

EXHIBIT 12

1. [REDACTED] (ID 4835), Alabama-Bessemer, MultiMedia/Game Design, 8/2004-5/2008:

“The cost of the programs were never explained to me. I was told they didn't do scholarships when I inquired about it. The process of filling out the FASA forms was "sign here" if you want to go to class. I didn't find out that the majority of my loans were private totaling over 60k, another 30k in Federal Loans until the end when I was called into the Financial Aid office and was told I had maxed out on my loans and if I wanted to continue and graduate I had to take a loan through the school. Also no one could ever explain to me how my loans got maxed, the financial aid people didn't have much knowledge about the process or offered any other options when asked. No one could explain to me why my brother's tuition was less than mine even though we took the same classes. At the end I felt used, misled, and distraught knowing I never learned much attending this school and knowing I probably could never pay this money back.”

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

“When all my loan paperwork with said and done I still needed to cover \$4,000 that I was unaware of. ITT Technical Institute gave me the \$4,000 loan without my knowledge until after graduation.”

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

“When they were reviewing it to me, they said I was eligible for numerous grants from the federal government that would cover most of my schooling and said only a small amount of private loans would be required but later said I was covered under their temporary credit which everything would cover for the duration of the program. . . . later found out they were ALL federal and private loans with their credit being a loan from them in which they would call and harass me.”

4. [REDACTED] (ID 5088), California-Lathrop, Electrical Engineering and Communications, 6/2011-12/2014:

“ITT understated the amount of loans necessary, and applied a "temp credit" which I was informed would be paid off by the following quarter's grant money. In the end they did not use the grant money as they said because, as it turns out, that is illegal!”

5. [REDACTED] (ID 7109), California-Lathrop, 3/2006-6/2008:

“They repeatedly raised costs after stating they were less and my over half my "federal" student loans suddenly turned into private student loans, aes, peaks, chase and sallie mae/navient. They tricked me into getting thousands of dollars in private student loan debt that offer little to no help in repayment. ITT Tech lied to me about my loans, i was told they were all federal student loans, now i am stuck with 4 different student loans, 3 of which are private making it nearly impossible to repay with the schooling provided.”

6. [REDACTED] (ID 9487), California-National City, Project Management and Administration, 9/2009-12/2013:

“ITT Technical Institute mislead my loan appenditures by insuring me that my loans would stay under federal provisions. During my enrollment at ITT Technical Institute, the school went under loan reform by having to switch to a different lender. During that process, ITT Technical Institute put me under the schools private loans (University Accounting Services) and then through PEAKS private loans. ITT Technical Institute failed to mention that the UAS and PEAKS loans were not federal.”

7. [REDACTED] (ID 2608), California-National City, Computer Network Systems turned into Network Systems Administrations, 2/2011-6/2014:

“They didn't tell me when I started a new loan. The entire time I was there I thought my loans were through Sallie Mae. They filled out my loan paperwork for me and when I tried to read what they wanted me to sign, they huffed and rushed me and impatiently said "it's the same stuff you signed before" (during Peak Loan signings they said that it was just a "program" to help with loans).”

8. [REDACTED] (ID 8156), California-Oxnard, Computer Network Systems, 6/2010-6/2012:

“I don't think they ever told me exactly what they were doing and all of a sudden I was asked to sign paperwork for a Peaks Loan. I didn't know I needed a Peaks Loan and had never heard of them... They told me if I didn't sign all the hard work that I had already done would be lost because I would not be able to attend the school anymore and my credits wouldn't transfer. This was when I had already finished half of my program. So, obviously I signed it and continued. I had worked hard and wanted to reward of a degree and that high salary they kept talking about.”

9. [REDACTED] (ID 4497), California-Rancho Cordova, Network Systems Administrator, 6/2011-3/2013:

“My financial aid officer also had opened up a ‘temporary credit’ account and said that, “ITT would loan me the extra money to cover the tuition gap, but don't worry. You will not have to pay this back if you graduate from the program. It would just be wiped under the rug.”

“After the Consumer Financial Protection Bureau opened up the lawsuit against ITT Tech was when I was told that I had to front money every month to remain in the program. The school didn't shut down, but they very quickly gave every student a “Opportunity for Success Scholarship.” Most of the staff began to be replaced after that.”

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

“Temporary Credit was never properly explained which turned out to be a private loan that I was required to pay immediately after graduating, nor the loan processes. I was forced to take a private loan. Loans and Grants were not explained to me in proper detail nor was I given the hard copies of any explanation of the process.”

“I have been reported to a collection agency for a private loan as a result from what the school called: “Temporary Credit” and had to pay costs out of pocket to avoid serious credit withholdings.”

11. [REDACTED] (ID 4391), Colorado-Denver, Electronics & Communications Engineering Technology, 6/2007-3/2011:

“For my student loans I was brought in every 3 months to re-sign new paperwork for student loans. I was given multiple papers to sign with various loan amounts. When first enrolling in school I was told that my parents couldn't help me qualify for student loans so everything had to be done under my name, My student loans were a variety of federal and private loans. During the middle of my time enrolled, I was told that I did not qualify for loans that quarter and was forced to pay out of my own pocket for those classes. A short time later I was approached with a new loan that was financed through ITT, called a PEAKS loan. This loan was marketed like a federal loan with low interest rates, back through the school that I could continue to receive the additional funding that the government would not be able to assist with. These loans were given to me for the remainder of my enrollment in the program. I was also forced to take these loans as part of a package that I was awarded with ITT scholarship discount. Since my grade point average was high enough to qualify for the discount, this was the loan program that I was being funded with. I am still paying on these loans with an interest rate of 14.75 percent, not at the 6.8 percent that was told to me. If I had not taken out these loans, I would have been forced to drop out of the program, as I could not afford that tuition prices that needed to be paid per quarter.”

12. [REDACTED] (ID 9142), Colorado-Denver, Electronics and Communications Engineering Technology, 3/2007-3/2011:

"I really did not understand the total cost of the program i took, i also believe that the peaks loan was forged, i only remember that i was signing for 7k as a 'not to interrupt schooling loan ' instead if the 37k i found i owed, they said that i needed to do this to continue taking the courses since my federal loans ran out for that time. I was not aware that the federal loaned amount didn't cover the whole semester or time in school. I think that they didn't separate the fed loans to the Peaks loan."

