

## EXHIBIT 13

**1. [REDACTED] (ID 8005, 7695), Alabama-Bessemer, Information Systems Security, 12/2008-6/2013:**

*“They also treated federal and private loans as if they were essentially the same thing and there was no difference. . . . They made it sound like grants and loans were the same thing and that there were no differences between federal loans and private loans other than who was handling the loan.”*

**2. [REDACTED] (ID 8167), Alabama-Bessemer, Criminal Justice, 9/2008-3/2010:**

*“Load advisers never explained paperwork. Never told you what you were signing, and would not let you take it home to read over. It always had to be signed “asap, in the office”. The did treat every loan as if it was the same. Never explained that this one you have to pay back immediately, or this one you have a deferment period, or this one you never have to pay back. They NEVER explained any of that.”*

**3. [REDACTED] (ID 7830), Alabama-Bessemer, 1/2009-1/2010:**

*“They never explained the difference between loans and grants and just I need to sign here[.]”*

**4. [REDACTED] (ID 5814), Alabama-Bessemer, Digital Entertainment and Game Design, 1/2003-1/2007:**

*“Also during this process the difference between private and federal student loans was not explained as well as tuition going up more than 300% in the seven years that I was a student.”*

**5. [REDACTED] (ID 7799), Alabama-Bessemer, Computer Networking Systems, 9/2004-6/2013:**

*“ITT Tech treated federal and private loans as if they were the same. It was never even disclosed to me initially that I would have to take out private loans.”*

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

*“The school mentioned signing applications for loans and for grants. However, the loans were lumped all together.”*

7. [REDACTED] (ID 6203), Alabama-Bessemer, Computers and Electronics Engineering Technology, 9/2006-8/2008:

*“They treated the loans as the same. They took both of my Pell grants to so called put toward my debt. I cant really remember how they told me about my debt.”*

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

*“I was told the loans I signed for were interested free. I was never given any information on how to pay them or how to check them. When it came time to pay I was completely unaware and it caused my loans to default.”*

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

*“ITT never explained any information about Pell Grants or private loans. When I had a seizure in January and took 1 quarter off, Great Lakes came after me immediately asking for payments. When I approached ITT Tech about this, they told me that they don’t get involved with private lenders.”*

10. [REDACTED] (ID 9720), Alabama-Madison, Electrical and Electronics Engineering Technology, 7/2012-12/2014:

*“I was NOT told about a private loan that I didn’t even sign up for unless it was in the mountain of paperwork that the financial aid guy had me signing very rapidly.”*

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

*“My understanding of my loans where not clear to me. They made it sound like I was only boarrowing a little bit and the gov was taking care of the rest.”*

12. [REDACTED] (ID 9235), Alabama-Madison, Network Security, 9/2009-8/2010:

*“At the time i was not informed the difference between federal and private loans. I also had a PACT fund that was paying for my schooling to find out that ITT was overcharging for classes with instructors not qualified to teach them. So i lost part of my PACT fund and got two loans to pay off.”*

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

*“I was told that Federal and private loans generally had the same interest rate and that they could be lumped into one solid payment after graduation. When all my loan paperwork with said*

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

**14. [REDACTED] (ID 9452), Arizona-Tempe, Computer Drafting And Design, 9/2006-6/2008:**

*“They did not specify what the difference between federal and private loans were.”*

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

*“I was told that all my loans were the same and that they were all government loans. I did not find out I had private loans until after I had graduated and defaulted on them. The cost was much higher then I was told and the interest rate was much higher then I was told. When I brought this to their attention they stated that there was nothing that they could do about it and that it was the cost of education.”*

**16. [REDACTED] (ID 9397), Arizona-Tempe, autoCAD, 3/2008-3/2009:**

*“My loans were stated to me that they would be considered the same as grants[.]”*

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

*“Treating private and federal loans same never disclosed the percentage rate. Never got disclosure of loan terms.”*

**18. [REDACTED] (ID 8937), Arizona-Tempe, Drafting and Design, 8/2008-6/2009:**

*“They never explained that I was taking a federal and student loan out at the same time.”*

**19. [REDACTED] (ID 9533), Arizona-Tucson, Project Management, 6/2008-3/2013:**

*“Each semester was rushed through in getting the paperwork signed, and federal and private loans were the same kind of loan.”*

**20. [REDACTED] (ID 8073), Arkansas-Little Rock, Electronics Technology, 9/2008-8/2012:**

*“I was not made aware of the differences in loans taken out and how this would affect the interest on the loans. They basically told me that any particular loan that was taken out was the only one available.”*

**21. [REDACTED] (ID 5391), Arkansas-Little Rock, Criminal Justice, 3/2007-7/2010:**

*“Told me federal and private loans were the exact same things and three fore had the same terms and conditions.”*

**22. [REDACTED] (ID 2716), Arkansas-Little Rock, Information Systems Security, 6/2004-9/2010:**

*“I have loans I was told were federal and they turned out to be private.”*

**23. [REDACTED] (ID 2629), Arkansas-Little Rock, Multimedia/Game Design, 6/2005-9/2009:**

*“All of my loans where treated equally, never was there talk of them being treated separate. I was never told that there was a difference between my federal and private loans.”*

**24. [REDACTED] (ID 3708, 3721), Arkansas-Little Rock, Criminal Justice, 9/2006-6/2010:**

*“Treating federal and private loans as if they were the same thing: A big yes! I was NEVER taught the difference between my loans. They focused on the word subsidized and unsubsidized but never explained that some loans would be through private lenders and some would be federal. They told me that those terms only described the difference in interest rates and whether or not the federal government would need to run my credit. I was also never given an option in lenders. I was assigned Sallie Mae without mention of any other companies. I was told Sallie Mae WAS the Dept of Ed’s loan provider.”*

**25. [REDACTED] (ID 2757), Arkansas-Little Rock, Multimedia, Game Design, 6/2005-9/2009:**

*“The workers there not only confused the Federal and private loans but had me sign so many pieces of paper that I lost count of what I was signing and to what degree I was signing my life away. They refused to disclose all the loan terms and I had to go online on my free time to even start to look at the loans that I had applied for. They even had me sign paperwork stating that I could no longer receive loans Private or Federal and I had to borrow money from ITT itself which doesn’t make any sense.”*

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

*“There was no real push to provide or brief me on the terms, differentiation between all the different loans, the total cost, or any thing of the sort.”*

**27. [REDACTED] (ID 3658), California-Anaheim, 6/2004-9/2009:**

*“Federal and private loans were treated the same and interest rates were hardly mentioned. Both my parents and my self being new to the process were limited on information and financial statistics.”*

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

*“It wasn’t clear if i was signing private of federally backed loans. I did not get my choice of lender and it was repeatedly sold following disbursement. Once the school had received their money, the loan servicing company would sell my loan to another company that i had no control over. I also had a California grant available to me and i have no idea how they treated it. I had a couple private loans as well and the impact of these was not disclosed nor that my tuition rates were going to increase every year in the program.”*

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

*“Never disclosed to me the differences between federal, stafford, private loans and how the repayments would be. Told me there was no reason to read the fine print just sign here here here and here. its just a bunch of legal mumbojumbo[.]”*

**30. [REDACTED] (ID 6884), California-Anaheim, Internet Networking, 6/2003-12/2003:**

*“They did not inform me of the high interest rates.”*

**31. [REDACTED] (ID 9422), California-Clovis, Computer and Electronics Engineering Technology, 9/2010-6/2012:**

*“Was not informed that interest would be accruing on certain loans while I was in school. If I had know that, I would’ve made payments while in school, and saved myself some interest and burden of debt upon graduation.”*

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

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

**33. [REDACTED] (ID 9622), California-Culver City, Information Technology, 6/2012-9/2012:**

*“I didn’t know who I was barrowing from or how even thow much I was barrowing from, I surely never got an explanation between private and federal . . . .”*

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

*“ITT Tech lied to me about my loans, i was told they were all federal student loans, now i am stuck with 4 different student loans, 3 of which are private making it nearly impossible to repay with the schooling provided.”*

**35. [REDACTED] (ID 8393), California-Lathrop, Criminal Justice, 9/2004-10/2005:**

*“They never explained anything about the loan to me me. I didn’t even know I was signing for a loan or loans. They told me the papers I was signing was for enrollment to school and I would receive a packet for loans and that if I didn’t qualify for loans we can work out payments directly to school.”*

**36. [REDACTED] (ID 5719), California-Lathrop, CNS, 6/2001-5/2003:**

*“I was not told anything about the loans, They told us “we will handle that” and no matter the circumstances they would get us the tuition funding. They said “This is our job you job is to go to school They did not tell me anything about the Temporary Credit, or that we would have to apply for another loan later on in the program. They never told me about the Private Loans. [N]ever even prepared us for how much this was going to cost us. I only discovered I had Private loans after graduation when they were asking for almost \$400 per month.”*

**37. [REDACTED] (ID 4505), California-Lathrop, Electronic Engineering Technology, 3/1999-12/2001:**

*“I was given no knowledge as to what loans or grants I was receiving nor how much debt I was incurring or how much the school cost at any point!”*

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

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

**39. [REDACTED] (ID 8881), California-National City, Electronics Engineering Technology, 12/2000-12/2002:**

*"I remember that they came off very lax or indifferent about there being any difference between federal and private loans[.]"*

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

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

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

*"They never explained loans to me. They just said congratulations you were granted loans."*

**42. [REDACTED] (ID 9266), California-Orange, Electronics Technology, 1/2004-1/2008:**

*"ITT recruiters did not fully explain to me in detail what I was signing, I felt very pressured to sign paperwork to continue with my education at ITT. They did not explain to me the difference between federal and private loans."*

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

*"They never really explain how the loan work they just said i qualify for this kind of loan and thats about it[.]"*

**44. [REDACTED] (ID 5718), California-Oxnard, Game Design, 2/2011-5/2014:**

*"Treated grants and loans as the same thing, said all my loans were federal when some were private."*

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

*"I never knew the difference between federal and private loans. I asked for an explanation several times and was always told they were the samething. [ ]The difference between grants and loans was never explained to me either. From the info I did manage to get out of them I was*

*under the impression that they were the same thing just one was issued from the government and the other was issued from a government lender.”*

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

*“I was hooked into taking a 25 thousand dollar private loan at high interest rates because my federal loans were all used up. It was told to me like it was any other loan process at each semester.”*

**47. [REDACTED] (ID 2845, 5811), California-Rancho Cordova, Computer Network Systems, 9/2005-5/2007:**

*“I was never informed of the transition from federal loans to private loans, or the risks that came with it. I was never informed of any interest rates, or how capitalized interest would work. I was never told that interest was accruing on my loans from the day I signed them, or during forbearance/deferment/grace periods. I was never informed of potential grants I could have used in place of loans.”*

*“When the Federal student loans “dried up” they themselves moved my funding to private loans. They never indicated that I was moving to private loans, or that anything was changing. It was just more of the same “here’s the papers to sign this semester so you can go to class”. There was never any one person who made clear the risk I was taking with allowing my education to be funded by these loans. No one helped me, an 18 year old kid trying to better himself and society as a whole by getting an education. They just wanted me to sign on the dotted line so they could collect their money and dump it back into marketing to get more kids like me to sign up.”*

**48. [REDACTED] (ID 9115), California-Rancho Cordova, Electronics and Communication - Engineering Technology, 6/2005-11/2009:**

*“I was not informed that some loans were federal, while others were private.”*

**49. [REDACTED] (ID 5093), California-Rancho Cordova, Information Systems and Cybersecurity, 9/2009-9/2013:**

*“All loans were claimed to be the same exact thing, federal and private. No grants were offered whatsoever. No opportunity to research or review loan terms was allowed, either.”*

**50. [REDACTED] (ID 9573), California-Rancho Cordova, Computer Electronics/Electronic Engineering, 1/1996-12/1998:**

*“They told me that I submit my paperwork and they would tell me what my loan was going to be. They never explained different grants that I may have been entitled to and never told me the*

*difference between a private and federal loan. I wasn't provided a copy of all my loan paperwork."*

**51. [REDACTED] (ID 8579), California-Rancho Cordova, Criminal Justice, 2/2006-2/2009:**

*"Treating grants and loans as if they were the same thing, I thought they were the same thing. I didn't know that all of the loans/grant paperwork was only for a loan."*

**52. [REDACTED] (ID 9474), California-San Bernardino, Computer Electronics, 1/2002-1/2006:**

*"Grants and loans where all the same to them."*

**53. [REDACTED] (ID 9670), California-San Bernardino, Computer Networking, 9/2005-2/2008:**

*"They would treat all loans the same and force you to sign."*

**54. [REDACTED] (ID 9368), California-San Bernardino, Computer Aided Drafting and Design, 6/2007-3/2009:**

*"My father (Stephen S. Bun) and I visited the college to begin the loan process. First they told me I was eligible for a pell grant/cal grant and asked us to proceed with loan applications just in case we didn't get enough from those two grants. The financial officer for ITT-Tech then told my father and I that we would be joining a loan which would be broken up into two where as I would take part of the loan and he would too. They didn't explain that my father would begin paying immediately nor did they inform us if we've got the the pell grant or any financial aid from the government. Also when my father's credit and my credit was no longer good and they couldn't continue with any more forms of loan since we were not qualified they added me on a temporary ITT-Tech credit and made me pay the loan right away. It was different from the federal student loan but they didnt mention anything to me."*

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

*"I was never explained the difference between grants and loans. [ ] ITT also had set me up for loans through the school that I did not approve and forced repayment of them. They said I could even name my price, so I would pay them \$25 a month just to get them off of my back. This was in addition to all federal and private loans. I was not aware that I was being signed up for private loans in addition to federal loans. I was guided to believe they were all federal."*

**56. [REDACTED] (ID 6624, 9483), California-San Diego, Criminal Justice, 12/2007-9/2010:**

*“I was rushed over to Kathleen in Financial Aid who already had began the Federal loans process. Forms were being handed to me to sign I asked to be able to review these documents before signing this was discouraged as I would need to get enrolled immediately because there were few student openings available in the program. I was led to belief that my loans would be all Federal never a mention of private loans. My next to my last semester I was summoned from my class and told that I has exhausted my financial aid and that I would have to use private loans to complete my program. I was told that I had to do the private loans or that I would not be allowed to go back to class more pressure to just sign. I was reminded that if you miss 2-classes they will drop you again no time to question the need for the private loan just the rush to sign on the line .”*

**57. [REDACTED] (ID 7524), California-San Diego, Game Design, 4/2005-11/2008:**

*“I really had no idea what I was getting myself into. There was no conversation between myself and my financial aid advisor about how much I could expect to owe at the end or how much my monthly payments might be. I never even received an exit interview from my fin aid advisor. She would always tell me that I had maxed out my federal loans, and I only had so much financial aid, and that I had to take out out private loans to fund the rest. Not once did she mention to me the real difference between the two. Everytime it was time to fill out new paperwork, she’d tell me I needed a cosigner. I always told her I didn’t have one, so she came back with a ‘special’ loan that would help me fund the rest of my tuition. She sais she had no idea what the interest rate was. Turns out it was a sallie mae private loan at 13.25% interest.”*

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

*“I felt very mislead on how my schooling would eventually be paid for. The finance department bombarded me with information and paperwork with a lot of small print. I had a good understanding of the total cost of the program however I was not informed as to how much of it would be federal, subsidized, subsidized, private, etc. My parents even took out a loan to help me pay for the CNS (AA) program as well which helped. I still don’t know how much that was and even if it came off of what I’m on the hook for today. [] The school never informed me of the different types of loans they were signing me up for, I was only told that in the end you will consolidate them and you will only have 1 payment after school. There was no explanation of how much of the total loan disbursements would be federal, subsidized, unsubsidized, or private for that matter. I was simply just told to consolidate the loans in the end into a very low monthly*

payment. For whatever reason Sallie Mae was already chosen for me, I had no choice as to what loan company to conduct business with.”

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

*“I was also told that while i was in school, that my loans would now incur interest. I later found out that this was a lie as I was receiving interest on my loans while working on my degree. While working on my degree, I was also working at FedEx who would pay 3k per year for student fees and tution. ITT would not take the full 3k as I later found out near the end of my degree.”*

**60. [REDACTED] (ID 7774), California-San Dimas, Project Management and Administration, 9/2008-8/2012:**

*“[I] was told that i would be paying for school via loans. [B]ut was not told it would be many different types and by different loan providers with ridiculous interest rates. They didn’t tell me i would get harassed by loan providers for payments and ruin my credit for missing payments on loans i didn’t know i had.”*

**61. [REDACTED] (ID 9096), California-San Dimas, Computer Electronics Engineering Technology, 6/2006-2/208:**

*“I was told I would have one loan with one payment, all grants earned would go directly to the loan. The federal loans would cover everything[.]”*

*“Understanding the amount of loans necessary, I was not aware there would have to be private loans used to cover expenses.”*

**62. [REDACTED] (ID 8310, 8919), California-San Dimas, Criminal Justice, 1/2005-3/2010:**

*“Mislead me all around. Told me I can get out of my sons student loan after 2 years. Told me grants and loans were the same and private and federal loans were the same.”*

*“I was told federal and private loans were the same, not to worry as long as I got funded, aka as long as the school go paid.”*

**63. [REDACTED] (ID 8819), California-San Dimas, 9/2003-1/2007:**

*“They made it seem like the same interest rate I was getting for my private loans was the same as my federal loans[.]”*

**64. [REDACTED] (ID 8601), California-Sylmar, Electronics, 9/2014-9/2015:**

*“I didn’t know there was Federal loans and private loans.”*

**65. [REDACTED] (ID 8319), California-Sylmar, Computer Drafting & Design, 9/2006-9/2008:**

*“They treated state and federal loans as the same thing since I never knew I was paying for two loans once I started paying for them.”*

**66. [REDACTED] (ID 3790), California-Sylmar, Computer Electronic Engineering, 1/2002-1/2004:**

*“They didn’t explain the details of the loan it self. They told me that they would help me get grants to lower my loan which they didn’t in fact they added for dept. They told I wouldn’t pay until I completed my course of study and was paying in between. They lied about everything[.]”*

**67. [REDACTED] (ID 8890), California-Sylmar, IT Computer Network Systems/Information Systems & Cybersecurity, 3/2009-6/2013:**

*“Every quarter or so, I summoned to the business office to sign papers. At no time was I being told that they were for both federal and private loans. I only found out about the private loans when I received a phone call from Student First in San Diego, CA (approximately 1 year after receiving my Associates) in or around April 2010. When I advised Student First that I was not aware of any private loan, I was told that they had been billing me...to an address I had not lived at since 2007 and certainly was not my address of record when I enrolled at ITT. When I asked why were they sending the billing to the incorrect address, Student First claimed that it was the address that ITT had provided them. Not possible, because that was not the address of record I gave to ITT when I enrolled.”*

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

*“I did not even know I had private student loans, I thought it was all Federal loans. I could not tell the difference with the paper work. I cannot even find the promissory note for the loans from my old student loan servicer. It felt like when I asked more questions that the school student aid program would get more frustrated with me. I thought that my student loan grants were paying my federal student loans, but that was a lie, I don’t know how my grants were distributed. I was severely rushed through the loan process. I am not sure if signing the loan paperwork was done, as I have no access to the original contract. The most confusing part was distinguishing my federal loans and private loans.”*

**69. [REDACTED] (ID 9256), California-Torrance, Project Management, 9/2011-9/2016:**

*“Till this day I am still trying to figure out the difference between loans, I was never informed on my options and always rushed in to doing things.”*

**70. [REDACTED] (ID 9311), California-West Covina, Computer Networking Systems, 7/2003-5/2006:**

*“[T]hey lied to me and i was never explained on the type of loans i was getting, all i was told was that it was like a credit card and that my payments would be \$250 a month after they have placed me in a job of my field.”*

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

*“They did not go over my loan paperwork and they did not explain the difference in loans like federal or private. They didn’t show me the full costs of my tuition. They did not tell me how many loans I would be taking out like 7 or 8. They were very ssecretive. They did not sit down and explain all my paperwork or loans[.]”*

**72. [REDACTED] (ID 6070), California-West Covina, Computer Networking Systems, 1/2000-1/2003:**

*“I was told that I could have my entire education cost covered under grants[.]”*

