could be proud of. Now, I wish I could return my $60,000 piece of paper. I can’t explain how much mental suffering this has caused me, how much shame and embarrassment. I sold my life to Heald. I’ll never be able to pay off my loans. I couldn’t transfer my credits to try and attend another school to recover. I’m still struggling to understand what happened and how to get myself out of this situation. My degrees are a laughing stock. I’ve never had a single interview for a medical job. I wish I could go on and on with stories of messed up things that happened. I wish I had known then what I know now. I wish I was smart and enough, mature enough, strong enough to have avoided college all together. What’s the point of trying when you already know you’ll never have anything. My dreams died in my 20s.”
- Amanda N., Milpitas, CA. Cheated by Heald

“We were overcharged and undereducated and then Everest left us high and dry. Here I am, 6 years later with nothing to show for my education and a lot of wasted time. As a single mom, you don’t have time to waste or money to spare. To add insult to injury, they even took my tax refunds two years in a row, which was absolutely devastating. I was counting on those tax refunds, and not having them caused my world to come crashing down. There has been so much time lost and pain endured by my whole family because of this debt, and that can never be recovered.”
- Andrea S., Decatur, MI. Cheated by Everest Institute

“I have been fighting this for a very long time. They have taken every tax return I’ve been owed since 2014. I want to go to college so badly and get an education and career in nursing but this loan is making it impossible to do so. I’ve been working nonstop since I was 16 and have been laid off because of COVID. So, I wanted to use this time to start college and become a nurse. But I can’t and it breaks my heart. I see that students in Massachusetts got their loans canceled but I live in California and I just get no information on what’s going on and if this will get taken care of. I got scammed and I’m being punished for it.”
- Jenette G., Apple Valley, CA. Cheated by Everest Institute

“When I learned about the fraud at Corinthian Colleges from the attorney general, I was relieved when I found my program would be eligible. I thought my loans were definitely going to be cancelled, and I wouldn’t have to worry about them anymore. My credit would finally be better and I would be able to get a
fresh start. This was not the case. Instead the Department of Education stole my tax refund in 2019. I was planning to use the refund for rent, and losing it put me in a hole that I can’t get out of. I got evicted about one month after the government took my tax refund and have been homeless ever since.”
- Julie D., Princeton, IN. Cheated by Everest Institute

“10 years later I am stuck with $60,000 of debt and a degree which is worth less than the ink printed on the diploma and no hope of employment in my field because my education wasn't accredited.”
- David S., Placerville, CA. Cheated by Heald

“I was looking to buy a vehicle and invest in a family business. I was in housing court. I had to miss time from work and was threatened eviction and that sent me into depression”
- Kenya V., New York, NY. Cheated by Corinthian Colleges

“I had to pay debt I had acquired from court/lawyer fees from my daughter’s custody battle. I only go shopping once a year where I can afford to buy myself a few articles of clothing for myself and my daughter.”
- Melissa G., Victorville, CA. Cheated by Corinthian Colleges

“I am still having extreme difficulty enrolling in school and moving on with my life because these loans keep holding me back. I recently had to drop the program I was enrolled in because I was not able to get financial aid because of these loans. I am still being told that I owe them money.”
- Natalie S., Oak Lawn, IL. Cheated by Corinthian Colleges

“I was devastated when the Department of Education started garnishing my wages and stole over $2,300 from me. As a result of having my wages garnished, I could no longer afford both my car and rent payment. I had to choose to either pay my car loan to keep my car, which I need for work. I chose to pay my car loan and as a result was evicted. The Department of Education should not have forced me into that position. I was working, I earned those wages. The education I received was worthless, however, the financial strain of the student debt follows me to this day.”
- Naquasha J., Maywood, IL. Cheated by Everest Institute

“It’s insulting. The government acknowledged that I was defrauded and that I was scammed and yet I only got 10% relief. I had to go through extraordinary measures to get myself through this experience and it didn’t have to be this way. I was lied to at every turn about the classes and credits, the opportunities, the financial aid. Students deserve better. We deserve more than 10% justice. Especially when that percent is based on a ridiculous formula that makes no logical sense.”
- Sammia P., Apopka, FL. Cheated by Florida Metropolitan University, which was purchased by Corinthian and became Everest Institute