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

"They never really explained to me the difference between the loans I had to choose from. Therefore, they chose to split me between two loan departments. One was federal (Sallie Mae) and the other was a private loan, a bank (PEAKS). Again, never explained it to me. They just gave me the pen and told me to sign so I can continue my classes. The only thing they told me was that after graduation, the loan company would contact me to start paying monthly."

14. [REDACTED] (ID 7305), Florida-Hialeah, Information Systems Security, 9/2009-3/2012:

"ITT Tech offered temporary credit to cover the difference between the amounts offered by federal loans and the cost of the program. No terms were provided on the repayment of the temporary credit and it was implied it would be rolled over. This temporary credit was eventually pushed into the PEAKS program which were high interest rate private educational loans. During the course of study, refunds of federal student loan amounts were 'returned' by the school, implying all the money was not used and I was unknowingly and unwillingly forced to use PEAKS private loans to pay for part of my study. The temporary credit very quickly became 'not temporary' and payment through those loans was required to continue my study."

"I was forced to take out PEAKS private loans to cover what was initially offered as temporary credit, offered by the school to cover the difference between government assistance and the cost of the program. They are a private loan provider. After using up their forbearance and one year of reduced payment they offered, the monthly payments doubled and became unbearable. I qualify for Income Based Repayment via Sallie Mae for the government loans and can manage those but cannot manage the private loans I feel I was tricked into."

15. [REDACTED] (ID 8053), Florida-Jacksonville, Information Systems Technology, 1/2010-5/2012:

"ITT Tech told me that the peaks loans where just like the federal loans. However, this is no the case. I have 3 loans with the same company (First associates). They will not let me consolidate

these loans. If I have know this information, I would never had taken these loans out in the first place.”

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

“I paid for my degree in three ways. I used Federal Loans, Private Loans (Peaks and Chase), and my entire GI Bill. I was provided proper guidance on the federal loans, but not on the private loans. I was not informed that the private loans would have an extensively Higher interest rate - to the tune of 10%. I assumed they were similar to the federal loans when I took it out through the aid department, but that was definitely not the case. I had to refinance the loan and got an interest rate of 5% instead of 10%.”

17. [REDACTED] (ID 6158), Florida-Tallahassee, Computer Electronics and Engineering, 12/2009-12/2011:

“On the private loan, I apparently had signed some paperwork to allow them to put the additional money owed into a loan at a bank. The paperwork was not explained in that way, I thought it all had to do with the federal loans. So when I received paperwork from the bank about the loan, I called them and refused it. Financial Aid called me in and I was told that the school could not hold a debt, it had to put the additional money owed into a private loan. I told them it was not explained to me that way, and I had to sign paperwork again.”

18. [REDACTED] (ID 8316, 8691), Georgia-Atlanta, Information Systems Security, 9/2008-12/2012:

“They only financial aid that I applied for was the FASFA. They forged my signature on private loans that I'm just learning about with Peaks Private loans. I never received any documentation about the loans that was taken out, nor anything explained to me about the loans. I have so many private loans with peaks and navient that I am just learning about also.”

“I was making payments to the school itself, they called and said that I owe them \$14,000, which was separate from my federal and private loans. I was making payments of \$150.00 monthly since 2013. I've making payments not knowing that the school was under investigation and closed.”

“I owe ITT about a \$100,000 due to predatory lending, plus I was told I owe the school itself \$14,000[.] They took out loans I knew nothing about, peaks private loans and constantly did this every quarter claiming I didn't have enough money for school.”

19. [REDACTED] (ID 9045), Illinois-Arlington Heights, Internet Security Systems, 9/2008-6/2012:

“There was one time that I was brought into the financial aid office because my FAFSA application expired without my knowledge. So they have applied me to a private student loan.

StudentCUConnect.com that private student lender had a much higher percentage rate than any other private lender I have seen before. Sadly and regretfully that lender was also a debt collector agency and you know that any information obtained will be used for that purpose to collect the debt. And now I am stuck with paying over \$6,000 in student loan interest paying them \$100 a month out of my check. And they said that I have to pay each and every month otherwise they will harass me with calls and emails saying that I have to pay them I have to pay them otherwise they will garnish my wages. It is complete fraud and totally unfair for those who are struggling to make ends meet.”

20. [REDACTED] (ID 7842), Illinois-Oak Brook, Information Systems Security, 6/2010-12/2013:

“Student Finance had us do a "re-pack" every few quarters. This is when we would have to go see finance to open up a new loan, to continue paying for the schooling. A lot of these people were very aggressive, and rushed us through paperwork and esign. I was never offered a chance to seek my own lender, and I was told that if I did not secure financing, the TEMP Credit that I was using, would have to be paid in full, before I could resume classes. There was one occasion where the student finance person tried to tell me that I had fallen behind in my pell grants, and that I needed to take out a very big loan for my last 3 quarters. I knew this was wrong, so i pulled up my info on studentaid.gov, and proved her wrong. It ended up being for 12000 that she tried to say that I would fall short by.”

“Her name was Constance and her last name started with an I.”

“I also had to sign some paper work right before graduation, I was told that if I did not, I would not get the Presidential Scholarship applied to my tuition. I dont know what the paper work was, but it made my temp credit bill go from 2000 to 12000 dollars.”

21. [REDACTED] (ID 4101), Indiana-Fort Wayne, 12/2010-6/2012:

“I make hardly enough to pay my bills and have outrageous student loans thru Great Lakes and Peaks [] They chose loans for me and told me I had no other choices and said I had to sign. I am a single mother of 4 and at the time was unemployed and going thru divorce.”

22. [REDACTED] (ID 7269), Indiana-Indianapolis, 12/2009-9/2012:

“Going through all the financial aid was a very rushed process. I would try to get financial aid person to stop and explain it to me. They would just give me a short answer to my question and continue on discussing the paperwork like it was nothing important. It wasn't until almost 6 months after I graduated that I started getting calls from a company called Peaks Private Loans asking for money that I due to be repaid. So, I started asking questions and I have a total roughly a little over \$30,000 in 2 private student loan accounts they have interest rates of almost 13 to

16.8%. That's not to mention that I still federal student loans with Navient that are currently current."

