

## 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 then 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 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.”

**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 overprices as I have spoken with over 30 people I know about the cost of their Bachelors degree and it is often less then \$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 intrest 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 subsized 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. [I]n 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.”*