**ITT TECHNICAL INSTITUTE**

“I literally am struggling to buy a home because every bank asked me about my school loans and why the amount is so high. I tried to get a personal loan from my credit union just a few months ago, and they denied me because of my student loan balance. My credit is being weighed down due to the high debt to income ratio. Allow me to put this in perspective. I have approximately $80,000 in TOTAL debt. $78,000 of that is ALL from student loan debt from ITT Tech. I have even been the victim of public scrutiny as I’ve had people tell me that my degree is worthless. The mental stress of not being offered a job that I was qualified for because the HR department says my degree is invalid is heartbreaking. The Department of Education’s delay will not allow me to move forward with my life.”
“ITT was a joke, or at least, I wish it was. The "professors" were all former law enforcement, but they were teaching subjects that they were not familiar or credentialed in. In the end, even as a straight A student, I saw no hope of finishing my degree. Unbeknownst to me, there was a grant that I was receiving from the state of California due to my status as a former foster youth. This grant was intended for me to be used as living expenses, etc while I attended school. ITT was taking and applying this grant towards my tuition. When the grant money dried up, ITT told me that my federal student loans were not enough to cover my tuition. I was forced to leave the school in my third year in debt without a degree because of their lies. These days, I'm ashamed to admit that I got scammed by ITT.”

- **Jeffery T.**, Ventura, CA. Cheated by ITT

“These schools should be held to the highest standards of the law. It’s not fair that they are allowed to file for bankruptcy and close without warning and leave thousands of employees and students stranded without any type of repercussion. I went to school to learn, better my life, get a better job, and achieve what they call the American dream. Instead, what I got was less than half an education and debt that could have lasted me a lifetime to pay. While at the same time, the top of the ITT board was lining their pockets with six and seven figure yearly bonuses.”

- **Jorge V.**, Los Angeles, CA. Cheated by ITT

“I cared about my education, and I worked hard for my degree. I graduated with a 3.4 and honors. ITT never delivered the promised tuition discount. I am not alone. ITT routinely lied to hundreds of thousands of other students. They targeted people who were eligible for federal loans and grants—including low-income people and veterans like me—and took advantage of our dreams and ambitions. I work hard. I served my country. I went to college to build a better life. ITT profited off of my aspirations and left me nothing. ITT’s actions were wrong and illegal. It perpetrated a fraud on hundreds of thousands of students. ITT put us all in a hole without a shovel to dig ourselves out. However, like thousands of other former students, I am still paying federal student loans that funded a school that no longer exists. We are still waiting for justice.

- **Lorenzo B.**, MS. Cheated by ITT

“I have a degree that is useless, as I have never been able to find meaningful employment in my field of study. I can never get another student loan since it was wasted on the aforementioned degree. I would have to start all over since none of my credits would transfer to any other education institution. I would have to pay out of pocket, and this is just not feasible at this point in my life (35 years old as of this writing). My credit is also ruined for the foreseeable future. It's as if I never attended any higher education institution and just have bad credit with a massive debt with no real job prospects.”

- **Manuel A.**, NV. Cheated by ITT

“I do not want to get married or have children due to the debt I am in thanks to these loans on my credit report. I do not want that to be a burden on my wife or children as I struggle with these loans while trying to maintain financial stability for a family.”

- **Matthew W.**, TX. Cheated by ITT

“It was probably four or five months into paying my loans that I realized I couldn’t get a job with that degree. They lied to me about how much I’d make, they lied to me about how good their programs were, everything. I don’t tell people that I ever went to college, because I’m embarrassed that I got suckered into this school. I graduated with honors, I did what I was supposed to do, but here I am, with no job and in way more debt than I’ve ever been in my life.”

- **Morgan M.**, Arlington, TX. Cheated by ITT
“During my time at ITT, we were often lined up like cattle and rushed through financial aid to sign mysterious paperwork, always when there was not enough time to read it because we had to get back to class... I now have $46k in student loan debt and I need help. This is a battle I cannot seem to fight alone and this has created an unnecessary burden on my family and me.”

- Michael R., New Braunfels, TX. Cheated by ITT

“I was 23 years old and looking into pursuing a degree in criminal Justice. I was young and had no one to represent me as I was a ward of the state through foster care until I was 18 years of age. Then I was on my own. The ITT representative assured me that he could find me a grant for being a foster child and that he would get me federal student loans that I wouldn't have to start paying back until 10 years after my graduation. The financial aid rep assured me that they had a higher rate of job placement than the community colleges around me. I never got an internship. I have not worked in my field at all. I left the school when I started hearing rumors of fraud and legality issues, and I never got any help with job placement.”