**73. [REDACTED] (ID 5518), California-West Covina, Criminal Justice, 6/2006-9/2007:**

*“They did not clarify that I would have both federal and private loans (which the latter are killing me now). I never received any type of financial counseling just told to ‘sign here and here’[.]”*

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

*“The loans where not explained well to me as a teenager. [I] I trully did not know if I was getting grants or loans. I was also explained to me later that I could have gotten a ton of grants to pay college instead of these loans.”*

**75. [REDACTED] (ID 8944), Colorado-Denver, ITCNS - Computer Network Systems, 9/2006-5/2009:**

*“They did not clearly explain how the grants were applied, they also did not explain the difference between private and federal loans.”*

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

*“Their financial aid department was a mess. Knowing you are at their mercy they just wanted to sign up you for any type of loan they could to keep you enrolled in the school. They treated private and federal as essentially the same as was a loan just the same to keep you enrolled. Very few details were given about you were getting yourself into.”*

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

*“They never really explained to me the difference between the loans I had to choose from. Therefore, they chose to split me between two loan departments. One was federal (Sallie Mae) and the other was a private loan, a bank (PEAKS). Again, never explained it to me. They just gave me the pen and told me to sign so I can continue my classes.”*

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

*“She said that I qualify for grants which I didn’t have to pay. I just found out those grants turn out to be private loans which iam on default today. I persuaded and pressured and rush to sign all papers without reading in it.”*

79. [REDACTED] (ID 2626), Florida-Fort Lauderdale, Multimedia/Animation, 1/2002-1/2004:

*“I was told that half of the payment was going to come from a government grant and that it was all approved, however, after graduating I found out that the whole payment came from a loan I’d have to pay back fully.”*

80. [REDACTED] (ID 8559), Florida-Fort Lauderdale, 12/2008-12/2012:

*“When signing the loan papers, i asked about different loans and i was told that both federal and private loans are the same thing, and not to worry about it.”*

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

*“I was not really made to understand the total cost of the program or the amounts of loans needed to complete my education. It was never made clear to me between the federal and the private loans.”*

**82. [REDACTED] (ID 8987), Florida-Fort Myers, Electrical Engineering, 1/2013-5/2014:**

*“I was never explained the difference between federal and private loans. [T]he loan rep also failed to disclose loan terms until I had signed for the debt.”*

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

*“They would just tell me to sign and tell me it was for a grant that I don’t have to pay back. Some semesters I didn’t have to sign anything, they would tell me everything was taken care of. [I] was unknowingly and unwillingly forced to use PEAKS private loans to pay for part of my study.”*

**84. [REDACTED] (ID 9307), Florida-Jacksonville, Information Technology, 6/2004-9/2005:**

*“The school never informed me that federal loans were not enough to cover costs and private loans would be needed. They never informed me of the interest rates for any of the loans or how my credit score affected it.”*

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

*“ITT Tech told me that the PEAKS loans where just like the federal loans. However, this is no the case. I have 3 loans with the same company ( First associates). They will not let me consolidate these loans. If I have know this information, I would never had taken these loans out in the first place.”*

**86. [REDACTED] (ID 4103), Florida-Lake Mary, Electronic Engineering Technology, 9/2013-7/2015:**

*“When I first started I told the loan department that I didn’t want to take more than 10,000 for my schooling and I would pay the rest out of pocket or with grants. They told me that was fine and that a lot of my funding came from the Pell grant it wasn’t until later that I realized I had loans coming out from Great Lakes[.]”*

**87. [REDACTED] (ID 7885, 4148), Florida-Lake Mary, Network Systems Administration, 9/2013-6/2015:**

*“When I initially met with Connie Reynolds I signed paperwork that included my enrollment. I was told that a grant would cover my entire cost of school. Once I returned to school to meet with financial aid I was told that I needed to sign (electronically on someones computer) for my financial aid money to be dispersed for my classes. Once I did that, after my first quarter I*

*started to receive letters in the mail from FedLoan Servicing. I inquired through financial aid and was told that FedLoans are the Federal Pell Grants. I never received any documentation from what I agreed to sign electronically on the financial aid computer. I put my full trust in someone else's hands."*

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

*"I was not under the impression that I had both federal and private loans until I started paying them."*

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

*"It was not explained to me that there would be several federal loans and the private loan. When I realized that there were multiple loans, I was told that they would be grouped together at the end of graduation into one loan (which was not the case)."*

**90. [REDACTED] (ID 8744), Florida-Tallahassee, 9/2010-3/2012:**

*"I thought I had all federal loans until I withdrew, then I found out I had private, higher interest loans."*

**91. [REDACTED] (ID 7881), Florida-Tallahassee, Nursing, 6/2014-3/2016:**

*"ITT Tech advisors did not disclose that they were using private loans for my second year. I was advised my first year that they would only use Federal loans and it wasn't until I got my first bill, that I realized the errors."*

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

*"There was no explanation of any grants vs. loans, it was explained to us at signing that the federal loans and private loans would both have the same interstate and interest would not start to accrue until six months after graduation."*

**93. [REDACTED] (ID 7185), Florida-Tampa, Computer Drafting and Design, 1/2006-12/2008:**

*"They told me I had grants that would help pay for the school which was a bold face lie, they treated Federal loans and private as they wished. Repeatedly stone wall on the disclosure of the loan terms and amounts[.]"*

**94. [REDACTED] (ID 8453), Florida-Tampa, 8/2004-12/2007:**

*“I sat at a computer and never saw the paperwork. Someone completed it for me. I thought I had all federal loans until I withdrew, then I found out I had private, higher interest loans[.]”*

**95. [REDACTED] (ID 5358), Florida-Tampa, 9/2004-5/2006:**

*“I thought all the funding and loans were privately funded. It wasn’t until after the program was cancelled and the bills started to come in that I realized that these were federal loans.”*

**96. [REDACTED] (ID 7922), Florida-Tampa, 9/2007-1/2010:**

*“They told me that I had a grant that covered most of my expenses. The amount Navient says I owe plus the amount spent on books shows otherwise.”*

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

*“ITT acts as if grants, loans, federal and private are the same thing. This is because they only care about the amount of money they’re going to receive from the grants and loans.”*

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

*“They did not explain grants and loans very well. They also over ruled federal government regulations in regards to these as I was not in special circumstances that would deem my parents information to not be on the FAFSA. They did not allow me to take signed loan documents home so that I could read what I had signed.”*

**99. [REDACTED] (ID 7701), Florida-Tampa, Information Technology, 3/1999-7/2001:**

*“I was informed that both the Federal and private loans were the same.”*

**100. [REDACTED] (ID 8068), Florida-Tampa, Digital Entertainment and Game Design, 6/2005-6/2009:**

*“ITT Tech treated federal and private loans as if they were the same thing. Governed by the same rules and the same interest rates. No mention of the fact that Sallie Mae/Navient did not handle the private loans at all and that they would not be able to assist me with any issue that would arise with those specific loans. ITT Tech also refused to disclose loan terms or allow review of loan documents.”*

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

*“The depth and scope of the loans were never explained to the students; federal and student loans were never differentiated, and we were called into the offices every quarter to sign a generic loan contract without any in depth explanation on what the amounts were that we were signing for, just that “it’s enough to cover the costs for the quarter”.”*

**102. [REDACTED] (ID 6686), Florida-Tampa, 12/2010-1/2012:**

*“[T]old me that I don’t Qualify for full loan through fasfa so I would have to take a certain amount from a private lender. don’t worry their basically the same[.]”*

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

*“The loan services team routinely lied to me about the interest rate of loans I was receiving and never stated that the last 2 loans I was being provided were 9+ percent interest PRIVATE loans. I was under the impression my loans were all public, until I started to receive repayment letters. I was never given a copy of my loan terms.”*

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

*“Every time we did the FASFA it was just rushed through. I was given loans through ITT which the call a grant and the close out meeting we never discussed payments.”*

**105. [REDACTED] (ID 5074), Georgia-Kennesaw, Graphics Design, 9/2005-12/2007:**

*“I was never told that part of my payment was from a private loan. I was under the impression that all of my loans were from federal programs and didn’t find out that there were private lenders involved until looking over my loan paper work where the private loan amount was only marked as an amount on a single line on the form with no more information.”*

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

*“They did not explain the differences between federal loans and private loans, they wouldnt tell me the interest rates or the fact that if i was a part time student at any time that i would have to pay cash to attend.”*

**107. [REDACTED] (ID 4080, 5977, 8261), Idaho-Boise, Drafting and Design Technology, Online Business Accounting Technology, 3/2006-5/2009:**

*“I was rushed into completing all sorts of paperwork to apply for Federal, Private, Grants and loans. [ ] The different loans were never explained, who or what or how they worked, had no idea who the lender was going to be.”*

**108. [REDACTED] (ID 9494), Illinois-Arlington Heights, Computer Network Systems, 8/2009-9/2012:**

*“ITT Tech signed me up for loans as they saw fit. It was a very quick process in the beginning of each semester, during which the counselor would assign you various loans without disclosure or explanation in regards to the total cost of the program, the burden of paying it back, the differences between various student loan options: grants, federal or private loans. I just understood this as being the normal part of the program and I trusted that ITT Tech knew what they were doing and would not misguide me.”*

**109. [REDACTED] (ID 5680), Illinois-Arlington Heights, Computer Networking/Information Security, 8/2001-10/2005:**

*“ITT did not explain the difference between federal loans and private loans when I originally signed up. I was never even notified that they were separating my loans between federal and private.”*

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

*“ITT treated private loans and federal loans the same. They did not elaborate after I asked many times, how these loans would affect me after graduation. I wanted to know the interest rates and all the details but they were never provided. Only after I signed the loans did I see the details in harassing phone calls from loan providers.”*

**111. [REDACTED] (ID 8959), Illinois-Oak Brook, Computer and Electronics Engineering Technology, 6/2004-6/2006:**

*“I did not know that i had a private loan until after i graduated. I was never told that i had a private loan.”*

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

*“Every time that i had to submit new enrollment documents it was never disclosed what type of loan i was signing for and how much the interest rate would be. They also never disclosed that some of the loans i had accepted to take would start accruing interest right away. They also never told me the exact cost of the course.”*

113. ██████████ (ID 9347), Indiana-Carmel, 3/2011-8/2016:

*“I thought I received some scholarships that’s why I didn’t transfer to a university they said because I was an ITT student I would be leaving free money but that wasn’t the case[.]”*

114. ██████████ (ID 8763), Indiana-Carmel, 6/2010-1/2014:

*“They never once explained my loans to me. My advisor that i spoke to on the phone all the time, did not tell me anything about how loans would be paid back. I was told i wouldnt have to pay anything back because it was all government grants not loans, i didnt know i was 43000 in debt until i graduated and the loan people started contacting me about my loans. They never explained anything the amount or anything they just always told me each semester everything is covered and you dont have to worry about a thing. We have it all taken care for you.”*

115. ██████████ (ID 9150), Indiana-Carmel, Criminal Justice, 12/2007-11/2013:

*“I thought that all of my loans were the same thing, I also didn’t know the amount of money that was going to be taken out in loans. Some loans were taken out for a few hundred while others thousands of dollars. I truly didn’t even know what my loan terms were as I never really saw the paperwork.”*

116. ██████████ (ID 8840), Indiana-Carmel, 2/2005-6/2008:

*“They said government loans where considered grants due to me being active military[.]”*

117. ██████████ (ID 8024), Indiana-Carmel, Information Systems Administration, 6/2010-6/2013:

*“They did seem to treat grants and loans as though they were the same; it was all income to them, and they didn’t care how they received it.”*

118. ██████████ (ID 8150), Indiana-Fort Wayne, Criminal Justice, Visual Communications, 12/2009-6/2012:

*“Any federal loans that were obtained, we were never allowed to touch and there was no explanation of what it was paying for. They also did not allow us to see the loan documents, nothing was explained to us.”*

119. ██████████ (ID 7027), Indiana-Fort Wayne, 1/2011-1/2013:

*“The entire financial aid system was misleading and confusing. The school did not explain the difference between different types of loans.”*

**120. [REDACTED] (ID 8493), Indiana-Indianapolis, 6/2003-6/2006:**

*“Treating federal and private loans as if they were the same. Along with the federal loans I have 6 private loans I was not aware of until I graduated.”*

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

*“I was not told the amount I would be paying per credit hour. I was also not told that I would be required to apply for private loans. The man I interviewed with told me that my tuition would be covered by the Pell and government loans. I asked for paperwork, in which they still refuse to send and return my phone calls.”*

**122. [REDACTED] (ID 8476), Indiana-Indianapolis, Business Administration, 9/2006-12/2008:**

*“In regards to loan paperwork they never gave me the loan terms they just gave me the total amount. They also told me the program was affordable, which is a straight lie. \$45k for a business program that was worthless in my eyes and the public’s eyes too. Paperwork was not signed by me either. They always told me I could qualify for loans. Last semester they gave me a “no interest loan”, which sounded fishy. I was this far in so I accepted it and graduated. They treated all loans the same and told me no difference in federal and private loans same goes for grants.”*

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

*“I was told the grants i would be receiving if i maintain gpa high i would be receiving checks and i would not have to pay back i asked multiple times they said no and after i graduated i was told i had to pay back.”*

**124. [REDACTED] (ID 8975), Indiana-Indianapolis, Construction Management, 3/2010-12/2012:**

*“When I applied to ITT Tech for my associates degree in drafting and design technology at the King of Prussia, Pa campus from 2006-2008, financial aid never explained how the private and federal loan repayment went. They gave me false information about repayment terms. [ ]Unfortunately, 10 months after my employment, I was laid off due to the economic collapse and left to face the unrelenting phone calls and bills requesting payment for loans that I didn’t even have a job to pay. It was at then that I discovered the difference in the way private and federal loans work and how one offers a free deferment for hardships while the other charges you a \$50 fee PER LOAN for the same leniency.”*

**125. [REDACTED] (ID 9567), Indiana-Indianapolis, Information Sys Admin-Online, 3/2010-12/2010:**

*“I quit they tried to get me to pay for a loan I did not receive. When I pressed them for the documentation for this loan they dropped the calls and letters.”*

**126. [REDACTED] (ID 3811), Indiana-Indianapolis, 3/2009-6/2012:**

*“They never discussed how much that school was and i thought i was signing for our fedral loans but they signed me up for private loans and alot of them 20000 worth. Plus on top of 80000 for federal loans for nothing didnt even graduate.”*

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

*“When my school ended I had loan companies call me that I never knew I took out. I thought all my loans were federal when in all reality I had federal and personal loans. I had also asked num4rous times towards the end for all my loans information because I was not getting my refund checks after my classes were paid and was never allowed to see them. They were either busy with other people, out of the office, or on the phone.”*

**128. [REDACTED] (ID 6670), Indiana-Newburgh, Breckingridge School of Nursing, 3/2011-6/2013:**

*“I never knew who my lenders were or if they were private or not.”*

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

*“Terry the woman in the financial aid office filled out all my FAFSA and loan papers for me. Nothing was explained to me about how they worked and what each thing meant. [ ] Didn't know the difference between loans and grants. [ ] I did t know I had a private loan taken out.”*

**130. [REDACTED] (ID 4027, 7819), Indiana-Newburgh, Criminal Justice, 9/2006-6/2010:**

*“Yes they never had me look over any information. They said federal and private loans were basically the same thing and also said interest rates were much lower and would be paid off in 5 years not 40+[.]”*

*“They acted like it was all the same thing grants, federal and private loans. They also claimed interest rates would be low and could be payed off within 5 years. That was completely false. My interest rate on some of my loans was 13%.”*

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

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

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

*“I didn’t even know that there was a difference in the federal/private loans. None of that was ever explained to me. They told me that my payments would start after I landed a job in my field.”*

**133. [REDACTED] (ID 8085), Indiana-Newburgh, Associates of Applied Science in Computer Networking, 12/2001-12/2003:**

*“I honestly still don’t know what I took out, they brought us in the office occasionally and had us sign paperwork to continue to get grants/loans. It was never clear what was going on until near the end, my mother was required to come and sign on a loan. After graduating, I found out i had \$27k in student loans. That number is now \$35k, due to Sallie Mae and their fraudulent business practices.”*

**134. [REDACTED] (ID 8468), Indiana-Newburgh, 1/2013-1/2015:**

*“I never even knew who my loan was thru or for how much.”*

**135. [REDACTED] (ID 2863, 7763), Indiana-Newburgh, Criminal Justice, 6/2006-3/2010:**

*“I had no clue what federal and private loans were, no one explained the difference. Not until I had graduated and couldn’t land a job in my field, that I finally started researching what could have gone wrong with this picture. All of my friends who went to other colleges, landed jobs in their field of study, and here I was in MORE debt than some who went to Universities, and I was still working a job not in my field.”*

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

*“I didn’t even know that my loans were spread between private and federal loans. I even had a scholarship they swallowed up and told me I needed more.”*

137. ██████████ (ID 8525), Indiana-South Bend, Visual Communications, 6/2009-6/2011:

*“Understating the amount of loans necessary, especially the amount of private loans that would be necessary to cover the gap left uncovered by federal loans.”*

138. ██████ (ID 7986), Indiana-South Bend, 9/2009-6/2011:

*“I was required to sign over the rights to my student loans for “direct payment” to ITT along with my G.I. Bill funding. I was told that with my G.I. Bill I would only have a small amount of money owed after completing my degree. This was not the case.”*

139. ██████████ (ID 7004), Kansas-Wichita, 6/2014-3/2016:

*“The only thing I understood about my loans was I had to max out my subsidized and unsubsidized loans along with the grant they offered to cover the program costs.”*

140. ██████████ (ID 8765), Kentucky-Lexington, 6/2015-9/2016:

*“I was told they would first use pell grant money and that I qualified for their opportunity scholarship which was 25,000 to use throughout the program . But yet they were taking out 9500 in loans plus I had a third party paying 1500 to cover the cost of books and fees for every 2 quarters.”*

141. ██████████ (ID 9251), Kentucky-Louisville, Paralegal Studies, 10/2010-5/2012:

*“The entire payment process was a blur. They would randomly pull you out of class and say that you’re loan wasn’t going to cover what you still needed and that you would need to take out another loan. At one point the loan adviser told me my payment to them personally would be around \$230 per month and if I wanted the payment lowered I could bring in a few thousand in and she would place it in her desk drawer. I declined on that generous offer.”*

142. ██████████ (ID 9552), Kentucky-Louisville, 9/2008-6/2012:

*“I would have to met one a year with my financial aid officer and when I did the documents were “electronically” signed and the total cost was never covered. I was never told whether I had private 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.”*

**143. [REDACTED] (ID 8237), Kentucky-Louisville, 6/2010-6/2012:**

*“They did make the federal and private feel the same thing. They did not express how much interest would affect my loan. I had a 11.75% interest. After my degree, I got the paper work and crunched some numbers. I am literally paying back double of what I owe. I was able to refinance through another private lender and got the interest down but the damage was already done and I had paid so much in interest.”*

**144. [REDACTED] (ID 6148), Kentucky-Louisville, Information Systems Security, 10/2009-6/2013:**

*“Two years after I completed the program with ITT I received a letter in the mail from a company named 1st Associates stating that they now own my private student loan with an interest rate of 14.75. First of all I never had knowledge of me taking out a private loan and I was never notified by the original company any private student loan.”*

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

*“There was so much paper work we had to sign that nobody understood how the financial loans really worked. I jus feel like they were hiding so much from us through the fine print.”*

**146. [REDACTED] (ID 3758), Louisiana-Saint Rose, CEET, 7/2007-12/2010:**

*“The financial aid department did not inform me my interest rates would double without notice and they would sell my loans to other companies with higher interest rates and minimum monthly payments quadrupled. Also, the minimum payments did not cover entire interest accrual and never made any progress in paying of loan.”*

**147. [REDACTED] (ID 9176), Louisiana-Saint Rose, Information Technology - Computer Network Systems, 3/2006-6/2008:**

*“They also did not get into detail about how many loans would be needed for the program nor did they state that a private loan was going to be needed in order to complete the program. Furthermore, ITT employees did not explain in detail how the federal pell grant was going to be distributed. The only thing they would do, for the pell grant distribution, is ask for your signature and that all of the amount was going straight to ITT.”*