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

"When I enrolled into ITT's program, I was never told how much the program would cost me or what types of loans I would be taking out. I basically sat in the financial aid office while they had me fill out some information and sign some papers. After I graduated, I started receiving bills from PEAKS private student loans which is what ITT used for their student loans. I have been paying it ever since 2012. Documentation will be provided. During my 2 years at ITT, the nursing director was also fired for charging students for items that were not even being used to pay the salary of the instructors. Some students were charged for a cadaver pig for anatomy class whenever a cadaver pig was never even supplied to them or even used in the program."

24. [REDACTED] (ID 6703), Indiana-Newburgh, Computer Electronic Engineering Technology and Project Management, 1/2007-1/2013:

"I was getting private student loans it was ITT Tech's version of student loans when was not warned ahead of time I found out after I graduated that I had private loans that I knew nothing about. They gave me the private loan when I first started school and compounded interest until after I graduated 5 years later[.]"

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

"I never knew my debt would be a mixture of private loans and federal loans. The PEAKS Program was sprung on me halfway through the program, and they basically said they would withhold the degree if I didn't sign. My mother came with me for the recruitment process, and she was under the impression it would only cost me \$15,000 after "grants". The \$10,000 Pell Grant I received didn't even make a dent in the tuition, which is around \$44,000. I don't recall ever reviewing a single loan document. I remember the process being very automated, to where they only really needed my presence to basically do it themselves. I have emails of them "summoning" me to complete "imperative paperwork." I thought \$15,000 was reasonable, so I didn't bat an eye until it was too late, when I found out the true cost."

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

"I was told that my monthly repayments would be no more than \$200 a month. The reality is around \$850 for my federal and \$180 for my Private Peaks. The numbers that they gave were blatant lies as far as graduation rate and average income of their graduates. Even after signing up for income based payments, it greatly impacts my ability to provide for myself and child."

“Despite making payments, my overall total owed is more than when I first graduated. It is impossible to pay off this loan without paying about \$2,000 a month.”

“On a separate note, I found out that my Peaks Private loan interest keeps going up randomly. I certainly didn't understand what I was signing in regards to either the Federal or Private loans. I didn't understand how Compounding or interest that changes on a whim makes it nearly impossible to pay the loan off. I never would have signed if I understood what was happening. The process went so fast. As a high school graduate with no degree or much life experience, I didn't understand the nuances of all the fine print in the massive stack of paperwork. The school intentionally rushes students through the VERY HIGH interest predatory lending process. I didn't even click on the e-signatures. The Financial Aid employees did it for me while talking fast.”

“ITT tech didn't let me know I would be paying with Private Peaks loans for my last few Quarters, which significantly made the total due higher.”

27. [REDACTED] (ID 9541), Maryland-Owings Mills, Computer Networking Systems, 6/2011-9/2013:

“Yes , ITT Tech did not explain to students about what recapping was. Recapping was a period before a student started each semester to obtain their text books or e-books from the registrar book store. Before you can obtain your books from ITT Techs books store you must first speak to the Financial aid Advisor. They never told us that each semester that a student started applies what they called a temporary credit to a students account. The more "TC" or temporary credits that students have the more money the student must dish out for completing the course or program. This was not illustrated in any Enrollment agreements from within the ITT Technical Institute .”

“Before I graduated ITT Tech told me that my Total cost for my Associates degree would be 48,000 without additional fees. But when I contacted my lender (Fed loan Servicing) ,they stated my loan was only about 30,500 dollars for attending ITT Tech. ITT Tech also stated after each student graduated. Students were all responsible for paying a 4,271.58 to 5,000 payment back to the college for additional fees, on behalf of some type of temporary credit that was temporarily issued at the time by the dean and administrative staff that was rewarded to students if they were not able to pay for their college education. I asked the school if that was possible , where did FASFA and Financial Aid from the government take place in all of this? I was Told by the ITT Technical Institute Financial Aid department Advisor that in reality the government did not cover the cost of the school for me to attend. The ITT Technical Institute covered it.”

28. [REDACTED] (ID 8420), Maryland-Owings Mills, Information Technology - Computer Network Systems, 9/2009-9/2011:

“They provided paperwork to sign, but did not thoroughly explain that I would have multiple loans through federal (all housed through Navient/Sallie Mae), and a few private loans (Peaks Loan).”

29. [REDACTED] (ID 9321), Massachusetts-Norwood, Information Technology - Computer Network Systems, 8/2009-7/2014:

“The entire enrollment process was very confusing to begin with; they assured me that “I would have to worry about nothing and everything would be taken care of for me” they even assured me that I would not have to pay anything until 6 months after I graduated from the degree, from there on it was all about signing a lot of papers without reading them. When I asked if I could take a copy to evaluate them they told me that there was not enough time and that all I had to do was sign the papers.”

“All the costs of the loans were broken down into a lot of numbers and they were taken out as multiple loans across different companies. Throughout the degree the companies who serviced my loans would change, but I would never get to know why or even see the paperwork. It wasn't until I graduated that I found out that all the loans were taken mostly as parent plus loans under my father's name, which they would take me out of class and make me sign his name with my own hands and assured me that it was “just to meet a small gap for the finance of the quarter” this “small gap” ended up being over 56% of the total loan being under my father name, with interest rates ranging from 6% to 8%, the other portion of the loan was under my name, most of it on federal loans all broken down with different interest rates as well, and the worst one was a private loan with peaks with a variable interest rate of 10.5%, If needed I can provide paperwork for all these loans.”

“The worst part of the process was that this all took place during classes; they would call us over to finance and ask us to sign all the financial paperwork for this quarter. If we took too long we would miss class time, and if we didn't sign we would not be allowed to go back to class. We were pressured to get a signature no matter what.”

“In the end I had to allow the financial officer to auto e-sign all the paperwork so that I would not have to miss any class time.”

30. [REDACTED] (ID 7748), Massachusetts-Wilmington, Computer Electronics Technology, 11/2009-12/2011:

“I had to take a small loan from ITT tech as the Federal loans didn't cover the total cost, they told me I would be making payments directly back to them. They sold that loan to another loan service within a year of me graduating.”

31. [REDACTED] (ID 5061), Massachusetts-Wilmington, Information Systems Security, 9/2006-3/2011:

“For example: the last semester I was led to take a private loan from PeaksLoan because it had already to the point in which I had exhausted all available federal and state funding.”