- Sharon S., New Orleans, LA. Cheated by ITT

“I went to job fairs with a highly impressive resume and recommendations in hand only to never get an email or call back. The careers counselor at ITT that was supposed to be helping me get interviews pushed me to the back burner. I was not a priority. I was a pawn in ITT Technical Institute’s get rich scheme. Nothing good has come from my experience and now Navient wants every penny that the associate’s degree did not earn me. Everything I’ve accomplished was through my own efforts and my hands, not through any help given to me by ITT.”

- Stacey B., Princeton, TX. Cheated by ITT

OTHER FOR-PROFIT COLLEGES

“When I heard that Betsy DeVos had to start processing applications in April, I was relieved that this might finally be over, but also fearful that they may just start denying them all, and by doing so technically following the order to process claims, without actually granting relief to students. I was right. My application has been denied and I’m terrified.”

- Ellen S., Quakertown, PA. Cheated by DeVry University

“My claim has gone unanswered for over three and a half years. That’s ridiculous. The Art Institute has even closed in that time. Those of us who were financially abused by for-profit educational institutions deserve to be considered. We were fed lies by society that a degree would ensure financial stability. It doesn’t. We were fed lies by these organizations that we would land great jobs, especially with their help. We haven’t. We were fed lies that our course credits would transfer should we decide to pursue our education elsewhere. They won’t. The government under the Trump administration has done nothing but prove in every way, shape and form that the average American is the very least of their concerns.”

- Denise H., TX. Cheated by Art Institute

“They made me go through a rigorous enrollment process that turned out to be fake. Turns out everybody was admitted. Literally 100% acceptance rate. I never would have enrolled had I known it wasn’t remotely selective...I was promised a quality education but it was the complete opposite, and all based on lies.”

- Jody B., Saint Louis, MO. Cheated by Academy of Art University
“The financial aid department [at the Academy of Art University] was pushy and kept on encouraging me to apply for more student loans to pay for school, including private ones. One semester, when I couldn’t afford the full programs, they encouraged me to ask my family for help. Sadly, I did and money was taken out of my grandmother’s retirement fund. I was a first generation college student and did not know about the gorilla tactics that they were using against me.”
- Kristy T., Livermore, CA. Cheated by Academy of Art University

“The 3D techniques they taught there did not comply with modern gaming, even at the time, and as I found out later, AI had become a laughingstock of the actual industry. A recruiter even revealed to me that "Art Institute" was a flag term on resumes that got them immediately trashed.”
- Laura C., Phoenix, AZ. Cheated by Art Institute

“We were scammed. I don’t know how this is even allowed. These schools, especially the Art Institutes, knew what they were doing when they took advantage of us and it’s not fair to punish us for it. I don’t understand how this can even happen under the government’s watch. These schools aren’t just scamming students, they’re scamming the government for more money too.”
- Shaun J., NC. Cheated by Art Institute

“I hope that every person I went to school with, every student of a school that shut down because of fraud, we all deserve to be let out from this heavy burden. Our lives have been on hold. I’m 41 years old. I’ve been working hard and paying these loans but barely making a debt in the interest. I’m going to be in debt until I die for a degree that’s not even real and I refuse to accept that.”
- Rachel G., Los Angeles, CA. Cheated by Brooks Institute of Photography

“This has been life destructive. I thought I destroyed my children’s lives. And yet I still always had faith that the government would ultimately do the right thing and not let students be defrauded, especially when faced with the mountain of evidence. But we’ve been treated like we’re trying to get something we’re not owed when we’re just asking for justice.”
- Rebekah S., Los Angeles, CA. Cheated by Brooks Institute of Photography

“I was shocked to receive the denial notice, in light of all of the evidence I believe the Department has received through the many borrowers I know who attended Brooks. This feels like a blanket denial, without explanation or due consideration.”
- Theresa S., Bay Area, CA. Cheated by Brooks Institute of Photography

“I went to Sanford Brown in New York City because they promised that I could become a licensed sonographer and I wanted to help people. Only after I signed up for private and federal student loans did I discover that the school had lied. They were not accredited the right way. I couldn’t even sit for the licensing exam! The Department of Education has known about this fraud for years, because the New York Attorney General investigated and got Career Education Corporation to enter into a settlement. But without any explanation, the Department decided that this deception does not matter. The Court is right, this is “Kafkaesque.” I appreciate that student voices are finally being heard and know that, together, we will get the justice we deserve.”
- Yvette C., NY. Cheated by Sanford Brown