**148. [REDACTED] (ID 3951, 7808), Louisiana-Saint Rose, Digital Entertainment and Game Design, 8/2004-10/2008:**

*“I was told over and over again that the loan process was normal and every student takes them out. The monthly payments would be very reasonable. I was never fully explained how the loan/grant process works. I was just given federal loans to fulfill my costs. Then when that was maxed out, I was given private loans. No one really asked me if I wanted to do that. They just took upon themselves to sign me up for that. Was never told there was a huge difference between federal and private. When I received my very first \$900+ payment, I even contacted the financial department at the school to help straighten all that mess out since I had multiple loans spread out all over the place. I wanted help with consolidation and I didn’t even know where to start. They didn’t seem to want to help me with that much less help find me a job.”*

*“I was also maxed out on federal loans and they started dipping into private loans. Not once was I explained in detail that private and federal are two different beasts. I was just constantly being applied for loans each semester and signing away without any knowledge just how different they were.”*

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

*“I do feel like the true cost of my A.S. program was glossed over, and that mixing federal and private loans were not a big deal to them. They are a big deal!”*

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

*“The amount needed and where they were coming from were never really disclosed to me, I was simply told I was covered and that portions of a Pell Grant were helping me out. The discounts were shown on paper in very simple math formulas. They did allure to the notion that private and federal loans were needed to cover my costs, and that they were treated as the same in the fact that they can be differed. This was not the case with my private loans. I have never been able to differ them.”*

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

*“I had no idea that they would be getting private loans in order for them to enroll me into the school. I remember Sallie Mae was the discussed loan provider and only them.”*

**152. [REDACTED] (ID 9029), Maryland-Owings Mills, Computer Network Systems, 6/2010-3/2012:**

*“The paperwork was not explained to me. They took out private loans without my permission. I was told I was eligible for federal grants, and a federal loan. They also said that I would have to pay less because I had “tested out” of some of the classes.”*

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

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

**154. [REDACTED] (ID 9299), Maryland-Owings Mills, Computer Network Systems, 8/2009-9/2011:**

*“There was always information regarding grants be applied to my schooling, but once asked how that effected my tuition, I was not explained. I was also not aware of private loan until the last quarter of school when information regarding my loan started to appear.”*

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

*“They were extremely vague on anything loan wise. I found out most of what i owed when i was graduating.”*

**156. [REDACTED] (ID 7353, 9381), Massachusetts-Norwood, 8/2009-10/2011:**

*“I had very little understanding of the loans and was not aware one was a private loan it was not explained to me.”*

*“There was a lot of information I did not understand at the time, they were very quick to have me sign things i didnt understand, some of the loans I got were private loans and now stuck with very high interest loans[.]”*

**157. [REDACTED] (ID 7983), Massachusetts-Norwood, Applied Science, 5/2006-3/2008:**

*“They never told me that when I was attending school the loans accrued interest. They never told me I could make payments while I was in school. They took advantage of me when they made me apply for the loans because I was fresh out of high school I had no clue how loans worked and the details of a how to make payments. I didn’t even know about how the interest gets tacked on the principle balance. When I asked to read the loan agreement they just said “don’t worry its*

*just a bunch of legal stuff”. Also they never told me that I’ll 7 different loans they misled me to believe that I was getting only one loan not multiple loans[.]”*

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

*“I knew none of my loan terms. At the time it was put to me as a service: ‘we take care of all the difficult loan stuff for you,’ I was told many times. I bragged about this to other people about how the school had a bad rap and was actually very progressive in this regard...stupid of me. At first, it was supposed to be all grants. I pretty much never signed anything personally. On a handful of occasions they asked me okay them filing some things, but I still did not get to read them much -- just got a glazed-over quick explanation. Things like interest rates and repayments were never disclosed to to me. I was told at first that I would, due to my unemployment, that I would likely be able to get through school largely for free.”*

**159. [REDACTED] (ID 7765), Massachusetts-Norwood, System Networking, 9/2006-7/2008:**

*“I was told i got grants but at the end of the school year i ended up with a huge school loan.”*

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

*“The one thing that I am still confused about til this day is how they split my loans into two separate loans without giving me a heads up, telling me why or asking for permission. I’m very uncertain of exactly what happened, so I’ll just give my perspective:I was paying off my loans whenever I could, and then suddenly I start getting mail saying that ’m missing payments and my credit will take a hit. I was confused, so I double checked that I paid and it seemed fine. I thought it was a mistake. I ignored it. The second time I got that letter, I called and asked what the deal was. I was told that it would be okay if I just ignored it because they clearly saw that I was paying off my debt. I still kept getting mail for 4 months, and suddenly I got calls from a debt collector who was harassing me. very aggressively demanding money from me for missing my payments. I tried to explain the situation to him but he didn’t want to listen and told me to call someone else (didn’t even give me a number). I don’t exactly remember who I called or how I got their number, but it was only then that I was told my account was split in two and I was only paying one account off and not the other. There was no way to reverse or fix the situation, my credit took a hit from there as well. I still really have no idea what happened or why or how .”*

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

*“They stated that I could take out loans through FAFSA and that later they would enroll me in a “private loan lender”. They never planned the costs to me in detail and they never once explained what the private lender meant or was.”*

162. [REDACTED] (ID 8888), Massachusetts-Wilmington, 3/2003-12/2012:

*“They did a terrible job explaining how costly and how interest rates tend to go up do quick. Few 6000 dollar loans now amount to 112000 plus dollars and I try to make my payments every month.”*

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

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

164. [REDACTED] (ID 8322), Michigan-Canton, Multi-Media, 6/2006-11/2008:

*“They treated both loans the same. Though they mentioned one had a better interest rate, they did not go further into the major differences in being able to consolidate and such.”*

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

*“There was literally no financial explanation about what myself or many of the other students were getting themselves into. The fact that these loans were subsidized/unsubsidized/private did not come up and no information about these loans were given. [ ]When it came time for future loan disbursements throughout my time at ITT, they were done electronically. I would be sitting next to somebody that worked in finance while they were going through the entire loan process without explaining what it was they were doing. When asked, it was just ‘enrollment paperwork’. I was under the impression that the paper work being filled out was just necessary agreements for the next quarter. It turns out that it was loan agreements. When pressured they would not give me the ability to review the documents until after they were digitally signed and processed.”*

**166. [REDACTED] (ID 8527), Michigan-Canton, Information Systems Security, 11/2006-3/2011:**

*"I had no idea the amount of loans that would be necessary to finish my Bachelor degree at ITT. At no point did ITT make it apparent the total sum all my loans would cost. The loans and how they worked, and how I would pay for them after graduation was never explained to me."*

**167. [REDACTED] (ID 5137), Michigan-Canton, School of Information Technology- Multimedia, 9/2004-9/2006:**

*"I feel very misled about the total cost of the program, the amount of loans necessary, and the differences between grants, federal, and private loans. It took me years after my graduation in order to determine the differences of those last three, specifically."*

**168. [REDACTED] (ID 8174), Michigan-Canton, 8/2006-6/2008:**

*"No explanation of the repayment or how the loans work."*

**169. [REDACTED] (ID 5405), Michigan-Canton, Criminal Justice, 11/2010-12/2012:**

*"[I] was told all loans were combined. they quickly explained what each sheet was and moved to the next only slowing down to have me initial or sign. after each it was time to go back to sign papers they would just have the papers that needed initial up top and rest stapled under."*

**170. [REDACTED] (ID 7843), Michigan-Canton, 12/2010-3/2014:**

*"Many of the loan documents I was unable to read before I signed them. They would just digitally sign them for me after I entered in my password and I'd be on my way. I had no idea that this was going to cripple me debt wise for the rest of my life and I'd never get a job able to pay these loans off using the degree I obtained . It's impossible."*

**171. [REDACTED] (ID 6392, 9499), Michigan-Canton, Criminal Justice, 1/2006-1/2008:**

*"They were completely dishonest about the loans required to complete the programming. Stated that everyone qualified for private loans even upon denial."*

*"They were not clear about the financial burden. They told me I didn't qualify credit wise for a specific type of loan but that if I used a co-signer and was denied I would be eligible for another loan. They recommended taking the maximum loan amounts so that you could "live" off the extra while you were going to class. They rolled equipment (laptops) and books into tuition but did not indicate what the actual costs of the items were."*

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

*"I was lead to believe that federal and private loan where the same thing, which is now amounting to me having over \$100,000+ in student loan debt."*

**173. [REDACTED] (ID 9625), Michigan-Canton, 12/2007-12/2010:**

*"I had to pay every quarter. And then it stopped. And get refinanced every quarter new loans to replace old ones. Different rates. Different loan holders. It was odd to me. But I was young and aware of what was really going on."*

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

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

**175. [REDACTED] (ID 7661), Michigan-Dearborn, Network System Administration, Network Security, 3/2012-3/2016:**

*"They rushed me threw the paper work. when I had to go down to review my fisa they rush threw it. I asked for an in depth cost. they only gave me a paper with the loans on it. there was a hidden 10,000 loan that I didn't know about till after and I asked them and they said it was a temporary credit and wouldn't tell me what for. I got Pell grants and don't even know what they went to. then I lost the pell grants cause they said I made to much even though I'm a part time employee and work for tips."*

**176. [REDACTED] (ID 7884), Michigan-Dearborn, 1/2013-3/2015:**

*"Private loans and federal funding are treated like the same thing. Students are forced to get a private lender to help them pay for tuition that is not fully covered by federal financial aid."*

**177. [REDACTED] (ID 4540, 3939), Michigan-Swartz Creek, Criminal Justice, 1/2008-8/2012:**

*“I have more loan lenders than I remember wanting money! I have 2-3 different ones in navient alone! I never signed for!”*

*“They told me my loans would be just one payment a month! Making me believe I only had one loan company sallie Mae. They took out loans for me without my consent to the other companies and I’m supposed to pay 3-4 different loan companies over \$100 a month!!! I can’t even afford shelter if I did that!”*

**178. [REDACTED] (ID 9702), Michigan-Swartz Creek, Software Development, 9/2014-5/2016:**

*“They did not tell me that my private loans would be sold off once I graduate and I would have to pay more per month than stated.”*

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

*“I did not choose my lender, nor did I know how difficult the lender would be in helping with payments post graduation. I was told that whatever federal loans I couldn’t get, ITT would pick up the rest. Or that I would get grants.”*

**180. [REDACTED] (ID 8072), Michigan-Swartz Creek, Electronics Engineering, 1/2010-5/2013:**

*“I was given loans that I had no idea about. I was not told that I would end up in so much debt. I never signed for the loans or was ever allowed to go over the details.”*

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

*“I told them at enrollment that the loans were confusing, and I didn’t understand them. They assured me it would be one loan and easy to understand when it was all done. It wasn’t. It was split up into at least 3 loans and possibly more because of all the legal rope. They blackmailed me into signing that I was 100% responsible for paying them back on my loans-- if I didn’t I was told I would not graduate and get my degree (which is possibly worthless now due to lack of accreditation, much less the standing reputation of ITT as a whole with employers). Prior to receiving my first loan payment, they said they could not show me how much I would owe because it was automatically deferred until graduation.”*

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

*“I assumed all of my loans were together but come to find out my they were separated between federal and private. Private loans being the most costly, When I went through financial aid all I was asked to do is sign on line, so I did and everything was taken care of, nothing was explained to me, I had a scholarship I guess but I dont know if it was applied to my loans or not.”*

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

*“They pushed me into 2 private loans through PEAKS loans. They wont consolidate the two. They never told me the difference and that i wouldnt be able to consoldate with my federal loans.”*

**184. [REDACTED] (ID 7351), Michigan-Troy, Network Systems Administration, 8/2015-6/2016:**

*“When I applied I they had me under the presumption that I would take out 1 loan for my program. After the end of my second semester I realized that I was signing out a new loan each semester. They did not verbally disclose that I would have to take out new loans every semester.”*

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

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

**186. [REDACTED] (ID 8871), Michigan-Troy, Computer Information Systems, 9/2004-6/2006:**

*“ITT never explained the total cost of the program post graduation I.E. tuition + interest. When I arrived for my appointment I filled out financial paperwork before even speaking to a recruiter. They did not disclose the terms of the loans as far as interest rates or discuss any kind of repayment schedule. There was never a discussion about the difference between private and federal loans.”*

**187. [REDACTED] (ID 8218), Michigan-Troy, Criminal Justice/Project Management, 10/2010-5/2015:**

*“I was really concerned about my GI Bill. How much it would cover, and if needed, how much out of pocket. Somehow, my GI Bill ended, I got some form of a grant but also a student loan was included.”*

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

*“I don’t remember much of this. All I know is that the Financial folks and the recruiters worked in tandem during this process. We were shuttled through very quickly, and they seemed to ramble off the same information to each student in a very open manner. They glossed over facts such as how much we would be paying but made sure we got as much as possible.”*

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

*“Federal loans and private loans I had the understanding that they were exactly the same thing.”*

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

*“When I signed up and got enrolled they basically told me it was free money and then later I learned this so called “free money” would have to be paid back. I never filled out the FAFSA paperwork they did it for me so I never had a say in anything. Had I known it would end up this bad I would have walked out then and never returned.”*

**191. [REDACTED] (ID 9275), Michigan-Troy, Information Technology - Web Development, 9/2001-9/2003:**

*“During the process of filling out loan paper work I was informed the loans which I was applying for were all federal loans. Later, however, I learned that a portion of my loans were private loans that had higher interest rates.”*

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

*"I never physically saw paperwork from banks or the government. They told me that I was signing to agree to \$40k total at the END of the program. At the end of the program, whatever was not approved through grants & government assistance, would be put into an ITT Tech fund & I would have the option to figure out a payment program with them at the end of my education. They said that the reason for this is because I could qualify for a tuition reduction if I kept a high enough GPA. Throughout the 2 years I was there, I was a 4.0 student. I never received a tuition reduction & they ended up putting tons of money into private & government loans that I had no idea about."*

**193. [REDACTED] (ID 8562), Michigan-Troy, Digital Entertainment and Game Design, 9/2006-6/2010:**

*"When I was first signing up for ITT Technical Institute I had no idea about student loans and was the first in my family to get student loans. They were really careful not to disclose to many figures and totals during my financial aid appointments. They never showed me the totals for my loans and just told me to sign where I needed to."*

**194. [REDACTED] (ID 8423), Michigan-Troy, School of Information Technology, 5/2001-2/2002:**

*"I was very young and going through this process by myself and for the first time so a lot of what they were telling me was completely going over my head. I do know that I never received any paperwork on what I was required to pay back or what the interest rate would be on the loans I was given. I did not see any of this paperwork until 6 months after I stopped attending ITT."*

**195. [REDACTED] (ID 8573), Michigan-Troy, Computer Electronic Engineering., 12/2007-7/2008:**

*"Treated all loans the same didnt tell me they would take all my pell grant money. Took out private and federal loans... i didnt know about the private or pell grant until months later."*

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

*"I was not told I would have to separate Loans one that was a private loan and the other through the federal government."*

**197. [REDACTED] (ID 5154), Michigan-Troy, Computer and Electronics Engineering, 9/2001-12/2003:**

*"I was overcharged for classes. They took out the full amount in federal loans without any sort of refund for funds unused. I wasn't even told about grants or other programs I might have been*

*eligible for. I didn't learn that I was taking out both private and federal loans until after I graduated. There were times my loan paperwork was filled out without my presence, and I was called in to provide my signature with no explanation of what I was actually signing, just that I needed another loan to cover the cost of a class."*

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

*"As far as I knew, federal and private loans were the same thing according to ITT Tech. The process every 3 months for the "Repack" as they called them was totally confusing. The person always went very fast and all they needed me to do was sign a bunch of paperwork without an in depth explanation of what I was signing. They made it seem very easy and none of it was important."*

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

*"They filled out my loan paperwork and FASFA for me, then told me where to sign. I even had an issue with my FASFA being incorrect with the numbers they put in and when I brought it up to them, they told me not to worry about it. I had my FASFA pulled last minute before graduation with my Bachelors resulting in having to take a personal loan out with ITT itself. They did not allow me to look at my loan terms, just told me that it was all taken care of and just to sign. They made my parents come in and get denied so that I could take out loans in my name and they maxed them out. When I tried to go to another school I was denied for loans because I had no money left in the Associates and Bachelors level. I still to this day do not know who all my loans are thorough or who to pay. I know I have some loans directly thorough creditors and not even loan services."*

**200. [REDACTED] (ID 8524), Michigan-Wyoming, Criminal Justice, 6/2009-10/2011:**

*"Told I qualified for grants that I did not get. I was not told or aware that my private loan was any different than my federal loan and that the interest would be double. [ ] They did not make anything clear at all when discussing loans period. I had questions and they were made to be very blase fair. They made me feel like there would not be this huge over powering debt to be paid on a strict guideline with interest. It was treated unimportant. If I could go back."*

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

*"I was rushed through the loan process before I had a chance to understand the terms I was never walked through interest rates or kinds of loans that I was taking out. When I did ask about loans I was told they were federal loans and there are repayment plans that will help make*

*paying back the loans easier. I did not want to start over so I felt trapped into staying. I decided I would take the bachelor's degree program as long as I did not have to take out private loans or temp credit. I went to the financial aide office and asked if I would have enough federal funding to finish my bachelor's degree. Her response was I had plenty of funding to complete the program. I signed up for the program and again was pulled out of class and told I had maxed out my loans and was offered the temp credit again."*

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

*"I sat in front of a financial aid person and signed paperwork. Nothing was explained to me and I had no idea how much this college cost. I was young and naive and didn't know any better. I didn't even know the difference between a federal and private loan until I found out I had both. I didn't know what questions to ask and what I was actually condemning my future too."*

**203. [REDACTED] (ID 6078), Michigan-Wyoming, Computer Networking Systems, 8/2008-4/2010:**

*"I really am not sure about answering this question I was able to sign loan papers but they never really gave me any specifics on the loans and everything was done with digital signing[.]"*

**204. [REDACTED] (ID 8549), Michigan-Wyoming, Electrical Engineering, 9/1997-9/1999:**

*"They told me that I qualified for a Pell Grant so I had no idea after I filled out all the paperwork that I took out a loan to pay to go there. I was a kid out of high school and didn't know I would have to pay back a Pell Grant."*

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

*"They took advantage of young people that are new at school. I did not know what the difference was between loans and they did not tell us. I ended up with private student loans that I could not afford. They told us the program was 1 price and by the time it was over there were additional fees that were not discussed but later told about when the process was near complete."*

**206. [REDACTED] (ID 5449), Michigan-Wyoming, Network Systems Administration, 9/2011-6/2013:**

*"They never fully explained any of the differences in the funding and rolled everything together like it didn't matter."*

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

*“They told me that the grants that I received was going to be enough for school. Then when I went to drop out of the program after I discovered all the fraudulent actions of ITT tech, the financial office told me I had to pay \$1,300 and I would be free of any loans and I would have no debt. As soon as I left I received a notice in the mail from Salliemae for \$13,000+ of student loans that I have from ITT tech. Went to the office to straighten it out and the financial person said “too bad there is nothing I can do.” I can’t even get a mortgage because of this loan that isn’t even supposed to be there. My life and financial status has been in ruin ever since this place.”*

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

*“When I would go into Financial Aid appointments it was a whirlwind to sign papers. I don’t know how Financial Aid works, therefore I trusted the person issuing the paperwork. They never told me that multiple Federal loans would be taken out. After graduating I found out there were a total of 13 with a combined interest rate of 73%. I also have to 2 private loans that I have NO clue who to pay, where the company is, but I owe \$30,000. I have never received correspondence from this private loan, but it is on my credit report.”*

**209. [REDACTED] (ID 4518), Michigan-Wyoming, 3/2007-12/2008:**

*“They just made you sign paperwork they are like sure here you go let us worry about everything for you getting you signed up for private and public loans without even knowing truly what nightmare you’re getting into with private loans.”*

**210. [REDACTED] (ID 9003), Michigan-Wyoming, ITCNS, 9/2003-9/2005:**

*“There were explanations about types of loans, but not a lot of detail on what types were better for the student over ones that had higher or variable interest.”*

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

*“The differences between private and federal loans were not explained to myself or my parents, we were under the impression that all of my loans were federal and that no private loans were needed to proceed. I inquired several times about addition aid to purchase needed school supplies (a laptop, tools specific to my education that they were not supplying),I was told that additional funds that were received from my federal loans that were over the tuition costs were to be applied back to my loans, to this day I have not received any documentation showing this ever happened.”*