32. [REDACTED] (ID 8797), Massachusetts-Wilmington, Computer Science, 9/2009-6/2011:

“The phone calls from collections just don't stop. They will offer you deferment for Navient/Sallie Mae, but for the private Peaks loans you were only allowed two or three deferments. Also they never disclosed that Peaks Loans was loan service provider that belonged to ITT-Tech. I found that out from someone in HR who told me not to say anything.”

“I was never told about the total amount of the loans or the percentage rate I was being charged at the time until I was two quarters away from graduation. And they did treat federal and private loans and grants as the same. I was never allowed to review the loan conditions.”

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

“I was told I didn't have a choice but to take private loans after already being enrolled and that if I didn't take them I would have to drop out or pay out of pocket. I didn't understand any of it. I was pressured into getting a co signer which I didn't want to do. I didn't understand and I asked a lot of questions and feel I was lied to about all the loans I got. Never told me there was a difference in the peaks loan they made me take out compared to department of Ed loans I had to take. My loans and grants were treated as the same and I was under the impression by what I was told that I didn't have to repay them. Now I am 85k in debit between all my loans and I can't pay them.”

34. [REDACTED] (ID 4096, 8122), Michigan-Dearborn, 12/2010-1/2014:

“They tried to make me sign for a private loan for 2000.00 which would cost me a total of 16000.00 in the end. It was called a peaks loan. I asked why because my student loans should have covered everything, they tried to tell me that they didn't. Funny thing was that my debt changed a total of three times after multiple conversations. I told them that I would pay the debt myself. I couldn't waste the time spent there by not paying it. Seemed a little sketchy.”

“I was never told in detail about my costs. I was always treated like cattle when it came to meeting with the financial adviser. They never wanted to discuss anything with me, they just want me to sign things. I remember when my grant money failed to show up on time they tried to make me take out this "PEAKS" loan for \$1,200.00. They tried to tell me that it was a government loan. I read the paper work while being told I was keeping others waiting and found

out that it was a personal loan with an initial fee and interest rate of 26%. I did my math and found out that it was going to cost \$16,000.00 in total for this \$1,200.00 loan. I told them that I couldn't and they told me that I couldn't return to school without it paid. I had to figure out how to pay them the money and they finally let me back."

35. [REDACTED] (ID 2765), Michigan-Swartz Creek, Computers, Drafting and Design, 3/2009-3/2011:

"I have nearly \$70,000 in student loan debt between federal & private loans. I started off with around \$50,000 when I graduated in 2011. I started off with Sallie Mae. Then it was sold to First Associates/Peaks Loans. Peaks absolutely refuses to work with me to lower my payment. I cannot afford over \$400 a month to them to make my loan payment. My payment went from \$263 to over \$400 per month in about 3 month period. My federal loan I haven't been able to afford to start paying yet either."

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

"I cant get married to my fiance without damaging his credit. I cant get approved for a morgage, now i cant buy a home for my family. I cant get any loans. I cant afford to pay my loans. They tricked me into private loans through peaks loans. They wont consoldate those. ITT told me all my loans would be consolidated after graduating."

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

"I have 30k with PEAKS private loans at 15% interest and the remainder (almost 58k more) with federal through navient. My payment on both is \$600 each, totalling \$1200. I make \$480/week after tax in my IT position that i am in because i could not find a job in the criminal justice field due to my worthless degree. After paying these loans, i am left with almost nothing, and no options."

"ITT had us sign huge long documents, never providing any copies, and stating over and over that we would not have to pay ANYTHING the entire time we were enrolled. This was enticing, as I did not have any money to pay for school. I literally could not attend if I had to pay while I was in school, so i signed on the dotted line as they told me to. After time, they would "esign" applications for me without my knowledge, not understanding what in the world they were doing. They would say that grants and loans were one in the same, later to find out that was not true. They never explained that a private loan could have interest rates through the roof, they "bundled" all the pricing together, not explaining that most of it would be in a private loan like it is today at 15% APR. They also made it look like we would not be paying much after we graduate, come to find out I owe almost 90k between my federal and private loans. They never explained how many loans there are or where they would be placed, again, it was just "sign here" so you can get started. There was no review of loan terms at all and no review. It was all

buried. This was part of their deceptive recruiting practice. They reached out to me, solicited me, and "sold me" when i was young and vulnerable and did not understand fully what i was getting into."

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

"Once my allowed federal funding cap was hit, according to ITT Technical Institute, I did not have enough in federal loans to cover the remainder of my program. According to ITT, this was "no problem" because ITT Technical Institute offers "Temporary Credit" which I was told was just through the school itself, and not a private lender. Turns out, this was completely false and the "Temporary Credit" that I received was a private loan taken out in my name, without my consent, through a company known as University Account Servicing. I was also told that in order to receive this "Temporary Credit" I would have to make several \$175 cash payments throughout the remainder of my program. I refused to pay this as my federal aid should be more than enough to cover the cost of my education."

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

"ITT Tech never explained to me that I would have a tuition gap that would then require me to take out private loans in order to complete my degree program. Instead they pulled me out of class to tell me that I had maxed out funding and that if I wanted to finish I would have to find alternative funding. The lady from financial aide then asked if I was employed? I said yes and she then offered me what they call a temp credit through the school with 0% interest until paid off, she said the first payment would be due 6 months after graduation. She also said if I did not find funding I could not return to class, I would be dropped and could not finish the program. I was already to far into the program to just quit. I was later told by the lady in the financial aide office that my loans were sold to private lenders."

40. [REDACTED] (ID 8216), Michigan-Wyoming, Electrical Engineering and Communications Technology, 6/2007-6/2014:

"During my exit interview with financial aid (which they did in one big group) they gave some students paperwork to sign forcing them into signing up for their temporary credit loan. If they did not sign, they could not graduate. This is the loan the CFPB sued them over. Some people where forced into high interest private loans to pay for this, however I made a huge fit about it and they left it as a zero interest loan from the school with a payment plan to pay it back through University Accounting Service."