**212. ██████████ (ID 8456), Michigan-Wyoming, Computer Science, 9/2008-6/2011:**

*“I ended up with several different loans with Navient and a couple with a private lender of whom I had no idea about. They told me that at the end of my schooling I would have to repay 40,000 but it ended up nearly 65,000.”*

**213. ██████████ (ID 9230), Minnesota-Eden Prairie, Drafting & Design Tech, 3/2008-3/2012:**

*“ITT only gives the choice to use SallieMae/Navient as the governmental of subsidized & unsubsidized loans with Citibank being used as the private lender. I have found that real tech schools like Rankin give an option to shop for school lenders while the lenders are not predatory like Citibank has been known to be. That, & there has hardly been a way to pay off what they figured 2 degrees worth \$30,000 something a piece when no work was ever found from it.”*

**214. ██████████ (ID 9403), Minnesota-Eden Prairie, Web Development, 5/2002-11/2004:**

*“They didn’t explain total cost, how much my loans would cost me monthly once graduated, they never explained the difference between grants and loans. They just wanted my signature on the documents.”*

**215. ██████████ (ID 8418), Minnesota-Eden Prairie, Game Design, 9/2007-9/2010:**

*“i was told that Sallie Mae was not offering student loans anymore so i had to go through self loan program from Firstmark services a private company too complete my degree[.]”*

**216. ██████████ (ID 9401), Minnesota-Eden Prairie, Computer Aided Drafting & Design, 6/2010-7/2012:**

*“I guess I was more uneducated about the loan process than uninformed. They really didn’t explain much. Once I asked for my financial ledger, it made even less sense. My partner and I went through all the same classes at the very same time, but our loans have a \$5000 difference.”*

**217. ██████████ (ID 8416), Mississippi-Madison, Criminal Justice, 2/2009-3/2011:**

*“I was told to sign for a loan for school and didn’t know it was a private loan.”*

**218. ██████████ (ID 8580), Mississippi-Madison, Computer And Electronic Engineering, 9/2010-9/2012:**

*“They mislead me on how grants worked and that’s one of the main reasons I didn’t quit. I was told if I left I would have to pay those grants back. The finance guy at the end of the whole thing*

*just basically told us to pay \$50 bucks for the rest of our life and no big deal. He actually shrugged it off just like that. They made the signing of the grants and loans every quarter more of a priority than anything. I did not understand how this worked at the time or I would have never done it. I was led to believe that most of my loans were government grants and I was shocked when my total was over 30k for an absolutely horrible education experience.”*

**219. [REDACTED] (ID 8243), Missouri-Arnold, 6/2007-11/2008:**

*“I was lied to about the amount of grants i recieved.. Instead im in debt to my ears and years of paying fir a waste of time[.]”*

**220. [REDACTED] (ID 9183), Missouri-Arnold, 6/2010-7/2012:**

*“I didn’t really start questioning the financial info until my second year. I have a copy of my account that they gave me and it just doesn’t add up. I was supposed to receive nearly \$10k in grants but I still ended up with nearly \$40 in federal & private loans[.]”*

**221. [REDACTED] (ID 8775), Missouri-Arnold, 9/2007-12/2010:**

*“Did not show me any documents, nor explain what I was signing. They just said sign here for financial aid. I had no idea what the loans were or the massive amounts of them.”*

**222. [REDACTED] (ID 8581), Missouri-Arnold, Network Systems Administration, 9/2014-9/2016:**

*“They did all of my student loan paperwork. I was only told to sign them, and not told how much they were for or if they were federal or private, not allowed to read over the paperwork.”*

**223. [REDACTED] (ID 8761), Missouri-Arnold, 3/2004-8/2005:**

*“Yes they made it seem as though since i was from a poor family most of school was actually going to be free, but after a first term my parents and myself had to take more loans which ended up not being federal loans either[.]”*

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

*“Failed to tell me not all of my loan was covered by a Federal Student loan. Placed me into a very high interest rate private loan through Student CU Connect to cover the rest. Failed to tell me the interest is so high that 80% of my payments would be interest. I was told about getting a small pell grant and signed for a single federal loan. Then 6 months after Graduating from ITT Tech, surprise, I have to pay on 2 loans every month.”*

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

*“There was so much paperwork that they made it seem like i would only be repaying for part and that i would not have to pay back the federal part. They used terms that confused me and the total number for tuition was alot less than what the loans came out to be. After graduating i have way more loans than what was told to me and they acted like the private amd federal were the same thing. They told me i had pell grants and thay would pay for a majority of my education but im over \$100k in loans.”*

**226. [REDACTED] (ID 7911), Missouri-Arnold, Software Applications Development, 6/2009-6/2012:**

*“ITT did not explain the loan options available, simply saying that loan applications had to go through them and it had to be taken out as a parent plus loan by my mother, knowing that she made less than \$10,000 per year as a widowed part-time bartender in poor health.”*

**227. [REDACTED] (ID 7295), Missouri-Arnold, Game Design, 1/2006-1/2010:**

*“I was not informed at all about tte difference between federal and private student loans, nor was i shown terms or documentation. I was given a form and told it was for assistance and told to sign. They made a point of rushing me through the form to get it ran. I was not even given any choice of loan companoes to go through, nor was i ever even informed who my loan provider was until after i graduated and they started sending me bills. In addition they also made it seem like tuition was very low and just a little more expensive than community college, and made the total amount sound like it would ve easy to pay off[.]”*

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

*“ITT did was not transparent about the loan process. For the most part, I was rushed through the paperwork process before, during and after graduation. They did not advise me that I had private student loan debt.”*

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

*“I was not given a choice as to where I could get my loan through. When I asked them about getting a grant to help me pay for some of my schooling, I was told since I wasn’t disabled, or didn’t have any children that I did not qualify for any grants. The school knew how much I was making at the time (\$13,000.00 a year was my income) and they insisted I could not get help with any grants due to the reasons mentioned above.”*

**230. [REDACTED] (ID 7995, 2755), Missouri-Arnold, Digital Entertainment Game Design, 6/2006-3/2010:**

*“Financial Aid was just trying to get the school paid. They did not allow us to pick a loan servicer. They would just call us in to sign paperwork often not knowing what loans they had picked for us. They never stated that some of the loans I took out through them were private loans that had higher interests rate. They took out these private loans because I couldn’t receive any more federal aid. I did not know this and would have found other loan services to help fill in the gap.”*

*“I never knew what type of loans I was taking out. [ ]Many times they would just have us go in and sign a bunch of paperwork without explaining the terms and possible interest rates.”*

**231. [REDACTED] (ID 8267), Missouri-Arnold, Visual Communication, 9/2009-6/2012:**

*“ITT changed who my loans were through 3 times. And charged me several times for books we never used, duplicates, and never allowed me to receive grants or scholarships.”*

**232. [REDACTED] (ID 2599), Missouri-Arnold, Accounting Technology, 9/2008-5/2010:**

*“NO where did anyone tell me or my spouse that we were signing for private loans instead of Federal loans. Had I known that we were signing for federal loans we would have never signed the documents. We were instructed multiple times via email to just click on the links and our financial aid would be taken care of on their end. We were NEVER explained in detail in an office setting when they did the financial aid or exactly what they were billing us.”*

**233. [REDACTED] (ID 8025), Missouri-Arnold, Bachelor in Cyber Security, 9/2011-6/2015:**

*“I never got a clear understanding, they were not able to explain and i was not expecting any private loan being involved until i graduated and they send me a \$9000 bill said the Ministry of Education did not pay this part, you have to pay this amount plus my \$60000 Federal payment.”*

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

*“Didn’t give full explanation of cost of the loans as well as did say the fed loans and private loans were basically the same thing and just quickly push the loan paperwork to where I didn’t have time to really review it.”*

**235. [REDACTED] (ID 8274), Missouri-Arnold, Digital Entertainment and Game Design, 9/2007-5/2012:**

*“I was told not to worry about the costs and that the Financial Aid department would work that out with me. As I stated previously, my options were limited. I could either pay out of pocket or with student loans. Obviously, I couldn’t pay on my own so my only choice was student loans. Not to worry though, it’s a simple process I was told. Paper after paper was pushed in front of me requiring my signature with very little explanation or a glossed over one. I ended up with Federal and Private loans through Sallie Mae. [ ]There was, however, one quarter where Sallie Mae was unable to provide financial aid to ANY students so I was forced to take out additional loans as well.”*

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

*“Had no clue on how many and how much I borrowed. Some loans were processed without my signature. A couple of the loans I was told were grants but later found out otherwise.”*

**237. [REDACTED] (ID 8358), Missouri-Arnold, Digital Entertainment and Game Design, 1/2008-7/2012:**

*“They offered no explanation as to the difference between federal or private loans. It was not until I started posting for them that I learned I had two loan providers.”*

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

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

**239. [REDACTED] (ID 5190), Missouri-Earth City, Computer Network Systems, 9/2009-9/2011:**

*“I signed loan papers once and it all happened very quickly. After that I never saw any other paperwork regarding my loans and how much was being taken out in my parents and my name. Never once did they offer any type of scholarship information.”*

**240. [REDACTED] (ID 8148), Missouri-Earth City, Software Application Programming, 9/2006-6/2008:**

*“Overall at the time I was very young (20 years old) and I had no idea what I was doing when it came to loans. Because I had been in the military my family was not there with me to look things over (if they had even been able to.). In general it was very difficult to review any loan documents since when you went to sign them there was a line out the door of other students waiting to do the same thing. so you went in, signed on the line and exited. Very little if any explanation given, and certainly no specifics about what loans you were taking out or how they would affect you in repayment. I actually never even received hard copies of my loan documents while attending there.”*

**241. [REDACTED] (ID 8867), Missouri-Earth City, 11/2004-9/2005:**

*“I did not understand anything about my loan other than I needed it done before I could start class and that I would have to start paying back when I graduated.”*

**242. [REDACTED] (ID 6796), Missouri-Earth City, Digital Entertainment and Game Design, 9/2009-4/2012:**

*“Treated federal and private loans as if they were the same thing. They basically just had me sign various documents without explaining to me what it exactly I was doing. After graduation and going into repayment I learn that I had private loans I had taken out.”*

**243. [REDACTED] (ID 8972), Missouri-Earth City, Electronics Communication Engineering Technology, 9/2007-5/2011:**

*“The only cost that was discussed was the startup cost which was the first quarter. It was explained that they would take the loans as needed per quarter to ensure a smooth transition throughout the school year. Every so often they would have me sign some papers and when asked they would say oh it is just some paperwork so that you can finish out the semester. Once it was time for me to graduate they informed me i didn’t have enough money to pay for the last of my classes and that i would not be able to finish unless my parents took a plus loan out because i was no longer eligible to receive loans.”*

**244. [REDACTED] (ID 7984), Missouri-Earth City, Electrical Engineering And Communications Technology, 9/2011-3/2015:**

*“They very much so mislead me or didn’t even tell me about what kind of loans they took out of my name. They also maxed out my federal government limit so I also had to pay some of this out of my pocket. They basically did tell me that both federal loans were the same as private. I didn’t understand they way the did it because every quarter my grant changed or my scholarship changed. I asked about it and they would then change my grant amount. I was so mislead and*

*confused about what I was taking out. Even how much I was taking out. I don't know how they got the total of what I owed. I felt they rushed me through process and didn't even tell me all the loans I had taken out federal or private. Then all of a sudden I have to pay out of pocket. I was confused and didn't understand it."*

**245. [REDACTED] (ID 2683), Missouri-Kansas City, Electronics and Communications Engineering Technology, 12/2008-12/2012:**

*"They never disclosed the total amount that the program would cost, they would call me in and have me sign loan after loan; just saying "we didn't have enough with this loan so we went and got this other loan" mixing federal and private loans at will."*

**246. [REDACTED] (ID 7932), Missouri-Kansas City, Information Systems Security, 6/2006-3/2010:**

*"Nobody ever discussed interest rates when I asked and I was told throughout that I don't have to pay anything until 6 months after I completed my courses. I wasn't told about capitalized interest and how it would affect my loans or that it was taking place the whole time I went from day 1 with my loans while I attended. Loans were spread out so big numbers were never seen, and I was told on multiple occasions that they spread them out to maximize the amount I can borrow. I was signed up for several private loans and even one 3rd party loan all over 14% APR interest when they said that I couldn't get enough federal grant or loan money I was led to believe that the only difference was who the loan was from."*

**247. [REDACTED] (ID 7792), Missouri-Kansas City, 9/2006-8/2008:**

*"I was completely misinformed about private loans and didnt even know they existed until after I graduated. I got called to financial aid one day advising me I could not continue my education without signing these papers and they were related to FAFSA. Being that I needed to get back to class and was in a hurry, I signed the document. They did not inform me about extremely high interest rates and kind of pushed me out the door as soon as possible. The biggest tactic was cornering me with not being able to continue my education if I didnt sign the document. I was half way through the program, of course I didn't want to drop out and be 20 thousand dollars in debt without a degree! I was young and oblivious, and they used it to their full advantage."*

**248. [REDACTED] (ID 8407), Missouri-Kansas City, 9/2008-12/2012:**

*"I was completely unaware of the loans that were taken out in my name and the ridiculous interest rates being charged on the loans. There were federal and private loans, essentially force fed to me."*

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

*“I did not realize that private loans were being applied for and I thought they were all Federal loans at the time. I never heard about capitalized interest and was expecting to just pay the loan amount after I completed school.”*

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

*“Told me that Pell Grants would be automatically applied for and then used for education. Each quarter they would call us individually to the Financial aid office to sign for our loans, including giving a deadline to have the paperwork signed. FA office personnel would then NOT provide the documents, saying that they would go in our file. No information was given regarding the interest rate of the unsubsidized loans. Indicated that both subsidized and unsubsidized loans were from the same lender, but had a slightly higher interest rate.”*

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

*“I was not informed that my initial loan had a payback period of one year until that year passed. When I hadn't paid it back ITT obtained a much more exorbitant rate to cover the initial loan. I was told that Government grants would cover a majority of my ITT Tech expenses and I would only have to cover books.”*

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

*“When I enrolled I was never advised, in an understandable way, how much debt I was going to accrue. The financial aid team never gave students the time of day to actually discuss their loan amounts. This was especially true for night students, because the Financial aid team mostly left at 4PM, so they would rush anyone that came in later than that. They always advised me to push for the maximum in Federal loans, even though it was more than enough to cover the loans. I learned in my second year of attendance that students were getting checks for the amount of money they applied for that was over the amount required. I was never advised this was an option, and I honestly have no idea where that money went. I never received an “overage” check from them. The amount of grants that I was given were all in Pell, and were minimal. There seemed to never be an option for scholarship from the school. In signing the paperwork, I was also never advised what loans were going to be federal vs private, nor was I given information on who the private loan provider was, mostly because ITT took the debt and then sold it to another company.”*

**253. [REDACTED] (ID 5058), Missouri-Kansas City, 12/2008-12/2010:**

*“There wasn’t discussion on the financial aspect of the program, more of a ‘we can help you pay, just sign here’ type of approach. The cost to attend the school wasn’t their focus, the focus was more on how quickly you can be done.”*

**254. [REDACTED] (ID 7038), Missouri-Springfield, 6/2010-3/2012:**

*“They setup a private student loan that was to be paid off once a grant I was getting came through. Turns out that they forgot to inform me that there would still be interested to pay back. So this account is on my credit report as a negative because when they paid the initial loan amount back they did not tell me I needed to pay more. I was told it would not be something I had to worry about.”*

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

*“I went through 3 or 4 banks throughout my education and loans. They treated federal and private loans as if they were the same thing. I had private loans through Chase and Wells Fargo, but this was never explained. Once out of school I was struggling and contact the loan providers to lower my payments. This is when I was unable and not allowed to restructure or lower my payments.... This is when I realized the difference between Federal and Private loans. Why this was never explained to me is unknown. I honestly believe they took advantage of my ignorance on the difference and chose not to educate me on the implications of the loans.”*

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

*“The student loan process during my time at ITT was terrible. During no time was I made aware that I had other options for a student loan servicer. My only option for borrowing was through Sallie Mae (now Navient) and the rates were dictated by Sallie Mae as well. Similarly, on one occasion what I thought was a Federal student loan was in fact a private student loan. That loan came with a 10% interest rate that was non-negotiable if I wanted to continue with my program. When I mentioned that the rate seemed inappropriate I was told my other option was to come up with the ~ \$6,000 for the next semesters tuition or risk not finishing my program. Another piece of the process that was bothersome was the fact that the individuals in the finance department would pull you out of class to have you sign student loan documents thereby guaranteeing you would quickly scan through and sign the documents in an effort to get back to class without missing much.”*

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

*“I never remember seeing any “official” paperwork, as they’d just have you sign and a blank piece of paper that you agree that they can distribute the funds for you. After the first day of class, you never really had the opportunity to talk about the amount you’re spending on classes, and it was a mystery to most of the students that I knew (including myself). It felt wrong at the time, but I knew that it was necessary to continue with my education and the investment that I had already made into ITT.”*

**258. [REDACTED] (ID 7467), Nebraska-Omaha, 3/2007-8/2009:**

*“They basically told me that the loans that I were getting was getting we’re going to be low-interest 1 - 3% and that the grants if I got a grant what’s the same as a loan so I better just get the loans and get them all in one at Sallie Mae so that way it’s easier for me to pay off which was a total lie and they pushed me and rushed me through the loan application process.”*

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

*“This is actually where I feel ITT mislead me the most! I never knew ANYTHING about my school loans and was pulled into financial aid every month and told “Sign this! If you do not sign this you can NOT go back to class, not even right now! If you refuse to sign, you cannot continue your schooling!” I never knew I was signing loans and I was NEVER told the amounts or any other pertinent information regarding the loans. I, genuinely, thought I was signing paperwork stating I was choosing to continue on as a student.”*

**260. [REDACTED] (ID 9209), Nevada-Henderson, Construction Management, 3/2007-6/2011:**

*“I recall on more than one occasion, a young lady would call me into the finance office after a semester had started to go over financial aid paperwork which had already been submitted. At the time I didn’t figure this to be a problem since my classes were being paid for, but now I realize, I wasn’t given the opportunity to shop around for cheaper loans for myself. I also never knew the actual cost and terms of the programs until I started paying off my student loans.”*

**261. [REDACTED] (ID 9663), Nevada-Henderson, Criminal Justice, 11/2006-3/2010:**

*“The Financial Aid counselor sat down with me and signed me up with loans to attend the school. What I was not aware was that they had applied me to multiple loans for each quarter instead of applying me for a semester at a time. In addition, when applying for these loans, I asked, ‘why are they was only applying me to Sallie Mae for both subsidized and unsubsidized loans, as well as, private student loans and not financial aid and/or scholarships’, and the*

*counselors' response was that they could not help me look up or search any scholarships that would help me to pay for the schooling. Scholarships and financial aid was too long of a process and ITT personnel was not allowed to help me due to restrictions of the school. This I found a little confusing since from my experience of when I attended Leeward Community College in Hawaii, their financial aid department had helped me look up both scholarships and helped me apply for financial aid through FAFSA. So basically, I had to take out multiple loans in order to go to school and each year, the my total loans went up."*

**262. [REDACTED] (ID 9674), Nevada-Henderson, Information Technology Multimedia, 9/2005-9/2007:**

*"I was 16 when I started the program at ITT Technical Institute and my Mom had a very limited understanding of the English language. I did my best to convey the terms and conditions that we were presented to my Mom, but given my age and limited understanding of the financial process, I fully believe I was misled about the total cost the program."*

**263. [REDACTED] (ID 9525), Nevada-Henderson, Digital Entertainment and Game Design (DEGD), 9/2005-6/2009:**

*"Even with my father as a cosign we were completely misled by the loan jargon they were using when promoting the school to us. On top of the fact that at the time my father's credit wasn't exactly that great they were underplaying just what the interest would eventually mean to my loan. The last two years they called me in twice to sign for additional loans because the first one 'Wasn't going to cover all of it' as well as convincing me to purchase a crappy laptop, already ~4 years old, from them for an extremely bloated price through one of their systems. They were confusing grants and loans there as well. Funny enough the laptop was more effective than the desktops were until around the 3rd year I was there when they upgraded them. They were selling the old computers for a tenth of the cost my laptop would turn out to be to anyone who wanted them."*

**264. [REDACTED] (ID 9164), Nevada-Henderson, 3/2002-3/2004:**

*"I had no knowledge that the amount of loans were being taken out, no grant programs, not much of anything. I went to one school, for a 2 year program, and somehow managed with both private and federal loans, grants, all separated into different loan groups. I still to this day don't understand what was done, how it was done, and how they can legally do this to people."*

**265. [REDACTED] (ID 9160), Nevada-Henderson, 9/2007-6/2012:**

*"When I wouldn't sign some of the loan paper work, they pulled me out of class into financial aid office and explain that if I don't sign the loan paper I would be drop out of school. I did not know how many loans I have "taken" out until I applied to purchase a home and was denied a*

mortgage “loan because of my student loans. They did not explain the difference between a pell grant, subsidize, unsubsidize, federal, private, or any other types of loan was.”

**266. [REDACTED] (ID 8952, 9417), New Jersey-Marlton, 6/2011-12/2013:**

*“When I went to enroll and sign documents to make it all official they made it seem like it was all the same and all one lump sum making it sound like my job I would get after I graduated would be more than enough to pay for it all and I believed them, only to find out 6 months after I graduated and still looking for work in my field that I had two loans to deal with instead of one like I was expecting.”*

*“When I arrived to enroll they didn’t explain to me the differences between a federal and a private loan they made it sound like one loan over all on top of telling me not to worry because the job they would get me when I graduated would be more than enough to pay my loans, but due to the failure to find me a job on top of having 2 different loans I am struggling[.]”*

**267. [REDACTED] (ID 8426), New Jersey-Marlton, 9/2007-9/2011:**

*“I knew this would cost quite a bit, but never knew how much. I also had no idea the amount of loans I had, what were private and federal, and if I ever got grants. It wasn’t until friends going to traditional schools told me about the grants their financial aide got them that I figured I might be getting a short deal.”*

**268. [REDACTED] (ID 9705), New Jersey-Marlton, CNS, 6/2014-9/2016:**

*“I couldn’t tell the difference between federal and private loans, the money talk was so vague and blanketed, I signed on hoping the jobs I’d get would easily pay back the loans. I never understood what was happening when my loans changed or anything[.]”*

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

*“Every semester they would call you in to do the loans and never expressed how much I was taking out and what this could mean in the future. I never got the sense it was a big deal and was never informed differences with private and federal. Towards the end I was taking out a ton of private loans and they never explained or cared to say “look, you are up to \$120,000 plus” in loans. NEVER!!”*

**270. [REDACTED] (ID 8376), New Mexico-Albuquerque, Computer Networking, 12/2007-12/2009:**

*“I was misled about the amount of loans they were going to take out for the program and how those loans would be dealt with. IE. several micro loans were taken out for each semester each carrying its own high interest rate. I was never told the difference between federal and private loans and no one ever explained what type of loan i was signing for when a new one was taken out each semester. Towards the end of the program when i asked for more information on the loans and what it all ment i was refused information on my loan terms and refused help to review my loan documentation. ITT tech ran me into debt to the point that i could no longer qualify for more loans to complete the program, so they gave me a personal loan from the school itself to finish paying for the courses. The recruiting agent was extremely aggressive in getting me to sign paper work. The day I went to just get information about the school was the same day they signed me up for classes.”*

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

*“When I enrolled at ITT, I asked if I could pay for some of my classes out of my pocket, I was denied and told that I had to apply for federal and private loans in order to attend ITT. I was just told to sign alot of papers with out being explained what they were.”*

**272. [REDACTED] (ID 5917), New Mexico-Albuquerque, Business Administration, 3/2004-9/2010:**

*“ITT did not give a total cost of the loan, they gave the principal but not amount of accrued interest, or the monthly payments of either principal only, or principal and interest. I did not understand the total amounts of the necessary loans, as i was not told the interest rates of my loans. It wasn't until after graduation that I found some of my loans had as much as an 11.5% interest rate. I was never told my interest rates. I was told I did not qualify for any grants and ITT did not encourage me to look for other sources of funding for my education. My loans were lumped together, both my federal and private loans were treated as the same thing. [] I was not told about options for funding, ITT wanted to handle everything, i could have shopped around for lower interest rates or handled the loans on my own, but ITT discouraged that.”*

**273. [REDACTED] (ID 8938), New Mexico-Albuquerque, Computer and Electronics Engineering Technology, 6/2007-6/2009:**

*“We were called into the office once every two quarters or so to sign loan paperwork. We were not told where the money was going, what it was going towards or when and how it was getting used. All they said is that we need to sign for the next disbursement and that they would use it to pay when and where it was needed. It was always confusing, and questions were never really*

answered. My last semester before graduation they told me how much I owe and what my monthly payments were going to be and I was shocked. Not to mention, there were multiple loans with multiple companies which I was unaware of as well. I was never told the difference between federal and private loans and didn't even know that I was getting both federal and private loans until I graduated. I am only aware now after unsuccessfully trying to lower my student loan payments which total \$650 a month with a 9% interest rate. Interest rates were another thing that were never discussed. I was never told that my interest rate would be 9% on a \$50,000 loan. If I would have known that I would not have gone."

**274. [REDACTED] (ID 7950), New Mexico-Albuquerque, 12/2008-6/2012:**

"They wanted me to get loans any way possible they would apply and get me loans just so that I continue to pay and go to school there. I did not qualify for some loans so they had me take my parents in and had them apply for loans. They never really explained what kind of loans or interest rates they just had us sign any loan that was approved and never gave me an opportunity of applying in other places for loans that would benefit me."

**275. [REDACTED] (ID 9654), New Mexico-Albuquerque, Criminal Justice, 12/2007-9/2011:**

"I didn't understand the total cost of the program and how my grants didn't fully cover the cost of each quarter. I didn't realize the amount of loans I would need considering that I qualified for the full amount of my grants. I didn't realize that I had federal and private loans on top of my grants."

**276. [REDACTED] (ID 8600), New Mexico-Albuquerque, 6/2009-11/2011:**

"I was told that the federal and private loans worked exactly the same way. The only difference was the company, there was only so much moneis I could take per company."

**277. [REDACTED] (ID 8113), New Mexico-Albuquerque, 6/2012-3/2013:**

"I was told I qualified for the maximum amount of student loans which lead me to believe everything would be paid for."

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

"I was very young (18) and one of those statistics likely to default having come from a low income family. My recruiter filled out all the paperwork for me. I have managed to keep hardcopies all these years since 2002. [ ]The loan process was never explained to me. I ended up

*with about 8 different federal loans (half unsubsidized and half subsidized). I didn't know what the difference between subsidized/unsubsidized is. I later consolidated my federal loans in using FFEL."*

**279. [REDACTED] (ID 6435), New Mexico-Albuquerque, Computer Networking Sciences, 3/2009-6/2011:**

*"They vaguely mentioned the interest rates and never calculated what the monthly payment would be. Additionally, the tuition was for more than what the government would loan. A private lender was added to pay the rest, at an interest rate much higher than the government loan charged."*

**280. [REDACTED] (ID 7616), New Mexico-Albuquerque, 6/2011-12/2012:**

*"The whole explanation of the loans was very cloak and dagger."*

**281. [REDACTED] (ID 6007), New Mexico-Albuquerque, 6/2003-9/2007:**

*"Financial Aide rushed me through the process of signing paperwork for student loans, and my estimated repayment was nothing more than a few hundred a month. I was under the understanding that each degree program (Associates and Bachelors) were around \$30,000.00 each for a total of around \$60,000. I was never educated on how the interest works or how it was accrued. Now my loans are well over \$100,000.00 and still confusing."*

**282. [REDACTED] (ID 9517), New York-Albany, Computer Network Systems, 1/2007-1/2010:**

*"Majority of the times when I asked for my financial paperwork I was given the run around and never received them."*

**283. [REDACTED] (ID 7892), New York-Albany, Computer Electronics, 2/2013-7/2015:**

*"They told me i would have a degree for 33000. I owe 44000 and they tried to send me a paper saying i got a personal loan from them and never signed for an ITT tech personal loan. Told me i received scholarships bit still took the fed loan and did not deduct it[.]"*

**284. [REDACTED] (ID 8506), New York-Albany, Computer Drafting and Design, 9/2010-9/2012:**

*"Each semester I would meet with financial aid who would type a bunch of numbers in a computer and say "federal will give you this many dollars, so you'll need a personal loan for this many dollars" after the 2 years I realized they had taken out 14,000 in personal loans for me at 11% interest and I have about 8 separate federal loans."*

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

*“I did not understand exactly how much I would be paying. Had I have known that I would have to pay \$54,000 for an education that I am not currently using because there is little to no entry level positions in my field. Also the classes I was told most of them were obsolete now and most of the programming languages are also obsolete.”*

**286. [REDACTED] (ID 7490), New York-Albany, Computer Electronics, 9/2009-9/2011:**

*“They didnt explain at all about the high interest rates of the loans .I didn’t know that I had a second loan it I graduated.”*

**287. [REDACTED] (ID 7930), New York-Albany, Computer and Electronics Technology, 9/2009-6/2011:**

*“I was told to sign papers and let finance take care of the details, with no choice of who the lender was.”*

**288. [REDACTED] (ID 9424), New York-Getzville, Computer Networking Associates, 9/2009-8/2012:**

*“A good portion of the loans I ended up with where never fully disclosed to me. There was a larger private loan that I don’t remember ever consenting on that I found out about after graduating.”*

**289. [REDACTED] (ID 9341), New York-Getzville, Drafting and Design, 3/2007-3/2009:**

*“I was not aware that my private and federal loans were separate until I started defaulting on one while paying what thought was the statement for the loan as a whole.”*

**290. [REDACTED] (ID 8379), New York-Getzville, Information Technology- Computer Networking Systems, 9/2008-9/2010:**

*“It was never explained to me that I would have private and federal was different they explained it to me as if they were the something.”*

**291. [REDACTED] (ID 6568), New York-Getzville, Computer and Electronics Technology, Computer Networking Systems, 6/2001-9/2004:**

*“I was thrown paperwork in my face to sign without proper explanation of how much interest the loans were for, no specific number was given, they just said, “Dont worry, you dont have to pay until you are done with school”.”*

**292. [REDACTED] (ID 7826), New York-Getzville, Computer Networking Systems, 11/2002-11/2004:**

*“I was not advised of the difference between grants and loans. I was not advised about the difference between private student loans and federal student loans. Now I am stuck with a small federal loan with a low interest rate and a huge private loan with a very high interest rate.”*

**293. [REDACTED] (ID 9462), New York-Getzville, Computer Networking Systems, 9/2011-9/2013:**

*“I have 2 sets of loans, one set of government student loans and a temporary credit account from ITT. I had very little communication about the loans past the initial financial meeting.”*

**294. [REDACTED] (ID 7702), New York-Getzville, 5/2007-7/2009:**

*“I was lead to believe that I was taking our a loan from a single entity then after I graduate I started receiving calls from 3 separate entity’s telling me I needed to pay them money. I was lead to believe that all of my loans would be low interest federal loans not a mixture of federal and private loans.”*

**295. [REDACTED] (ID 7476), New York-Liverpool, Computer Networking Systems, 8/2006-8/2008:**

*“They never made anything clear about the loans and why they were taking out so many on my behalf. I know of at least 9 loans during my 2 year degree program with them and I know people in 4 year schools that only have a few loans. They never made it clear about the difference of private loans and federal loans. They never told me that my wages would be garnished and only I loan would be payed while the others sat that compounding interest. I pay more in student loan debt than I do for rent! The worst part is that is only being payed on 2 loans! Others are still compounding and not being payed. I can’t afford this. I was never told private and federal loans couldn’t be consolidated together. I was told all my loans could be combined into one but only once.”*

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

*“I did not understand what the total cost was and was never told that private loans were needed because I believe that they were all Federal loans.”*

**297. [REDACTED] (ID 8770), New York-Liverpool, IT Network Solutions, 9/2003-5/2005:**

*“Yes when I first enrolled they didn’t tell me about cost of books not being included. They did not tell me that there was a limit on student loans that I would hit and have to take out private*

*non government student loans to finish the program. They did not tell me I would have to have a co-signature in the last semester because of the debt I piled up in beginning sessions. They did not disclose that these loans would be at a higher rate because they would be private. They just gave me documents to sign saying you need it to do one last semester and graduate.”*

**298. [REDACTED] (ID 8190), North Carolina-Charlotte North, Networking Systems, 1/2011-1/2012:**

*“They did not explain about the difference between federal and private student loans. I thought i was only using federal loans but they also signed me up for private loans.”*

**299. [REDACTED] (ID 9141), North Carolina-Charlotte North, 11/2008-6/2011:**

*“They took a private loan out that I didn’t know about til repayment came. The recruiter was fast talker so much She never let me fully look over what I was signing, I trusted that she was helping me make the right decision.”*

**300. [REDACTED] (ID 8065), North Carolina-Charlotte North, Information System Security, 6/2010-9/2013:**

*“I never knew how much my loans were for or the terms until my 3rd year. Each year I would go to finiacial aid to sign the papers but we never went over the amount, I assumed they were giving me grants.”*

**301. [REDACTED] (ID 8489), North Carolina-Charlotte South, 9/2008-9/2011:**

*“They did all our financial aid for us , they never gave us our pell grants. When I asked they said they don’t issue pell grants to students anymore.”*

**302. [REDACTED] (ID 8098, 7772), North Carolina-Durham, Network Systems Administration, 9/2014-6/2016:**

*“When i signed my paper work to go to school there the lady was almost harrasing to an extent. they would throw a bunch of paperwork out on the table that would build up their school and how it will change your life without going over the fine print. I was unaware that you could even use private loans for school. I didnt even hear private loans come out of any bodies mouth there. They would pressure you to sign quick. I would have to sign something every quarter or i would be kicked out. little did i know they were taking loans out all the time. they would say its just making sure your fasfa is up to date or current. i also had to pay out of pocket some for class that they said my loans didnt cover all of the tuition. then after i paid it took them a month or so to cash the check. they probably pocketed that money more than likely. now i have 8 loans in my*

*name for a worthless degree that i have not even got in the mail yet and iv been out for 3 months.”*

*“They needed loans which i knew they would but then they asked for money to pay what the loans didnt cover. Which if i took out loans and had scholarships what was the extra money for. It also took them a month to cash my check which is kind of shady to me.”*

**303. [REDACTED] (ID 8946), North Carolina-Durham, 7/2013-9/2015:**

*“I was originally told that my loans would be processed once a year, I was not told that they were processing multiple loans per semester during the once a year occurrence. I thought I was signing for ‘x’ number of loans for the entire year, not ‘x’ number per semester.”*

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

*“They never really explained the paperwork to me and so basically I didn’t know what I was getting in grants and how much of a loan I would have to do each quarter. What I couldn’t understand was If I was getting grants then why was I having to take out so many loans? No one could or wouldn’t explain it to me they would just say you need to sign this paper. I know that was probaly dumb on my part but I knew if I didn’t finish this program then I would be left with loans to pay back with no degree to show for it.”*

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

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

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

*“I got a stack of paperwork and instead of letting me read it all and go through my counselor talked about each page and what I was signing. I now realize she only disclosed the good and promising lies they tell. I couldn’t take it home nor did I get copies of everything. Only certain copies and was told I’d have 6 months til I start repayment on any loans.”*

**307. [REDACTED] (ID 9227), North Carolina-High Point, 3/2012-3/2014:**

*“I never understood the amount of the loans necessary. I would go into an office with a financial aid officer, type in my information. The officer would then take over typing. I would then type in my information again for approval and that was it. There was never a breakdown of what exactly I was paying for.”*

**308. [REDACTED] (ID 9630), Ohio-Akron, Drafting and Design, 3/2013-3/2015:**

*“I think by giving us students a scholarship to make us think that we were getting a deal. as I filled out the forms online with the student representative they would tell me that I qualified for some kind of scholarship. it made me feel good that I was getting something when my credit was bad. so I took it. they made you feel like you were going somewhere in life. I was even told that I could keep the scholarship if I came back to school, which was another factor in going back[.]”*

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

*“This is where I feel the school really hurt me. Not once was anything about the loans ever explained to me. They went through and did all the filling of the loans on their own and just had me sign them. I really wished I knew then what I know now about the whole situation. The only thing they mentioned was I would be getting a federal and a private loan. Also a loan directly through them. They never explained the difference between the two either. I never would have gotten a private student loan if I knew how harsh they can be. I never knew how much the whole thing was going to cost me until the very last time I met with them. That’s when I received the paper work breaking down the loans and how much I was really going to have to spend. I wish they would’ve made the loans very clear up front so I knew exactly what I was getting into. They basically brushed it off like I had nothing to worry about. They always seemed to rush though it too. Never took the time to break everything down for me.”*

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

*“They did not discuss the loans at all with me they told me the total cost and called my mom over the phone for her personal financial information, had me sign some papers, and then I went on my way. After i started repaying my loans I recieved a letter from a collections company for roughly \$4,500 that i owed ITT. ITT never tried to bill me before hand and infact they told me my loans would cover the whole cost.”*

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

*“They treated the process of signing of for grants as very secretive. They would not tell me when they applied me for one or which ones they did. I only ever knew I had received a grant when I got paperwork in the mail letting me know the amount had been applied towards my loans. They did not explain there might have been private loans or what the difference between them would be. They offered to do the PLUS loan in my fathers name, which we did apply for, though my father was in retirement and we hadn’t thought would have qualified, since he wasn’t really making any money. We hadn’t known that repayment for it would begin immediately, or how much the loan might balance - we were told that he would apply, and if accepted, he could decide how much to apply for within a thresh hold he was approved for. Instead, he were next informed the amount that had been taken out of his name and that it was due.”*

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

*“I was never told about how and when I was to repay my loans. I was not even told about my private loan being sold off the another loan servicer and Sallie Mae becoming navient leaving me blindsided be unexpected payment request and having no info on how and why I had them as lenders. Another part that had me concerned about my loans was the fact they need me to take out a private loan as well. My federal was not maxed out and I didn’t think it was needed. Especially since it was a \$11,000 dollars compared to the \$33,000 that was taken federally.”*

**313. [REDACTED] (ID 9623), Ohio-Dayton, Criminal Justice, 3/2007-12/2009:**

*“Did not explain the difference in the loan types or the cost each quarter. Paperwork signed without my permission and after I was already done with the program. No explanation of my grant amounts and how the grants were dispersed.”*

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

*“I was not given any choices between private and federal loans. At the time, I didn’t know any better. But I was told I absolutely had to take our private loans or I couldn’t attend the school. I was also forced to find co-signers. I don’t remember signing loan documents at all, or being informed about terms or amounts of loans.”*

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

*“First off I did not understand the difference between federal and private loans. They didn’t go into detail on these issues to which I didn’t know to ask.”*

**316. [REDACTED] (ID 9242), Ohio-Dayton, Computer Networking Systems Technology, 12/1999-12/2001:**

*“I knew that I couldn’t afford to pay for the school in the situation I was in but was told that I could easily get grants that would cover the majority of my cost because I was a veteran. For the rest of it I could take out small loans to cover. I was told that loan interest rates for students never went over 2-3% and I could small payments for years if I had to so not to worry. They filled out paperwork for me and had me sign telling me that I was filling out all the paperwork I needed to get the grants and loans. I was told in a few days that I qualified ‘for funding’ and everything was taken care of so I could start the program and they would get with me to explain things. After a couple weeks I hadn’t been contacted so I went to the financial aid office to find out how many grants I had gotten. It turns out that I only qualified for loans and that I would also need to make monthly payments to stay in the program. They told me that they would resubmit every semester and I would probably qualify later so not to worry too much because I would be making more than enough money with the degree to pay back loans if I did not end up not getting grants. I had already started the program and rearranged my work schedule to accommodate it so decided to stay because I needed something to move forward and thought it would be lie they said. It turns out that I wasn’t able to make the money they said I would make and the degree wasn’t worth it even if I had gotten grants.”*

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

*“I was mislead greatly by ITT tech’s promise of how the loans worked and that they would be affordable payments. First off, I was told ‘d receive a military discount but later came to find out that I was charged the same rate as all other students. They also took money from my military benefits but I’m not certain if they were ever applied to the loans given to me by ITT tech, whom did not let me choose my lender or give me options. They also did not express interest in any potential grants or even let me apply for them. The federal and private loans were treated as if the same type of paperwork and I was rushed through the process without fully comprehending the gravity of their cost. I was told the federal loans would cover all of my education up to my bachelors degree, but on my last three quarters was told this was not the case and that I had to take out a private loan from ITT tech to finish my degree.”*

**318. [REDACTED] (ID 8831), Ohio-Hilliard, Computer Network Systems (Associates); Information Security Systems (Bachelors), 8/2007-7/2012:**

*“The loan system always seemed a bit off to me, but having just graduated from high school and having no knowledge of how things should work, I took them at their word. I now know I was incorrect in doing so. Through the course of my enrollment at ITT, I was forced to take out both private and federal loans, and at one point I remember the person I spoke with about loans claim the 10.75% interest rate I received on one loan was the “lowest rate they had ever seen for that loan” and how “impressed they were I was able to get a rate that low”. Of course I now understand that’s a horrible rate, but it didn’t stop me from being forced to take multiple loans out ranging from 6%-10.75% even though my credit score was well above 700; as was my cosigner’s. They never properly explained how the interest would compound, nor did they give me any options when it came to my loans, only “here’s your loan, sign on the line, please”. This led to multiple private and federal loans from multiple lenders, which led to an initial minimum monthly payment of ~\$1,100 once I was required to start repaying on my loans. I’ve been able to have that reduced to ~\$600/month now that I’ve consolidated loans, but even after consolidation I still have loans through four separate lenders, which is quite the hassle to deal with. They never once explained the difference between federal and private loans, nor gave me the option of federal over private; they forced both on me stating they were the best loans possible.”*

**319. [REDACTED] (ID 8984), Ohio-Hilliard, Multi Media/Graphic Design, 9/2005-5/2007:**

*“They also never fully told me how much each loan was. Once the person told me ‘It is easier if you don’t read it this whole process goes easier. At the young age I didn’t think ‘educators’ would lie to me. They were never around when I had questions. Only around if they wanted me to sign something. They never explained to me how I was getting both federal and private loans. They never explained what it all could me. They only called it ‘Loans’.”*

**320. [REDACTED] (ID 9317), Ohio-Hilliard, Masters in Business Administration, 3/2013-6/2016:**

*“They did not talk in detail, all they did is make you fill out the forms so you can get approved to go to school, the excuse is it will all be clear when you are about to start re paying[.]”*

**321. [REDACTED] (ID 9220), Ohio-Hilliard, Associate’s Degree of Science in Nursing, 9/2010-3/2013:**

*“ITT was definitely misleading about how we would be paying for the program. The employees did all the process themselves and just presented the documents to us to sign without reviewing what type of loan it was, or any of the loan terms such as the interest rate, what payments would*

be, or any other pertinent information. They treated all the loans and grants the same, and did not even disclose whether they were federal or private loans.”