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

"I was completely misled about the cost of my program, after I graduated I was told that I wouldn't be receiving my transcripts until I payed off temporary credit loan that they had taken out without my knowledge which was around \$2,000. I am still currently paying on this loan which means I will never get my transcripts now. When asked to see my loan documents about this temporary credit, no one could give me answers about it other than if I don't pay it they would garnish my pay checks and it would go into collections causing my credit to be affected. I was also promised that I would get money off my tuition for a scholarship that I qualified for because of my GPA. After asking for my scholarship paperwork when I graduated to be sure I would get that money taken off my loan they said I never qualified for it and would need to still repay back all that money. I was promised close to \$4,000 off my tuition. I was also told my tuition would be less than what I am paying for now, because of the temporary credit loan that they took out without telling me about."

42. [REDACTED] (ID 5371), Michigan-Wyoming, Computer Networking, 12/2009-6/2010:

"ITT gives students a small loan to assist with paying for books and other supplies, one that is expected to be repaid in full before the student is allowed to graduate. If you were to discontinue the education at any point, they sent it off to a collections agency simply stating that was how they did things."

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

"I have a student loan in collections that I never signed for from a company called "Student CU Connect". I am currently disputing the loan and going through the validation process. This is a loan that came from ITT tech that I had no knowledge of."

44. [REDACTED] (ID 6585), Missouri-Earth City, Network Security, 9/2006-12/2010:

"ITT finance pressured me into moving quickly through the loan process. They pressured me into getting a co-signer even though I don't believe I needed one. They advised me to take out loans instead of letting my GI Bill pay for tuition directly and to live on the money from the GI Bill. They told me that my loans from Sallie Mae and my grants were not enough to pay tuition and pushed me to take a \$3000 loan out from a private company called Peaks to cover the remainder "owed"."

45. [REDACTED] (ID 2544), Missouri-Earth City, Visual Communications, 6/2008-11/2011:

“The total cost I was given was around \$30,000 to stay and complete the Bachelor's Program. I only stayed until the Associates Degree and owe upwards to \$50,000 in federal and private loans. I did not receive any copies of 'paperwork' I was advised to sign. No private loans were signed by me and if it was it was under deception. Shortly before receiving my Associate's Degree I was pulled into the financial department stating that my federal funding was running out and I needed to act fast by signing up for a 'interest free temp-credit'. Little did I know this must have been their high interest PEAKS private loan who has been sending me harassing phone calls and messages for 2 years now. They want \$900/month which I obviously can't afford to pay and they won't work with me. I have tried calling the school ever since to get copies of these information but they refuse to give it to me, stating I owe another \$2,000 to the school even though they can't tell me where this amount comes from or provide me with a receipt. All Pell Grants that were received by the school were never notified by me nor did I ever receive a disbursement. The school was receiving federal pell grants in the year or 2012 when I was no longer attending there and had asked be withdrawn.”

“The U.S. Securities and Exchange Commission has sued ITT for lying to investors to hide the abysmal performance of its student loan programs. The Consumer Financial Protection Bureau (CFPB) filed a lawsuit against ITT Educational Services, Inc., accusing the for-profit college chain of predatory student lending. The CFPB alleges that ITT exploited its students and pushed them into high-cost private student loans that were very likely to end in default. The CFPB is seeking restitution for victims, a civil fine, and an injunction against the company. In 2004, the F.B.I. executed a search warrant at the headquarters and other ITT tech schools. The warrant and related grand jury subpoenas related to information and documentation regarding placement figures and rates, retention figures and rates, graduation figures and rates, attendance figures and rates, recruitment and admissions materials, student grades, graduate salaries and transferability of credits to other institutions. This information was not disclosed to me. My last employer encouraged me to REMOVE my ITT Tech education from my resume due to the controversy and illegal practices by the school. I personally witnessed the grade and attendance inflation practices going on at the Earth City campus on a daily basis. Also lying about job placement and percentages and lying about the quality of education that would be received at ITT, lying about the amount of loans that would need, and lying about Pell Grants being distributed when they weren't. These illegal activities are in direct violation of Missouri's Deceptive Trade Practice Laws specifically False Advertisement §407.010 to 407.130.”

46. [REDACTED] (ID 4214), Nevada-Las Vegas, Criminology and Forensic Science, 9/2012-7/2014:

"I was a post 9/11 veteran. I received a 50% benefit. I was under the impression that the program costed approx \$40,000. The VA paid 1/2. I should owe 20,000 ish... I foolishly did this twice. Meaning I should owe \$40,000. I suddenly found myself in over \$50K in student loans."

"I learned of predatory loans after I graduated. I assimilated my experience to those of others and too feel misled being required to now owe a "temporary credit loan"."

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

"Because I was told that I had to enroll in both the fed loan and peaks programs I owed a total of around 70,000 dollars. I had to start repaying this 6 months after I graduated even though I had not found a job in my field or gotten the help I was promised. I am only making about 20,000 dollars a year instead of the specific 6 figures I was promised. The payments and interest rates are so much that my wife and I struggle to make the payments and can barely make the mortgage payment and have something to eat, not to mention the other daily bills that come with life. We have tried to contact the programs about getting some kind of help but they can not offer anything. Peaks loan in particular threatened to garnish wages and forcefully take money if we could not pay. We have payed something to peaks every month, even if it is not the full amount owed. Even though we do this, we are still harassed by phone calls at all hours of the day. Since we are overdue a certain amount on the account we now have to give our bank account number to make a payment when we had just been doing it by credit card. These loans have significantly increased our stress the last 4 years and have made it very hard to survive."

"ITT definitely treated federal and private loans as if they were the same thing. When I first got accepted to ITT they told me I needed to sign up for the Fed Loan program and the Peaks Loan program if I wanted to go to that school. They did not explain anything about either program or give me any other options. I also feel like they refused to disclose the loan terms because they just scrolled to the bottom of a screen and told me where to sign. I was not worried at the time because I was guaranteed that I would have a great job and would be able to pay the loans back no problem. After I graduated I was told I owed a small loan directly to the school and I was not told anything about that ahead of time."

48. [REDACTED] (ID 9162), Ohio-Hilliard, Nursing, 6/2012-3/2015:

"ITT mislead the total cost thus forcing myself and others to take out what they called "temporary lines of credit" or private loans.