**322. [REDACTED] (ID 8992), Ohio-Hilliard, 9/2015-5/2016:**

*“I never got to talk to anybody about my finances after my first enrollment meeting. They forced me to sign paperwork without discussing what it was with me. Told me if I didn’t sign I would be kicked from the program and lose everything.”*

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

*“When i signed my loans i was never shown any proper documentation i was only told where to sign. I was pulled out of class several times and told to go see financial aid and they needed to have me sign some things. I was told that i had to sign these documents so that i could stay in class. I was told they were just documents to help with financial aid. The interest rates or terms of loan were never disclosed verbally to me. Then i was asked to sign i was rushed through looking at the documents before signing because they said they were busy and had other students to see and if i did not sign right away i would have to leave the campus for the semester and then re enroll after the semester. They never disclosed the full amount of the loan and was pressured into signing in fear of having to wait another semester to re enroll. So i signed so i could continue classes.”*

**324. [REDACTED] (ID 9221), Ohio-Hilliard, Associate’s Degree of Science in Nursing, 9/2010-3/2013:**

*“ITT was definitely misleading about how we would be paying for the program. The employees did all the process themselves and just presented the documents to us to sign without reviewing what type of loan it was, or any of the loan terms such as the interest rate, what payments would be, or any other pertinent information. They treated all the loans and grants the same, and did not even disclose whether they were federal or private loans.”*

**325. [REDACTED] (ID 8488), Ohio-Hilliard, RN Program, 8/2012-3/2014:**

*“They told me that I was getting Finacial aid not loans. Also I don’t remember signing anything, and heaven forbid you wanted to review any paperwork. When I would inquire conveniently no one was available They did everything you could and could not imagine. Even demanding I pay the school directly or I would not be allowed to continue.”*

**326. [REDACTED] (ID 2727), Ohio-Maumee, Business Technology, 1/2009-9/2010:**

*"I didn't have any clue how much it would cost me. They rushed me through the whole loan process. They gave me a private loan that I thought was a school loan at 0%. I also thought according to them the federal loans were grants that I didn't have to pay back. The entrance concilling was done by them not me. Only reason I know about the entrance concilling is from my other schools."*

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

*"The total cost was never mentioned. There were more loans taken out than necessary. Things were never explained in detail. It was mostly sign here and there and let move forward kind of process. Never explained the difference between private loans, federal loans, grants and loans. Unsubsidized and subsidized loans."*

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

*"I was never informed that if I withdrew from the campus that I would still owe the amount. I was never explained why I owed the amount I did even though I withdrew under a year and other students who attended the time frame or less owed far less than me. I was never explained what exactly my loans were or how the loan system worked. I was pressured into getting high interest loans with no co-signer and no previous credit history at the age of 19."*

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

*"When I first started signing papers I was told the total amount for my degree would be 24k to 26k. I thought it was pricey but from all of the misleading nonsense they kept feeding me about we would get more attention than someone who attended a different college I was okay with it. [] My total debt ended up being of \$40,000 and not the \$25,000 I was originally told."*

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

*"I was totally misguided on the financial aid aspect. For me unfortunately some of my loans are private along with federal. I had no idea about this, and I thought ALL of my loans were federal. With that ive learned the private ones are extremely difficult to pay with high interest rates. They would explain that since I worked 40 hours a week making minimum wage I wouldn't qualify for any help; they would force me to sign things saying I only have minutes to sign them or the paper work on this awesome rate they gave me would be invalid. I never once understood the amount*

*of student loan debt I would be in. They made it seem like I would have such low minimum payments and interest rates.”*

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

*“Interest rates on my loans were not disclosed when signing for each disbursement.”*

**332. [REDACTED] (ID 7910, 3831), Ohio-Norwood, Computer Aided Drafting and Design, 9/2006-9/2008:**

*“They rushed me through the loan process. I was not aware private loans had been taken out until my 6th quarter. They said it was to “continue me” in the program.”*

*“They misled me on the amount of loans necessary and rushed me through the application process. Nothing was ever explained in detail. I have 9 total loans out and paperwork for only 8 of them. I cannot determine where this ninth loan came in. The difference between private and federal loans was never explained in detail to me. I was supposed to owe a total of \$42,107.00. It is now up to \$ 44,000. I have made payments for 7 years and have never once defaulted.”*

**333. [REDACTED] (ID 6372), Ohio-Norwood, 3/2007-9/2009:**

*“I was originally told federal grants would cover the cost of my education. During my final semester I was informed I would need to take out a private loan with them in order to graduate.”*

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

*“I was not directly informed of the different types of loan that were associated with attending school. As I advised the advisor that I was unfamiliar with the process and that they was the 1st school I have visited and looked into.”*

**335. [REDACTED] (ID 7928), Ohio-Norwood, 12/2009-12/2011:**

*“They failed to mention that the private loan I would need to have interest rates as high as 14.75%.”*

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

*“I had no idea of what type of loans I was receiving. Interest rates were never disclosed. I was not even given a choice. I was informed that financial aid and grants would pay for a large part of my tuition. When I saw the amount of loans I had after graduation were unbelievable. I had no idea why they were so high. No one explained this to me.”*

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

*“I only had to fill in necessary information and told that they would be signed at a later date. multiple occasions I asked to get signed documents for my records and told that the originals could not be released. I asked why many loans were showing up on my credit report when I only signed for one loan I was told this was the structure and by signing one loan that allowed ITT to process the full amount in various loans. I asked for terms of the loans and was told that information could not be released and that I would pay ITT, not the loan servicer. [ ] I was appalled to see that once I requested the loan information that some interest rates were over 17% and that I had approved the loans. Out of 36k of private student loans I had approved a single 5k loan to cover a quarter because they said my federal loan allotment had run out and I had to sign the loan or the whole quarter would be wiped out and I would not get credit for any of my classes.”*

**338. [REDACTED] (ID 8980), Ohio-Strongsville, Multimedia, 5/2003-9/2006:**

*“They did not explain and I was not aware of the cost and risk of taking on \$20k in private loans at 10 - 13% interest, along with \$20k in federal loans. They said I did not qualify for more in federal loans and the only way I could finish was to take private loans. I was never given information on the difference or how high the interest rates were. I was not informed I would be graduating with a monthly student loan payment of \$500+.”*

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

*“The loan officers at ITT were very different than the officers at the university that I got my Bachelors degree. Att ITT it was never clear weather I was getting government loans or private loans and the interest rates for payback were not discussed. I was basically presented with a packet of papers and hurriedly made to sign them.”*

**340. [REDACTED] (ID 2628), Ohio-Strongsville, Programming, 4/2002-9/2002:**

*“I was told I didnt have to repay until after graduation. I started recieving bills for the loan about 3 months after i started.”*

**341. [REDACTED] (ID 9083), Ohio-Warrensville, Computer and Electronics Engineering Technology, 12/2006-12/2008:**

*“They told me that my private loan and my federal loan was one in the same but when i started paying for what I thought was one loan, turned out to be two completely different loans witch i current cant pay both at the same time.”*

**342. [REDACTED] (ID 8201), Ohio-Warrensville, Criminal Justice, 12/2008-1/2009:**

*“I wanted to get a loan from my bank or pay for it myself and I was told I had to get the loan they provided me in order to go to there school.”*

**343. [REDACTED] (ID 9488), Ohio-Warrensville Heights, Nursing, 6/2013-6/2015:**

*“There were times when my named was signed for things that I do not recall. I never received the time to properly read over anything regarding student loans. It was always someone in control of the mouse clicking things for me and telling me to “sign here”, “initial here”. I was also told that I wasn’t eligible for a refund check, which wasn’t true, and that if I was eligible they would send the money back so that my loans would be lower, false.”*

**344. [REDACTED] (ID 8626), Ohio-Youngstown, 1/2010-1/2012:**

*“Did not understand my financial aid. Was not explained anything about my loans and who they were from.”*

**345. [REDACTED] (ID 7451), Ohio-Youngstown, Computer Network Systems, 9/2004-3/2007:**

*“The whole process was very misleading as I remember seeing so much paper work and being told to sign here and there. Without any real understanding of all of the student loans. Not understanding the difference between the federal and private loans. They were treated as the same thing.”*

**346. [REDACTED] (ID 7987), Ohio-Youngstown, Drafting And Design, 10/2006-10/2008:**

*“When I was at ITT I was in my early 20’s, the company did not explain the different type of loans available, how grants work and how much federal aid vs private loans I was taking out. I felt it was like sign and just give us your money and you are fine.”*

**347. [REDACTED] (ID 2574), Ohio-Youngstown, Criminal Justice, 12/2009-3/2014:**

*“I was told that I was getting scholarships and never seen them applied to the program. I was told it would not matter about my loans as they would be very low payments. I was signed up for loans that I did not even know I was signing up for. They moved loans and grants all around, that I had no clue what was what.”*

**348. [REDACTED] (ID 9362), Oklahoma-Tulsa, 9/2013-12/2015:**

*“I was told my total loans for repayment were 10,000 cheaper than I’m seeing now with Navient.”*

**349. [REDACTED] (ID 9067), Oklahoma-Tulsa, Information Systems Security, 8/2006-1/2008:**

*“I was not told I had any other options aside from what they told me. They pushed me to get co-signers so the loans would go through. I didn’t really get a chance to review loan documentation or see the full details of the loans I was taking. I got pushed pretty hard into just signing and everything would be great. I would be able to get a job right after school and make enough to live and pay back all the loans. The difference between the types of loans was never explained. This was a huge letdown. I found out much more information about federal vs private once I left school and was pretty upset about the ones I was pushed into getting.”*

**350. [REDACTED] (ID 8357), Oklahoma-Tulsa, 9/2013-9/2016:**

*“When we first arrived at ITT we were told not to take the Parent Plus loan under any circumstances. Yet each year, they forced us to sign up for it knowing we didn’t want. We were told by others that any loan we could get was a good loan. This was all within the same building. We would get paperwork after paperwork from loan lenders telling us things we had no idea what they were about. ITT always seemed lost and confused when we would tell them about our loan situation.”*

**351. [REDACTED] (ID 5836), Oklahoma-Tulsa, Electronics and Communications Engineering, 1/2009-1/2013:**

*“I had no idea how much the total cost for my degree was costing me until I graduated and I had to start paying back the loans that they took out. They didn’t even offer to go over the loan information with me prior to my graduation, all they did was have me sign paperwork and told me I started on that following Monday.”*

**352. [REDACTED] (ID 7980), Oklahoma-Tulsa, 6/2014-6/2016:**

*“I sent scholarships I received from the Osage tribe to them. They never applied the checks to my account and never canceled my loans for that amount. They would never tell me how much I owed and when I asked for paperwork they told me I was allowed to have it. I fought with them for two years over paperwork and finally received a statement when school was almost over, stating I had a \$4,000 credit towards me for overpayment. They never told me. It should have actually been an overpayment of about \$8000 that should have been applied to my account and then loans for that amount would be returned. They never did anything.”*

**353. [REDACTED] (ID 8731), Oklahoma-Tulsa, Project Management of Construction, 3/2010-12/2014:**

*“They said they had all kinds of grants and/or scholarships we could apply for and when it came time to fill out for those it was “I’m sorry those are no longer available or I’m sorry those have already been used up.””*

**354. [REDACTED] (ID 7732), Oklahoma-Tulsa, IT Department, Software Development, 6/2015-3/2016:**

*“While signing with ITT and all the loans and grants they wouldn’t let me read the full terms, they would just skim through it. They told me my grants would cover for everything and I wouldn’t have to pay anything back.”*

**355. [REDACTED] (ID 9531), Oklahoma-Tulsa, CCNA, Networking, CNS, Communications, 8/2006-3/2016:**

*“There were several times in the early years 2006-2008 where the finance manager/officer would inform me they went ahead and finished the form and sent it on. In fact my name is misspelled in all my student loans. They would detour my questions about loan status and tell me the interest would not be too bad, but never gave me any kind of number. I was often left to dig through my own records to find any sort of info, as they would always ignore the question or change the subject to something serious, like something about payments on loans even though I was still enrolled at that time.”*

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

*“I never understood how much of my education was actually from private funding, i.e. PEAKS. I thought that I didn’t understand that my private loans could be rolled up in my loan consolidation. I thought I owed no more than four or five thousand in “Temporary Credit” when it turned out to be \$20,000[.]”*

**357. [REDACTED] (ID 8373), Oregon-Portland, 9/2007-12/2011:**

*“They never made it clear on who I was able to borrow from or how many loans I needed to attend. They made it sound like all I needed is 1 federal loan and one private loan. Then they had me take out a few more loans after a few quarters, but I just did it because if I didn’t I wouldn’t be enrolled next quarter. I didn’t want to get stuck with loans and no degree to show for it. I was told not to worry about the process and I look back with little understanding of how things could have been different. But when I was in the financial aid office they presented me with “this is what you need to continue education for next quarter. read and sign this...” They acted like the private loans were no different from the federal ones. Saying it was just not loans from the government since they can only do so much under their umbrella. After graduating it was a rude awakening to see some of the stark differences in the public/private loans... I was part of the presidential scholarship which was supposed to save me 20% on my enrollment each quarter after beginning my 3rd year. Not really sure how that was applied to my schooling financially I just remember ‘signing up’ for it since I was eligible.”*

**358. [REDACTED] (ID 8377), Oregon-Portland, Computer Networking Systems, 3/2009-3/2011:**

*“The company’s recruiters preyed on me and I didn’t understand the lifelong burden of debt I was agreeing to. They did not understand and clearly explain the debt repayment options so I am left with a much higher payment than I expected causing financial hardship. They did not explain any differences from federal and state loans. They did not explain to treat grants and loans as the same thing. They did not explain the total cost of the program. Several occasions I was told that the loans I had would not cover the costs and I had to reapply for additional funding.”*

**359. [REDACTED] (ID 8689), Oregon-Portland, Construction Management, 6/2008-12/2012:**

*“The financial department told me to take dual programs to lower the costs of my student loans. I never got to review or look over my paperwork. They made me feel dumb when I asked questions. They also told me my loans would be a set amount, and the interest rates would be a locked in rate. I just found out my loans were nearly doubled what I was told, and my interest rates are triple the rates promised to me.”*

**360. [REDACTED] (ID 7809), Oregon-Portland, Computer Electronics Engineering Technology, 4/2011-6/2012:**

*“Along with that they had me in subsidized and un-subsidized federal loans and when that wasn’t enough to cover tuition I was forced to take out a private loan to cover the remaining cost at an alarming high interest. Little did I know that this private loan would amount to over double*

*the original loan amount if paid through the full term. I was also never made clearly aware of how much the payments on these loans would be when the time came to repay them.”*

**361. [REDACTED] (ID 7462), Pennsylvania-Greentree, Electronics Tech, 9/1995-9/1997:**

*“I did not understand how the loans worked. I was supposed to have some kind of credit being originally from Ohio that Pennsylvania gets, I did not understand what it was. It was never really explained to me.”*

**362. (ID 2712), Pennsylvania-Greentree, Multimedia Technologies, 1/2006-1/2007:**

*“They did not help me to understand the repayment terms and overall cost of my loans. They also did not explain the difference between federal and private loans.”*

**363. [REDACTED] (ID 8046), Pennsylvania-Harrisburg, 9/7-12/9:**

*“The overall amount of the schooling changed nearly every quarter, with out any factual evidence or warning that it was happening. I was also told many times that I qualified for no grants and must take out more loans to continue schooling, but never reveled the amounts I had to pay to continue schooling. Sometimes these were expressed as federal loans, sometimes they were referred to personal loans, but interest rates and terms were NEVER disclosed and I was merely handed a paper and was asked to sign if I wanted to continue school.”*

**364. [REDACTED] (ID 5354), Pennsylvania-Harrisburg, Electronics Engineering Technology, 6/2013-12/2014:**

*“ITT financial support employees were constantly changing, quitting, and giving goes information. They made it increasingly difficult to obtain information on my loans, grants, and other tuition information.”*

**365. [REDACTED] (ID 7500), Pennsylvania-Harrisburg, 9/2010-6/2012:**

*“When I began my enrollment I was under the impression that I would be receiving grants that did not have to be paid back. It was not until my 3rd semester that it was disclosed that I was receiving loans that needed to be paid back once I stopped attending school.”*

**366. [REDACTED] (ID 4800), Pennsylvania-King of Prussia, 9/2005-8/2007:**

*“The difference was not made apparent to someone that was new to these terms and situation. It was stated that these are the loans that you will need. No choice was given to change or look for others.”*

**367. [REDACTED] (ID 8321), Pennsylvania-Levittown, 9/2010-6/2012:**

*“The financial advisor stated me I will only be paying back 10 grand, 2 years after I graduate my loan is over 34000 . They said that my federal loan that I received I did not have to pay that back just what I owed the school.”*

**368. [REDACTED] (ID 9511), Pennsylvania-Levittown, Information Technology, 6/2011-6/2013:**

*“I was led to believe that due to my situation I was receiving grants for my education. I was told that since I was a minority taking care of my nephew, my education was being covered by grants. I repeatedly made it clear to them that I couldn’t afford to become buried in school debt because I was working in at job with no secure income at the time. They ensured me that the grants were covering my cost.”*

**369. [REDACTED] (ID 7813), Pennsylvania-Levittown, CNS, 1/2010-6/2012:**

*“During enrollment in Richmond and at the Bensalem campuses, I was told that I did not have to make any payments on the loans as long as I was in school and that the loans would stay with one company. This ended up being a lie. While still in school, my loans changed at least three times that I recall, and each time the interest rates climbed.”*

**370. [REDACTED] (ID 8740), Pennsylvania-Mechanicsville, 1/2003-9/2005:**

*“I was not informed that I would be receiving private loans as part of my financial process until I received a collections notice from them after I graduated. The only part of the agreement I was aware of was the federal subsidized and unsubsidized loans.”*

**371. [REDACTED] (ID 6691), Pennsylvania-Monroeville, Computer Network Systems, 6/2006-12/2008:**

*“I had multiple loans with ITT and looked to them for guidance on how to obtain loans and grants and find the best lowest cost for me. They instead stuck me with high interest rate loans and did not work in my best financial interest.”*

**372. [REDACTED] (ID 8813), Pennsylvania-Monroeville, 8/2005-1/2007:**

*“It was never explained of the long term commitment of the private loans. Or the interest sky rocketing once you got out of school. Not once was the future discussed with loans or anything of that nature. I was also urged to sign the documents in my name the day of the loan meeting. I never knew school would cost me this much, especially with the private loans.”*

**373. [REDACTED] (ID 8140), Pennsylvania-Philadelphia, Computer Drafting & Design CAD, 1/2015-9/2016:**

*“I thought I was getting only scholarships and free grant money not private and personal loans that have to be repayed with no job now I have more debt than education and no where to transfer these credits and complete a CAD program without being forced to start again[.]”*

**374. [REDACTED] (ID 9027), Pennsylvania-Pittsburgh, Computer Science, 6/2011-1/2013:**

*“Not once was anything brought to my attention about what my loan payments would be or for how long.”*

**375. [REDACTED] (ID 8902), Pennsylvania-Pittsburgh, 3/2007-6/2009:**

*“Before graduation, I had thought my loan payment would be around the 70-100 dollar range. I found that after graduation, my loans were split between the different semesters, and that I owed about 70 PER semester, making my loans over 200 dollars a month.”*

**376. [REDACTED] (ID 7728), Pennsylvania-Tarentum, 3/2008-6/2010:**

*“I was under the assumption that every thing was going to be federal but it was not. I have a huge private loan from them. I also was not told how expensive this all really was going to be.”*

**377. [REDACTED] (ID 9195), Pennsylvania-Tarentum, Criminal Justice, 8/2009-12/2010:**

*“The whole signing of the loan process was a whirl wind and was never really made clear to me of what or where exactly the money was coming from. They basically set me up on a computer and clicked through having me sign electronically for the loans. I wasn’t ever gave my information to log into or view those accounts or the documents that I was signing. It was a overload of information and they pressured that I was only able to have so much time because of the next semesters classes starting and needing everything completed before hand.”*

**378. [REDACTED] (ID 8822), South Carolina-Columbia, Criminal Justice, 3/2010-6/2012:**

*“Well I first started out I was told that this was a private school and the loans would be alot different from public school, well I was discussing the loans and payments I was told that they all were under the same umbrella with little to no explanations when I tried to find out what the terms and conditions of my students loans. I was never given the terms of my loans or my financial aid. I was totally misled when Navient began calling saying that I owe such an absurd amount of money.”*

**379. [REDACTED] (ID 9496), South Carolina-Greenville, 2/2001-3/2010:**

*“I was told that my pell grant would cover most of the cost and did not know that I had so much in loans until I was contacted by Sallie Mae.”*

**380. [REDACTED] (ID 4879), South Carolina-Greenville, Computer Networking Systems, 1/2001-1/2003:**

*“When I completed the loan process, I felt as if I had bought a used car from a shady car dealer. I was completely unclear on the terms of the loan, totally cost, etc. Had I fully understood what was happening, I would have been much less likely to committ to it.”*

**381. [REDACTED] (ID 8033), South Carolina-Myrtle Beach, Electrical Engineering Technology, 8/2013-10/2015:**

*“They basically put all of the loans together and said that there were loans that we would have to pay back and some that we did not. But, I did not fully understand the process. And, when it came to refinancing for the next quarter, all they had me do is sign a couple of things and didn’t discuss details.”*

**382. [REDACTED] (ID 8305), Tennessee-Chattanooga, Information Systems Securiry, 12/2007-2/2011:**

*“The ladies in financial aid did the best they could, with the knowledge they had. We were told that ITT had lost its funding through sallie mae and they would find us another lender. We were told they would be Federal backed too. After graduation i found out that loan was a scam . They pushed my fellow students into a loan program that was private and could not defer with a high interest rate. This was not disclosed to us until after we graduated and the loan came due immedietly.”*

**383. [REDACTED] (ID 5682), Tennessee-Cordova, Drafting and Design, 1/2006-1/2008:**

*“They were never clear on the bottom line cost. They kept waving prospective wages at me and have me sign for small loans telling me it was financial aid (free money). Never did they explain the difference in private and federal loans. It would take literally 5mins each quarter for financial aid....It was made out to be such a quick process and didn’t require more than just a few clicks on the computer...”*

**384. [REDACTED] (ID 8259), Tennessee-Cordova, Construction Management, 9/2007-6/2011:**

*“They did not explain the difference between a Federal loan and a Private loan. They said that when it was time to pay my loan back that it would be one payment, when in reality, it’s several.”*

**385. [REDACTED] (ID 5530), Tennessee-Cordova, Information Technology - Multimedia, 9/2004-6/2007:**

*“I don’t believe I was summarily and sufficiently educated about the severe amount of repayment, but was assured that the job I would get would cover any repayments regardless of what they would be. If I had known the immense nature of fiscal responsibility and that I would not be receiving any job placement assistance, I never would have enrolled.”*

**386. [REDACTED] (ID 8569), Tennessee-Cordova, 1/2012-6/2013:**

*“I was under the impression that I was taking a loan out for ALL of the semesters at once when I started but thought my time I would get called in about different loans that were needed for me to attend the semesters. And on top of that I didn’t know about the private loans that were being used also.”*

**387. [REDACTED] (ID 8682), Tennessee-Johnson City, Network Systems Administration, 9/2012-9/2014:**

*“ITT Technical Institute did not fully disclose the cost of attending when signing the financial aid paperwork. The process was rushed through because it was done at the last minute. If I asked questions about the cost, the financial aid person dodged my questions and said I would get a copy of the paperwork later. The paperwork had the cost of attendance but not how much my loans were. I found that out after I did my own research into my student loan account balance. I was not allowed to review the loan documents until after I signed them and the new term had started. By then it was too late to protest the amounts.”*

**388. [REDACTED] (ID 5089), Tennessee-Johnson City, Networking Information Technology, 1/2012-2/2014:**

*“The entire financial aid process skimmed past most of the details, and I was to esign multiple forms I had no opportunity to read, nor was I given any sort of information about what I was signing. The financial aid representative kept talking about how good the career services department was and how soon I would be working a good job. I only started their to get their help finding work, and they knew that and took advantage of my stupidity.”*

**389. [REDACTED] (ID 9051), Tennessee-Johnson City, NSA (Network Systems Administration), 12/2013-7/2014:**

*“I was told I wouldn’t have to pay ANYTHING to ITT Tech while I was enrolled there. After the first quarter, I was required to pay \$75 per quarter otherwise I would be expelled from the school until I payed. This was never brought up whenever they went over all of the loan papers in the beginning when I signed up.”*

**390. [REDACTED] (ID 5592), Tennessee-Knoxville, 6/2006-5/2008:**

*“They never said anything about how much it would cost by the end of my degree. They never told me the interest rate or the payment being over 1500 a month[.]”*

**391. [REDACTED] (ID 6136), Tennessee-Knoxville, Information Systems And Cybersecurity, 12/2009-8/2013:**

*“They told me that the interest rates on my federal and private loans would be the same and that none of my loans would accrue interest while I was enrolled. They clicked through all of the loan documents with no time to review and only paused on the fields that had to be electronically or wet-signed and then would print a copy off for the student and send them out the door.”*

**392. [REDACTED] (ID 7294), Tennessee-Knoxville, Computer and Electronics Engineering Technology, 1/2005-5/2007:**

*“They didn’t list the total number of loans, I signed one paper and my mother signed another, which resulted in me having 4 stafford loans and my mother having 2 for a 2 year program.”*

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

*“In addition, I.T.T. tech obtained money in the form of Federal Loans from the government, but this was not truthfully disclosed to me. I was given the impression that these were given to I.T.T. from the government as some sort of subsidy for my attendance, but they were in fact loans that I was obligated to pay back. Financial advisor’s were not readily available throughout the course of my attendance which made it difficult to discuss and understand what I was getting in to. I believe now that this was intentional; outside of my initial visit to check out the school I never spoke with the same advisor or counselor and was never given a straight forward answer about what I was expected to pay back and what I was paying for. Also on the initial visit I was pressured to sign financial documents that were presented to me as enrollment eligibility forms.”*

**394. [REDACTED] (ID 8903), Tennessee-Knoxville, Project Management, 6/2008-6/2012:**

*“The school never made me aware of how much each quarter cost and I was never made aware of any potential grants. After I graduated, I had to search on my own to find out that I did receive grants, but was never made aware of them. I was never informed that by the end of my time there, I would have over different loans on my record. I wasn’t informed about if the loan I was receiving was a private loan or a government loan. Between the grants, government loans, and private loans, it ended up costing about \$100,000 for the 4 years I was there. They would call us into the office during class to sign forms and get us back to class as quickly as possible. They never fully informed me of the implications of what I was signing or where the money was going or coming from.”*

**395. [REDACTED] (ID 9247), Tennessee-Knoxville, 1/2009-1/2010:**

*“They were very vague on the multiple loans that were signed for. In the course of being in the program I had loans from 4 different companies.”*

**396. [REDACTED] (ID 9040), Tennessee-Nashville, Multimedia, 5/2004-6/2006:**

*“They did not explain the difference between federal and private loans; I thought it was all the same.”*

**397. [REDACTED] (ID 8621), Tennessee-Nashville, Bachelor of Applied Science in Software Development, 6/2008-6/2012:**

*“All of us students knew that going to talk to the “financial aid” department was always sketchy at best. They never told you “how many loans” you would have to accept. You just knew that you had to accept them or be without an education, and huge debt. The only hope you would have is to hope you got a job (ideally before graduating) that would be able to pay off this debt.”*

**398. [REDACTED] (ID 8619), Tennessee-Nashville, Software Application Development, 3/2008-4/2012:**

*“The loan paperwork was force-fed to me without the opportunity to read through it. There were a few times that I was told that what I was sitting was grant paperwork, yet I now see that the “grants” they some of were private loans that are set at an 18% interest rate.”*

**399. [REDACTED] (ID 8057), Tennessee-Nashville, 6/2004-1/2010:**

*“I was never made fully aware of whatever financial services was doing with my loans and grants. I, in fact, didn’t even realize that I had as many loans as I did before I was ejected from the institution for non payment. I was under the impression that my education was being paid for*

*in large part by a third party sort of like a scholarship and the remainder paid off by grants. That was supposed to be the end of it. However while still attending the school, I received a letter in the mail stating that I owed \$5,000. My next day of class, I was pulled from class and told that I no longer would be eligible to go to school there because I needed to pay that amount in full. I had no job. I had no money. I had no one to help pay this and I wasn't made aware of loans that were applied to my account by financial aid."*

**400. [REDACTED] (ID 8348), Tennessee-Nashville, Information Technology - Multimedia, 9/2003-9/2005:**

*"I wasn't aware of who all would be managing my loans in regards to federal or private lenders. And to my knowledge most of the loans would be through Sallie Mae."*

**401. [REDACTED] (ID 5858), Tennessee-Nashville, 6/2004-5/2006:**

*"At the time of signup, i was overly enthused about going to school and did not comprehend the high interest rate i was offered. I feel i was taken advantage of because of this. [ ] When going back to the financial aid advisor and questioning the high interest and pay off amount, all i was told was "sorry"."*

**402. [REDACTED] (ID 9399), Tennessee-Nashville, Information Technology - Computer Networking Systems, 9/2007-9/2009:**

*"I did not understand the total cost of the program. They kept having to take out more and more loans as I was attending the school. I did not know how many loans I had. They did not tell me the difference between federal and private loans. So I did not know what kind of loans I was getting. They wanted me to sign documents and get them back as soon as possible without me reading them first."*

**403. [REDACTED] (ID 9657), Tennessee-Nashville, CEET, 1/2006-1/2008:**

*"[I] was never told what my payments were gonna be at the end ,nor the interest rate ,was told that federal and private loans would roll together and be consolidated at a low interest rate that that's what all their students do after graduation[.]"*

**404. [REDACTED] (ID 9383), Texas-Arlington, Information Technology- Information Systems and CyberSecurity, 12/2009-3/2014:**

*"They understated the number of loans and the amount of each loan necessary. I had reached a maximum capacity for a certain amount of loans, so I had to have a parent co-sign for a "Parent-Plus Loan", and my parent is now having to pay over \$500 a MONTH for MY*

*STUDENT LOAN. If payments cease it will jeopardize their government job which is supporting our entire family. They also referred to federal and private loans are one in the same.”*

**405. [REDACTED] (ID 9498), Texas-Arlington, Information Technology- Information Systems and CyberSecurity, 12/2009-3/2014:**

*“Parent Plus loans are currently more than \$82,000 although my parents did not want to sign, they were pressured to sign for these loans or I would not be able to attend school. With payments lurking between \$500 to \$800 a month, they had to place the loans in forbearance and still collecting interest.”*

**406. [REDACTED] (ID 8368), Texas-Arlington, Information Systems Security, 6/2007-3/2012:**

*“Understated the amount of loans necessary to attend. Approached me every quarter saying I needed a new loan to attend another quarter. Never went over loan documents just told me to sign them.”*

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

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

**408. [REDACTED] (ID 7919), Texas-Arlington, Electrical Engineering and Communications, 3/2013-8/2015:**

*“It was a very fast, “click here, sign this, okay your all set”. They never took the time with any of my questions and didn’t explain what I was signing up for. most of the time they were doing all the e-signatures without telling me what was happening.”*

**409. [REDACTED] (ID 4882), Texas-Arlington, Information Technology - Multimedia, 6/2002-9/2004:**

*“I didn’t get to pick a lender nor was I told I should shop lenders. Total program cost wasn’t clear nor was the number of loans that would be required. [] Federal and private loans were not explained at all, just had to take out whatever it takes to pay the school.”*

**410. [REDACTED] (ID 8698), Texas-Arlington, Computer and Electronics Engineering Technology, 9/2006-8/2008:**

*“When it came time for the finances I was told I could apply for financial aid but even when i did loans were taken out in my name when I never approved them. I asked several times how much money I actually owed and was given the run around when i did. When I signed all the papers I did, i was hurried to sign everything and when i asked for details about the documents I was given brief summaries. I was 19 years old and to me it was all normal.”*

**411. [REDACTED] (ID 9569), Texas-Austin, IT, 8/2008-12/2009:**

*“They told me they had a scholarship through there ITT, but ended up being a sallie Mae loan.”*

**412. [REDACTED] (ID 7491), Texas-Austin, Computer Electronics Engineering and Technology, 9/2008-12/2008:**

*“I was never properly informed of the loan details. They never mentioned the difference between private or federal loans. They never mentioned to me that I would be charged over 10 times more than its competitors, or when my first payment would be due, If I fell into a sudden hardship where I couldn't pay the loan, and how to avoid default. My mother and I were charged approximately \$17,000 by ITT Tech for 2 1/2 months of so called instruction and are also being told by ITT Tech, that all repayments were sent back to the Department of Education. I can not confirm if all payments were sent back to the Department of Education.”*

**413. [REDACTED] (ID 4770), Texas-Austin, CEET, 1/2009-1/2011:**

*“I'm going to say yes but the misleading wasn't verbal. They presented me with a partial loan from Sallie Mae and a partial loan from ITT. They claimed they would find grants or other means to pay themselves off before I graduated. I didn't know better and agreed. Around the end of the degree plan they tell you that you will not receive a degree until they are paid in full. This is when I was presented with a loan from Eli Lilly foundation that covers all the ITT debt but at a 12% interest rate. It was sing the paper and graduate or be in debt to the school so I signed. That private loan is at 11% and has been some to two or three different companies now and is the most expensive thing I have to pay monthly besides rent.”*

**414. [REDACTED] (ID 8618), Texas-Austin, Computer Network Systems, 3/2008-3/2010:**

*“The two years in this program I was unaware of what loans or grants I was receiving. ITT finance handled everything for you. As long as I attended class I would only speak to the instructor. Interactions with the financial aid department were to sign paperwork for the next quarter. They would send for you during one of your classes to sign. Never was there a chance to*

*sit down and review the documents. Had I been aware of the debt I was incurring I would have dropped out of the program.”*

**415. [REDACTED] (ID 8490), Texas-Houston North, Computer Networking, 12/2008-12/2010:**

*“I was not told about the terms of the loan. I was only told that they would be looking into grants to assist me in paying for my tuition. The only thing that was explained to me was that I would not be billed until 6 months after my graduation. The interest that I am expected to pay is ridiculous.”*

**416. [REDACTED] (ID 9440), Texas-Houston West, 10/2009-10/2011:**

*“I was never told how much the program would really be. This was because they had “grants and scholarships” lined up for me. Every question I made about the numbers on the papers I was told “not to worry about those numbers”. I was asked to enter my information on the federal student loan website and then they would turn the computer away and do stuff. I was never asked about “loans”. Everything was done for me qamd covered with grants and scholarships. “We will help you pay for it” my recruiter said. “You don’t have to worry about that. Our financial and department is great”, he said. I was never told that Every time I signed I was signing for additional loans. Towards the end I was given a list of websites I could apply for grants and scholarships to help me pay for my student loans. When I asked what happened with the grants and scholarships they had “in line for me” they said they had already applied it to my account. I was told “but you don’t have to pay it all right now.” I was never told about private loans. I was told my Pell Grant would basically cover all of it. There was never time to review my financial said paperwork.”*

**417. [REDACTED] (ID 4765), Texas-Houston West, AA Network Systems Administration, 9/2012-10/2014:**

*“ITT did a pretty good job of getting us in and out of their financial aid department. How tuition worked and was paid for and paid back was definitely extremely vague and very quickly “explained”. It was hell to get ahold of someone in financial aid if you didn’t catch them outright in their office, otherwise it was voicemail, all day. Also, it wasn’t until my final quarter that I learned tuition was SO HIGH, that 10 thousand dollars of my tuition is now in the hands of a collection agency called UAS (university accounting services I believe), so now I’m dealing with Nelnet, AND a collection agency simultaneously harassing me about payments.”*

**418. [REDACTED] (ID 9031), Texas-Houston West, Information Technology, 12/2009-12/2011:**

*“I was originally told i will never had to pay for any student loans since i qualify for fafsa program do to my income, that it would cover my tuition every semester and not have a loan balance. I was told i had to apply for fafsa every semester and let them receive the funds directly always getting rush to sign the documets by the staff of ITT. In my last semester i was told fafsa would not cover my last semester and that i had to sign up for a private loan with one of their private lenders or i would get kick out of the program. Then i found out fafsa did not cover my previous semesters and i owed about \$40,000 in student loans.”*

**419. [REDACTED] (ID 9105), Texas-Richardson, Computer Engineering and Electronics Technology, 3/2011-3/2013:**

*“At the time they did not give me a different meaning on loans or grants, my understanding were that they were the same thing. I was living in Texas by myself at the age of 23 thinking that I would get some money back for financial aid. One of my classmates who was a military vet told me that he would receive money back from the school, so I will to the staff asking if it was all across the board, and they told me no the only people who would actually get money back would be vets because of the gi bill. That was when I found out that I had a private loan instead of a federal pell grant. Once I found out, it was too late to drop out because I would have had to pay back loans that I never knew I had.”*

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

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

**421. [REDACTED] (ID 8164), Texas-Richardson, 12/2008-3/2010:**

*“They bombarded numbers at me. Numerous loan amounts, and it became murky at best what all was being borrowed. Private and federal loans were certainly not differentiated, erroneous at the least. When I asked to take documents home for review, was informed that the agreements may not be the same next attempt, that there was no guarantee I could get the loans later, and it could hinder if I could attend at the classes start time.”*

**422. [REDACTED] (ID 8097), Texas-Richardson, 3/2015-9/2016:**

*“They never confirmed on whether it was grants or loans that they were taking out. Three weeks before the next round of classes started they always took money from my financial aid without*

permission. They never had me sign anything. They also never gave me a price on the classes I was taking.”