49. [REDACTED] (ID 5935), Ohio-Norwood, 12/2009-1/2012:

“My grants were thrown into the pot with the rest of the subsidized and unsubsidized federal loans. They used the full amount they could get for all. Then there was the "school credit" which covered the remainder since I had no way of getting a private loan with my current credit. This credit was to be paid as you went. I was never told how, where or when this credit was to be paid. After a year we all received a letter from the school stating that the same school credit was going to be serviced by another company at a 8.5% rate. We were told that if we didn't agree to this we would no longer be able to attend the next quarter or any other quarter after that. STUCK. Later on towards the end of the second year the school credit turned private loan changed hands again to what is now Peaks. I paid \$220 a month for Three years, my balance never dropped. I was never given any paperwork about this loan. After asking for a payment history twice I spoke to a representative who reluctantly gave me the bad news. I had only been paying the interest for this three years with an interest rate of 16.5%!!! I was never given a statement ever in the form of a letter or piece of paper. I have repeatedly requested that this company not harass me during work hours, that has fallen on deaf ears.”

50. [REDACTED] (ID 7142), Ohio-Norwood, Computer Aided Drafting and Design, 6/2008-6/2010:

“I was told we would have temporary credit through federal loans. It was explained to me in the manner that I believed all the loans would be federal school loans but now, finding out only after I graduated, I am dealing with private loan companies. I believe this is a form of treating federal and private loans as the same thing or at least misleading the student to believe they are.”

51. [REDACTED] (ID 7021), Ohio-Norwood, Computer Drafting and Design, 6/2009-9/2011:

“We were promised temporary credit, and then it just happened to disappear to a private loan that no one knew about until after payments were already late.”

52. [REDACTED] (ID 4141), Ohio-Strongsville, Computer Networking Systems, 9/2009-7/2011:

“I had unmet need for the school but they still allowed me to sit in class with a temp credit. Later they found loans through peaks private loans and applied for me. I failed some classes due to a healthy issue and missing classes so I had to retake some which they had to borrow more money. One instance I only needed \$200 -which I did not personally have and they stated the min I could borrow is \$1000. They would take out \$1000 and refund the remaining. This never happened as I still owe that \$1000 plus interest on top of the 14K they took out initially. I don't remember the unmet need being 14K. I did sign all paper work but hindsight i was not in the right frame of mind to do so.”

53. [REDACTED] (ID 8149), Ohio-Strongsville, Computer Network Systems / Information Security Systems, 1/2010-1/2014:

"I have a massive amount of debt that I will never be able to pay off. I have 4 different loans in name, one is even in my parents name that they owe \$20,000. The other 3 are from ITT themselves, a federal loan through Sallie Mae/Navient and also PEAKS. The amount of money I owe is nowhere near the quality that came with it, nor was I ever told the amount would be this much."

54. [REDACTED] (ID 3168), Oregon-Portland, 6/2008-3/2013:

"I never understood how much of my education actual was from private funding, ie PEAKS. I thought that I unbdertstood that my private loans could be rolled up in my loan consolidation. I thought I owed no more than four or five thousand in "Temporary Credit" when it turned out to be \$20,000."

55. [REDACTED] (ID 9579), Oregon-Portland, Visual Communications, 9/2008-6/2011:

"Between April and May of 2011 I had discovered that ITT had not notified my private loan servicers (Access Group/Peaks Loans) that I was still a student enrolled in classes. During this time I sent numerous emails to Andriel Langston (my financial aid advisor at ITT) to see if he could help me straighten things out, however he would not reply to my emails and was never available on campus. The other advisors would also refuse to provide assistance as they would insist that this is something that only Andriel could handle."

"Ultimately it turns out that because of this, I was not eligible for in-school deferment and the only way to delay payments would be to place myself on forbearance. This meant that even though I was a student that hadn't even completed my program, I would be placed on forbearance and accumulating interest before I could even get my degree."

"In my final email to Andriel, dated May 24, 2011, I wrote: Access Group is saying that they're not going to be putting me on deferment because they did not receive the information in time, so I'm basically screwed. I don't know if you guys want to try to talk to them or what, but the woman on the phone was telling me something completely different than when the other person from AccessGroup told me when they called me asking why I wasn't repaying my loans."

"Andriel never replied to this email, and the issue could never be resolved despite my numerous attempts."

56. [REDACTED] (ID 8997), Oregon-Portland, AAS ELCT, 5/2012-10/2014:

“They informed me that it should only cost \$20k-\$30k for my AAS, they forced me to part time by removing me from a class they "assigned me out of order" and offered me "credits" for the classes, which unbeknownst to me, was a loan through the school so that I had two loans to worry about.”

57. [REDACTED] (ID 5158), Pennsylvania-Bensalem, Computer Network Studies, 9/2009-8/2011:

“Half way through the program, I was denied a loan. They said don't worry about it and I was signed up for a high interest loan through Peaks @ 11.5%. The amount of money I owe wasn't made clear and the program was very expensive.”

58. [REDACTED] (ID 5874), Pennsylvania-Dunmore, Computer Electronics Engineering Technology, 5/2013-3/2015:

“I was charged for a temporary credit that I wasn't told about. Now I owe 7000 for just the temp credit.”

59. [REDACTED] (ID 7742), Pennsylvania-Harrisburg, Information Technology - Computer Network Systems, 12/2009-6/2011:

“ITT financial aid, signed me up for a loan, called Peaks which was not allowed the following year by the government. This loan was a personal loan from ITT.”

60. [REDACTED] (ID 6648), Tennessee-Knoxville, Computer Networking Systems, 5/2011-5/2013:

“I.T.T. tech absolutely mislead me about the total cost of the program. Before starting the program I was quoted a significantly lower cost than was presented to me right before graduation. There was no paperwork accounting for what I had purchased, how much it had cost, or how and when it was allocated. One particular financial tactic that I.T.T. tech used was to coerce me into accepting "Temporary Credit", which was a private loan issued by I.T.T. My understanding now is that this "Temporary Credit" is provided completely in house by I.T.T. and apparently has no external oversight to its operations, either from the government or any consumer protection agency. The amount of Temporary Credit that I.T.T. claimed I owed also fluctuated and could not be consistently tracked. I must emphatically state that I never received a breakdown of what I was purchasing, how much it would cost, or how much I would be expected to pay.”

61. [REDACTED] (ID 8522), Tennessee-Nashville, Computer Networking Systems, 9/2010-9/2012:

“When I signed up for a private loan because I owed \$2,000 to finish my course they told me that the loan is thru the school directly and that it would not accrue any interest, come to find out it was a private loan through the Peaks group.”

62. [REDACTED] (ID 8049), Tennessee-Nashville, 6/2007-1/2011:

“They told me that i could get a loan from the school at no interest for the amount due that my federal loans wont cover. What really happened was they made me get a personal private loan though peaks, with an extremely high interest rate. Itthey said i had to take it or they wouldnt allow me to graduate.”

“When i asked about the loan they made me get, and that thaey could probably get in trouble for that they said that everythong would be fine, what they were doing was legal.”

“They initially told me that federal loans would cover the entire tuition. Wich i found out it did not and that is when they made me get the personal loan to cover remaining costs before they would let me graduate.”

63. [REDACTED] (ID 8295), Texas-Arlington, Information Systems Security, 12/2006-3/2012:

“I did not know the difference between a federal and private loan until I started getting calls for payment. Greg (last name unknown) kept my "PIN" for the student loan signatures on-file somewhere and did all of this on his own. He even signed a loan for me with "PEAKS Loan Servicing" without my knowledge. Somewhere around June 2013 I got a call from "PEAKS" asking for payment, yet I had never even heard of the company before.”

64. [REDACTED] (ID 9273), Texas-Arlington, Information Systems and Cybersecurity, 9/2009-12/2014:

“All I was told at the first meeting we had was that I would need to sign up for student loans to be able to sign up for classes. It wasn't until after my second year that i received any kind of documentation on how much in loans was already taken and how many loans I had. At that time it was about 12 total loans, 2 private and 10 federal for about \$32,000 total. By the time I finished I had over \$69,000 in 22 federal loans and over \$10,000 in 3 private loans and over \$9,000 in Temporary Credit that owe ITT Tech. I still don't know how that is supposed to work with the temp credit since ITT Tech is gone.”

65. [REDACTED] (ID 4405), Texas-Arlington, Computer Aided Drafting And Design, 9/2007-5/2009:

“After my first year the administration said that Sallie mea had changed the eligibility requirements for a federal student loan and the amount that would be covered. We were then told not to worry and that ITT would take care of us. Never mentioning exactly what that meant. Shortly before I was about to graduate, I was called down to the finance office to sign some loan papers, that they said covered the additional cost that the federal loans didn't cover. Never once did they mention that this would be a private loan owed to ITT.”

66. [REDACTED] (ID 9298), Texas-Houston West, Computer Electronic Engineering Technology, 12/2007-12/2009:

“When i couldnt pay for all of the tuition with federal student loans or out of pocket the suggested something calked temporary credit for the rest of the balance of the quarter. They did not inform me that it was an actual private loan thru the school that would affect my credit until after 6 months out of school when trying get my transcript.”

67. [REDACTED] (ID 8402), Texas-Richardson, Computer Networking and Administration, 10/2009-12/2011:

“Usually each quarter I was forced to sign paperwork for loans the total amount was not described but I thought that the Peaks loan was a federal loan which I found was a private loan to ITT-Tech after I Graduated. The Interest equals 3/4 of the payment at an 14.75% on \$20,000 that has put a tremendous stress on me and my family.”

68. [REDACTED] (ID 9722), Texas-Richardson, Computer Networking Systems, 6/2009-1/2011:

“I did not understand most of the documentation, they gave me "temporary credit" with them since I was only 17 when I enrolled, as well as not telling me the actual cost of the schooling, just stating that I (and I quote direct from recruiters mouth) "wouldn't have to worry about the cost once I'm in my high paying job and flying in my helicopter.”

“Shortly before graduation they pulled each of us into their offices and we had to sign some "final loans" for us to be eligible to graduate otherwise we would not received our diploma, and this was money we "owed" ITT. Even with all the Pell Grants and loans they took out, I still "owed" over \$5k to them.”

69. [REDACTED] (ID 3735), Virginia-Chantilly, Information System Security, 12/2007-3/2013:

“I was never allowed to look through the paperwork and was forced to signed or be expelled on the spot. They digitally signed all of the documents for me and didn't tell me they were going to

open a bank account with my information to qualify for a loan in the middle of nowhere. I was informed where my loans were and was told on several occasions that all of my loans would be from the department of education.”

70. [REDACTED] (ID 7290), Virginia-Norfolk, Visual Communications, 12/2009-2/2012:

“When applying for school loans i was informed that my grants were fully used to pay for the quarter; therefore, i needed loans to fill in the missing gap. There was neither explanation of the interest rates, nor was i informed that they actually used just enough of my pell grant that i would be required to needlessly file for a loan. I was also signed up for "temporary credit" loan through the school. I was pulled out of class during the first or second week of the new quarter, told i had to fill out these loans or i couldnt continue on with my degree, rushed through the process and then sent back to class. Also looking through my pell grants the school falsely stated that i had expenses such as "transportation" , "room and board", and "living expenses" when i did not have either one.”

“Years later I researched and learned of the lawsuits the government had on the school. I also learned through friends that the school moved to another location. The "New Temporary Loans" i had to take out i was informed through research are part of the investigation.”

71. [REDACTED] (ID 9072), Wisconsin-Green Bay, Business Administration, 9/2005-6/2012:

“Throughout my entire enrollment at ITT Tech, I would randomly be pulled from class by some in the finance department to come in and "update my student aid," which typically involved them pushing me quickly through a few signatures, assuring me that it was just a quick protocol to make sure I wasn't kicked out of school for not having financial aid. They would push approximately 4-5 students through this in about an hour. I never received anything in regards to overall accumulated debt, but rather a form showing the cost per credit hour, and showing that I had enough loans available to cover my costs.”

“After graduation, I ended up with many Department of Education and Federal Loans, but also tens of thousands of dollars in Private Loans, albeit from the same institution (Sallie Mae). They would typically mention Sallie Mae, but the type of loan, federal or private, was never mentioned, nor were the two ever explained in a way they could be differentiated. The worst part came after graduating, when I started receiving statements from a company called Peaks Loan Servicing, with interest rates over 15%! While it was only about \$7,000, I could have put this on a credit card with a lower rate had I understood what this loan was, and I absolutely would have done so!”

72. [REDACTED] (ID 8616), Wisconsin-Green Bay, Computer Electronics Engineering Technology, 6/2010-12/2012:

“ITT set me up with several different loans of various amounts, from various servicers. They never stuck with one entity to keep things simple. They told me that I would need to get federal and private loans but never really went into detail on what the difference was and why. Some of my loans ended up being higher than expected because of processing and administrative fees on both the lender and ITT sides. I asked for a history of loans at various points throughout my time there to make sure I didn't miss anything, they never made it easy to get that information. They told me how much things would "cost" but as I did my time at ITT some of the interest rates on my loans seemed to increase more than they should with every new loan and I worried about the end costs, but I didn't want to have a half finished degree. My loans both federal and private were bought and sold multiple times. I had peaksloan as a servicer for my private loans at one point and was always difficult to contact and get information from them. The interest rate was over nine percent! That's outrageous! When I graduated, ITT left me with a mess of different loans through Direct Loans all for different amounts. There were payments ranging from less than \$30 all the way up over \$600 per month per different loan. I was denied a car loan I needed because of the messy loans and incorrectly quoted monthly payments in my credit report. I had to consolidate them all to fix my credit report and to avoid a total monthly payment that I could nowhere near afford on my yearly earnings or any decent "starting" salary as promised. I had to incur costs of consolidations to fix those loans and add to my total debt. That goes back to the false placement rates and starting incomes. I wish they would have gone through some scenarios of what my student loan payments might be like and different ways to repay after graduation. I may have reconsidered had I really known the burden they would cause.”

73. [REDACTED] (ID 5470), Wisconsin-Greenfield, Computer Networking Systems, 9/2008-6/2012:

“Six months after graduation when the lenders came seeking repayment, I felt like I was hit by a freight train. I had no clue I would have loans out with that many different lenders and PEAKS was the worst at 14.75%. What I understood from ITT is that I would have a federal loan and a private loan. With all the loans splashed around to different lenders, my monthly payment almost \$700. I remember sitting there like it was yesterday, doing the loan paperwork and I was made to believe their lenders were the only option.”

74. [REDACTED] (ID 9523), Wisconsin-Greenfield, 6/2007-6/2011:

“When i enrolled i was informed that government loans would carry me through to my bachelors degree and not to worry. When it came time to enroll for my bachelors courses i was informed that i would not have enough and would have to take out personal education loans to cover the total. I enrolled in Peaks loans to cover the rest of my tuition. Luckily my grandfather had put

away some money for my schooling and the amount i had to take was less than some of my fellow students.”

75. [REDACTED] (ID 8967), Online, 12/2008-9/2010:

“I have \$54,000 dollars in debt from federal loans and \$35,000 in debt from private loans through Peaks Private Loans. My federal loan is current, however I have had the money to pay on my private loan. My federal loan is \$192.92 a month and the private loan was \$650.00 a month I don't have that money.”

“When applying for loans they put you on what was called temporary credit until you had been approved for a loan. They did not disclose to me what the total amount was.”

76. [REDACTED] (ID 9606), 9/2011-11/2014:

“Having 30 thousand dollars in debt before even being old enough to drink will stress anyone out. I am currently 24 and am wondering if I will ever pay it off in my lifetime. I have already refinanced the Peaks private loans and currently trying to handle them 1 by 1..Very stressful. Discouraging.”

“The pricing of the entire course was not given. Most times I would only be shown input fields on a screen of where to sign and they insured me it was "boring state stuff" to apply for FAFSA and get the federal loans. They were the experts in working with the loans and to trust them.”

77. [REDACTED] (ID 8062), 1/2009-5/2011:

“They never explained the loan process at all. I was never told that I would have private and government loans. Also, they informed me I received grants and my loan would not be as high and they would be applied after graduation this was a lie.”

78. [REDACTED] (ID 8645), 6/2010-6/2014:

“They signed me up for an ungodly amount of loans all with high interest rates under the pretense that they were federal loans just to find out that they were privet loans. They decided to give me a "credit" which was a "loan" through the school itself and not a loan that I had agreed to. Instead of setting up my privet loans through a bank like I wished they set it up through a debt collector instead.”

79. [REDACTED] (ID 8311), 12/2009-6/2015:

“I was never told by ITT tech that I will have to pay a temporary credit they granted me before receiving my diploma in the mail. They never mentioned this to me ans I still haven't received my diploma because I haven't paid that separate debt with them.”

“They forced me to take high risk private loans I was not even familiar with. The finance representative signed me up for several loans I was not aware.”

80. [REDACTED] (ID 8631), 2/2008-5/2010:

“I never saw any accurate loan paperwork in my time at ITT... EVER I was lied to about the amount I would be paying. I was told because I was a ward of the state I would (and did) receive grants that I never did, that my repayment amount would never climb above 300 dollars a month, and that there would be loan forgiveness options for me. I never signed any paperwork except for initial paperwork for admission, and tax forms for a job they got me... which was as a sub contractor making \$12.00 an hour (not in the field). I never saw an accurate total amount for my loans, was told I didn't have to pay anything until I got a job after graduation, and that the interest on my loans would not begin until 6 months after graduation. I also didn't even KNOW I had private loans until after graduation when I started getting notifications through PEAKS.”

81. [REDACTED] (ID 8240), Criminal Justice, 3/2006-6/2010:

“They told me it would only cost \$70,000 for a bachelors, and failed to mention the extra books that you could only purchase through them and not return. I was never explained any of the loans and many times I was pulled out of class to rush through more paperwork, even being told just sign it or you can't go back to class. They have me listed at failing 2 classes and withdrawing 3. All of these classes were on days (like a Saturday) that I could not attend. I would inform them of this before the semester started and they would intentionally not dis-enroll me for 2-3 weeks, I would never attend and tell the teacher that I was unable to attend. They billed me anyway. When I found out it was far to late. They pulled me out of class 3 weeks before graduation and told me if I did not sign some documents I would not be able to graduate. I asked what was it, they replied unpaid debt to ITT, I asked for what and wanted the information. They refused and continued on that if I did not sign that I would not be able to return to class and would not graduate. I signed the paper to find out it was a Peaks loan with an interest of 18%. Never once would anyone explain anything to me about the loans.”

82. [REDACTED] (ID 3827), Electronics and Communications Engineering, 3/2007-3/2011:

“I do not remember what they said the cost was but i do remember how surprised i was when i found out i owed more than i should when i did see the cost, the remaindered was a peaks private loan for 34000. they also said i qualified for the presidents reduction of 17000 but I ended up with the full cost plus.”