**423. [REDACTED] (ID 8865), Texas-Richardson, Bachelors in Information Systems and Cybersecurity, 6/2012-3/2016:**

*“ITT did treat federal and private loans as if they were the same thing because they never mentioned or distinguished which is which. When I would speak to Financial Aid at ITT I was under the assumption that I was taking out federal loans and not private - though I’m unaware if I have private loans taken out because it was not mentioned to me which loans I have.”*

**424. [REDACTED] (ID 8743), Texas-Webster, Information Technology-Computer Network Systems, 9/2009-9/2011:**

*“At the time of enrollment the tactics used reminded me of car salesmen. We spent a total of five minutes discussing education. The rest of time was spent speaking about loans in the sense sign it now. The explanation of the loans and grants was very vague. We were told to sign and it could be explained later or looked over at my own time.”*

**425. [REDACTED] (ID 7901), Utah-Murray, Electronics Communications Engineering Technology, 8/2006-12/2010:**

*“They poorly emphasized the amount of the loans, and they automatically did all of the paperwork for the loans essentially bypassing my acknowledgment of the predatory loans, and the high interest rate and high cost of the loans. They did treat the privatized and federal loans as one big loan.”*

**426. [REDACTED] (ID 9394), Utah-Murray, Electronic Engineering, 1/1997-1/2004:**

*“There was hardly any information given about the terms of my loans, etc. They handled everything, I was really involved to the point of signing documents etc with hardly any understanding of how much it would cost, how it was being funded. There was a lot of emphasis placed on how I qualified for all kinds of grants, no talk whatsoever of how much it was all going to end up costing in the long run. There was never any talk of the total cost of a degree. I was clueless on the difference between federal and private loans. The recruiter seemed to have very little knowledge, they were there to be your buddy and tell you how great life was going to be but as far as the details of the curriculum and financing they really had no idea. Everything was done through the recruiter, the only time I really saw the financial aid guy was to go in and sign papers and it was a very rushed process.”*

**427. [REDACTED] (ID 9527), Utah-Murray, Criminal Justice, 3/2005-12/2008:**

*“I had no idea how much the cost was or what each one was when I signed them. I would be in class and they would pull me out of class and tell me I had to sign whatever paperwork was at that time and they would have a paper on all the info and say just sign here, when I said I wanted to read it they would say your already missing out of class which is jeopardizing your grade so your better off signing this and then I will bring you a copy. (They never did). I had NO IDEA what the difference between grants and loans were and was told federal and private loans are the exact same thing. And all they would ever say about the loan documents anytime I asked for a copy was that don’t need to worry about anything at all until 6 months after I graduate.”*

**428. [REDACTED] (ID 5541), Utah-Murray, Computer Network Systems, 1/2012-1/2014:**

*“ITT told me that i would need to get a private loan in order to finish paying for the program as i did not qualify for additional student aid. i took a 15k loan out from wells fargo that ballooned to 21k after i graduated”*

**429. [REDACTED] (ID 9182), Utah-Murray, Electrical Engineering and Communications Technology, 11/2009-9/2013:**

*“I don’t think there was misleading information and how I would pay, but there was a lack of information on the loans which were being taken out and no transparency on what the cost associated was. Often times loans managers (or counselors helping apply for loans) were unable to explain loan details, such as the difference in interest rates and total cost I would need to pay back.”*

**430. [REDACTED] (ID 5409), Utah-Murray, Electronics Engineering Technology, 9/2002-12/2008:**

*“They get you thinking that you can consolidate all your loans together for one low payment. What I have found is having 65,000 in private loans that there is no program to consolidate and extend the payments to 30 years to pay these loans. I can’t afford a grand a month for the private loans then another \$400 in federal loans.”*

**431. [REDACTED] (ID 7837), Utah-Murray, 6/2010-9/2012:**

*“They told me that I qualified for many grants and whatever I didn’t qualify for would be picked up from a federal grant and a federal loan. I had no idea how much this was going to be and I never got a grant. They even signed me up for a private loan with a company that will not work with me on payment arrangements at all. I had no idea that I was being signed up for a huge federal loan and a private loan, I had no knowledge of the private loan[.]”*

**432. [REDACTED] (ID 9387), Utah-Murray, Industrial Design, 3/95-12/95:**

*“ITT Tech did not disclose the loan terms in Utah. My understanding was that it would be the same as the Sacramento branch and that each semester I would have to sign the paperwork to continue the borrowing process. In the end i was charged the full amount of nearly 24K for 1 sememster. I quit the school due to lack of income and student/religious profiling.”*

**433. [REDACTED] (ID 7607), Utah-Murray, 8/2009-6/2012:**

*“[N]ot only did they mislead me on the cost of the loans and how they would be re-paid, but when I signed on I was fresh out of high school and couldn’t sign for the loans on my own. This meant that I had to have my father co-sign the loans with me. When it comes to re-payment of the loans, it is income based. Which, isn’t bad considering my income but I am unable to afford the loans that are in my Father’s name because he has a much, much higher salary.”*

**434. [REDACTED] (ID 6752), Virginia-Chantilly, Computer Networking, 6/2006-6/2009:**

*“There were incidents where they would not let you attend classes until you signed paperwork (which ended up being loan form) which were little blue forms. Many times would they stop you before you were able to get to class or pull you out of class and not allow you to attend until you signed the forms. I was never told that I was signing up for private loans as well. It was only after I had graduated that the private loans came to light and I had to deal with them. I was forced to deal with the loans myself and ITT would not assist with the loan issues. The loan amounts were never disclosed to me and they were never spoken of. I was never told amounts or properly told that I was signing paperwork for private loans.”*

**435. [REDACTED] (ID 8141), Virginia-Chantilly, Information Systems & Cybersecurity, 9/2010-6/2014:**

*“I was not given the option to find my own private loan to finance my education, they instead went to an agreement with a private loan company so we had no choice; Also, interest rates were higher. No disclosures. Pell grants meant nothing to them.”*

**436. [REDACTED] (ID 7733), Virginia-Chantilly, Computer Network Systems, 6/2007-6/2009:**

*“When the time came to sign the papers, they give you everything all at once. They don’t take the time to explain the paper work. They tried to rush the whole process. Again promising when you finish your program, you will have a salary to pay off the loan. They didn’t explain the difference between the different type of loans. They take a advantage of someone trying to get a better*

*education. They tell you not to worry because its going to be several years before you have to pay anything back.”*

**437. [REDACTED] (ID 7219), Virginia-Chantilly, Computer Networking Systems, 3/2008-3/2010:**

*“Many times ITT Tech would pull me into the “financial aid” office where I provided my social. The administrator would then enter all the information onto a website without providing me with any information asking that I only electronically sign the documents at the end. Many times, they would sign the document for me. On more than one occasion, they used “school credit” to pay for a course that my GI Bill would not cover. These were later sold to Chase Student Loans without notification to me or with my approval.”*

**438. [REDACTED] (ID 8540), Virginia-Chantilly, CNS (Computer Networking Systems), 1/2009-12/2011:**

*“Yes, they lied and said “you qualify for a loan” based on your situation. No costs for you, think about it as free money! This wasn’t the case, they granted me loans they knew I had no means of paying without explaining it. They said these are just formalities, sign here, and here, and here. They did not explain one single thing about any of the loans, and refused too. It seems as if they were avoiding trying to explain how they could grant so much money with no logic behind it. It was done like this so they keep us in the dark of the scam they were running. They refused to let me read the documents before signing , again claiming things like this is the boring stuff, or this is just formalities. They are horrid people.”*

**439. [REDACTED] (ID 8583), Virginia-Chantilly, 8/2007-11/2009:**

*“I was misled about a lot of thing I was told that I only had a private loan and a Federal Loan but to found out that I have multiple loans after I graduated.”*

**440. [REDACTED] (ID 5217), Virginia-Norfolk, Digital Entertainment and Game Design, 6/2006-6/2010:**

*“I was never told that I was getting a private loan towards the end of my time there. I was also told that my mother had no choice but to get a loan or else I could not finish the program.”*

**441. [REDACTED] (ID 9253), Virginia-Norfolk, Network Systems Administration, 5/2013-5/2015:**

*“I have asked countless times for a print out of how my loans were being dispersed, and I was told that I have to schedule an appointment with an advisor. I would schedule and appointment and every time I would go to the office, they would cancel on me saying that they were unavailable or that they were currently with a nother student and would contact me later... I was*

*never properly informed of how my loans were being dispersed and I was also forced to file for a parent plus loan before they would allow me to finish my FAFSA for that year. Even though my mother and I both said we did not want to.. they said I would not able to finish my 2014-2015 year unless we did because that would determine how they disperse my loans. For both 2013-2014 & 2015-2016 FAFSA, we were forced to file for the loan before they allowed me to finish my paperwork to continue the semester. I was fresh out of high school so I did not find out until I was almost finishing the program before I understood what was telly going on. Mind you, I come from a pretty poor family.”*

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

*“When applying for school loans i was informed that my grants were fully used to pay for the quarter; therefore, i needed loans to fill in the missing gap. There was neither explanation of the interest rates, nor was i informed that they actually used just enough of my pell grant that i would be required to needlessly file for a loan.”*

**443. [REDACTED] (ID 5701), Virginia-Norfolk, Computer Electronics Engineering Technology, Technical Project Management, 9/2005-4/2010:**

*“They did not disclose that I would be taking out loans from private lenders if I did not get the full amount from the federal school lenders. They did not inform me about the amount of loans I had to take out every year. I was signing loan paperwork five to six times per year to cover classes.”*

**444. [REDACTED] (ID 9651), Virginia-Norfolk, CDD, 8/2001-5/2004:**

*“Student aid rep went through the paperwork very quickly. She led me to believe that the loan paperwork I was filling out was for my entire degree, both years, all quarters. What she didn’t tell me was that this would lead to the opening of 10 loans total and 4 Pelle grants being disbursed. I do not recall signing loan paperwork every quarter. Was not told of any private loans but not sure if any were opened and then consolidated. I have paid off half of my loans and had my tax return held to cover it (over \$8,000). 2 years after I graduated, I requested information on the bachelor program they had just started. I did not sign loan paperwork yet they opened 2 loans and closed them but received a disbursement from my Pelle grant in the amount of \$625 in 2007. I never attended after my graduation in 2004.”*

**445. [REDACTED] (ID 9098), Virginia-Richmond, Computer Programing, 8/2007-1/2008:**

*“We were told that we were receiving grants and that did not have to paid back, and if we needed to apply for a loan that it would not have to be paid until after graduation.”*

**446. [REDACTED] (ID 8162), Virginia-Springfield, 3/2010-6/2014:**

*“During the process of applying for financial aid, the office super pushy with getting me to sign docs. In order to juke results of getting declined, they continued to use my mothers income information, even after she passed away in 2010. I thought this tactic would help me get grants that Would work in my favor. But instead, i signed for a lot of federal amd private loans, with high APR.”*

**447. [REDACTED] (ID 8785), Virginia-Springfield, Network System Administration, 9/2011-3/2013:**

*“At the beginning of my enrollment they explain the loans/grants offer to me in regards how much I being loan to me with grants/private loans. After the one year mark when the FSA loan paperwork had to be renew they didn’t explain much how they did in the beginning, at times I believe they electronically signed the FSA paperwork on my behalf there were around once that I had to go into the FSA website for me to electronically sign the loan papers.”*

**448. [REDACTED] (ID 8484), Virginia-Springfield, Criminal Justice, 9/2009-3/2012:**

*“The made me believe that the federal and private loans were the same thing. I didn’t realize this until after I graduated and started to receive bills.”*

**449. [REDACTED] (ID 9597), Virginia-Springfield, 12/2011-4/2014:**

*“They never took the time to explain how the loan woks and they didn’t give me the chance to pick my own loan provider. They made me sign the loan paperwork, claiming I have to sign it if I want to graduate.”*

**450. [REDACTED] (ID 8602), Virginia-Springfield, 6/2010-6/2014:**

*“They never explained to me exactly what the loans would look like and how they were sending some loans to private loan places which i now pay 16% interest on.[]Most of the time when we had to renew the loans the consultants there just put me in a room with them and they clicked and singed everything for me and they did it really fast to “save me time” so i could get back to class. During my 4 years there i never got a clear answer on how the loans worked. Before i graduated they told be i owed like \$8000 in school fees?? if i didn’t pay half of that on the spot i would have to take a loan out for that. I later found out my classmates that didn’t have the money to cover that ended up paying extremely high interest on that loan as well.”*

**451. [REDACTED] (ID 7613), Virginia-Springfield, Criminal Justice, 6/2007-12/2012:**

*“I only signed documents one time, every other time, they did it for me they would just call me “Sam” don’t forget to pick up your books, The only thing that I knew was when to go pick up my books, and when new classes start, they did everything for me all of the time. they Never explained or fully helped me understand loans or paying anything. I Knew I had loans but did not Know or understand it would be like this.”*

**452. [REDACTED] (ID 5180), Washington-Everett, Electronics and Communications Engineering Technology, 9/2004-9/2008:**

*“In general the paperwork required was very confusing and it was stated that paying back these loans would be equivalent to a car payment for ten years. After eight years of making payments I have found that I am actually more in debt than when I graduated because \$400-500 payments only scratch at the interest.”*

**453. [REDACTED] (ID 8591), Washington-Everett, Computer Drafting and Design, 12/2007-3/2010:**

*“Also, during all the signing processes, I was told I would be getting only federal loans, just to cover tuition and fees. It wasn’t until I graduated and started receiving a bill for a private loan that was slipped into all the paperwork for my federal loans. Eventually that loan defaulted and I was forced to take a loan from my 401K to pay it off as it was impacting my credit and my ability to purchase a home.”*

**454. [REDACTED] (ID 3694), Washington-Everett, Computer Network Systems, 3/2008-6/2010:**

*“I was young, so I was never given full explanation about any of my loans. I had bad credit and some how I always got approved for the loans. I remember the only thing I saw when I arrived at their campus to attend class, was my name on the board whenever I needed to go “sign” some paperwork. Unfortunately I did not make myself more aware at the time because I was not as mature of understanding signing paperwork regarding my loans. They expect you to pay a lot, I never found a placement job, I was still employed at sprint until 2013 dec. I graduated 2010 I was working for Sprint since 2004 trying to get out of retail and that never happened as it was promised to me. They painted a perfect picture in my eyes that the loan process they do all the work for you and you are guaranteed a job placement during or after you graduate.”*

**455. [REDACTED] (ID 6913), Washington-Everett, Network System Administrator, 9/2014-3/2015:**

*“I had no say in the type of loans I took out to pay for school. I came in to set up my military educational benefits, and the ITT tech employee did not set it up properly and I was never made aware while attending there. If she would have set it off properly, then I would have paid off my student debt by now[.]”*

**456. [REDACTED] (ID 8673), Washington-Everett, Project Management and Administration, 1/2008-1/2013:**

*“Again, all of the above statements are true. I was new in all of this and no one guide me. I have to learn everything as they unfold. But my worst experience... The loan repayment. I/We was/were told that, we have 6 months after graduation before we can start making payments in our loans. I graduated in June. I am expecting that I will start paying by January. By December, I was collecting all my loan documents. In my surprise, Sallie Mae/Navient started collecting payments in September (of the same year) without contacting me by email or mail. I have 120 and more payment delinquency in which they have reported to the Bureau. Cost me a car, an apartment to move in, a house to rent or even to buy, and much more. I have called the school, no one can explain to me what the reason behind it was, and even the lending company does not have an explanation to me other than a chuckle.”*

**457. [REDACTED] (ID 5986), Washington-Seattle, Criminal Justice, 9/2007-6/2010:**

*“All they did was have me sign a bunch of paper work and not explain what I was signing in details. I also was not givin a choice of what to do with the extra money that was given for financial aid. I found out I had extra money from a source outside of the financial aid office. I also filed out the fafsa with the loan paper work. The process seemed too quick and easy.”*

**458. [REDACTED] (ID 8262), Washington-Seattle, Criminal Justice, 11/2009-4/2011:**

*“[W]hen I went in for my loan paper work I found that they added an addendum which allowed them to make the fluffed payment to the personal loans towards the interest. my payment record shows payments towards the interest but also shows a negative balance directly bellow making it look like they made a payment but in fact did not.”*

**459. [REDACTED] (ID 8499), Washington-Seattle, Electronics Technology and Electronics Engineering, 6/2008-5/2012:**

*“Time and time I would meet with financial aid trying to understand my loans. They said kept telling me my loans are through Sallie Mae. There’s nothing to worry about. I would ask them*

*How much financial aid did I received this quarter and they keep telling me nothing. I was told Sallie Mae is covering my financial aid. I would also get the same answer Sallie Mae is my loan provider. Then after I graduate I come to find out I have 60k plus in federal (Unsubsidize and Subsidized) loans. Then I have 3 private loans taken out under my name that I never knew until I got all my loan papers and was told they're ready to start collecting. I also asked is it possible to pay for classes out of pocket and I told I was unable that. My wife would also tell me there is NO WAY in HELL you can rack up 80K in student loan debt."*

**460. [REDACTED] (ID 2725), Washington-Seattle, Digital Entertainment and Game Design, 12/2004-5/2009:**

*"ITT did not explain anything that was on the loan paperwork. All they kept repeating is that the 'loan would pay for itself' once i graduated. To this day I still do not understand why my loan was so high. They also claimed I didn't qualify for any grants so if i wanted to attend ITT Tech I had to do it using loans. To this day I still don't comprehend why I have a federal and private loan - this was never explained to me. I tried consolidating all the loans but was not able to because one is federal and one is a private loan."*

**461. [REDACTED] (ID 8976), Washington-Spokane Valley, 6/2001-6/2003:**

*"I had and still have little idea of what I owe I wasn't told about any private laon until just a month ago when I was told I defaulted on it and they want to settle it at the end of this month[.]"*

**462. [REDACTED] (ID 8052), Washington-Spokane Valley, Computer Network Systems, 9/2005-3/2008:**

*"The amount of information provided was that all I needed to do was take out yet another loan for the next quarter. Take out a loan for a laptop, living expenses and "just sign here" seemed to be a common theme. I honestly did not know the difference of the federal pell grant and the student loans or even how much money this would cost and the outlook of repayment. I am still confused on the differences between the federal and private loans."*

**463. [REDACTED] (ID 7758), Washington-Spokane Valley, 9/2007-9/2009:**

*"They indicated me through my first year that I was receiving grants and not loans. Once I realized my folly it was too late to back out."*

**464. [REDACTED] (ID 5185), Washington-Spokane Valley, Information Technology, 12/2006-8/2007:**

*"The total cost of the program was obfuscated by the loan officer trying to upsell me on other stuff, such as including a laptop in the cost of the course. The loan officer also instructed me*

*that I should just get as much as I can in loans so that I have money to live on and that I can always just pay it back with whatever I make when I get my degree. During the loan application process, I was also highly pressured into calling friends and family in order to ask them to co-sign on the loans. Looking back, I feel ashamed that I got suckered into calling relatives, asking for information such as SSN and date of birth so I could get a co-signer on the loan. Since I was unable to secure a co-signer, I was told that I would have to take out a private loan in order to cover the cost of tuition. I was told that there would be more than one actual loan, but they would both be treated the same way in that they both went into one bucket, which was used to pay for the tuition. Also, due to my veteran status, I was told that I should begin drawing MGIB benefits in order to help pay for expenses. At the end of this multi-hour process between the recruiters, propaganda videos they showed me, and the loan officer, I was given a stack of papers to sign an initial. As I was reviewing them, I was instructed to just sign or initial them as appropriate and the loan officer would give me the short version of what the papers say. It sounds foolish to say that I fell for it, but at the time, I was young, dumb, and desperate for a better life.”*

**465. [REDACTED] (ID 9719), Washington-Spokane Valley, Information System Security, 6/2007-6/2011:**

*“I was misled about Grants and Loans. I was told that for my last 2 years I had received a Presidential Grant that would cover the cost of the last 2 years. After graduating and looking at my loan paperwork that was not the case. They just had me sign papers with Sallie Mae saying that it was all formal. Each time I had to go in and sign paperwork they would just say sign here, here, and here. I never received an explanation as to what I was signing and how things were changing. There was no differentiation regarding private and federal. When we were figuring out the financial portion of schooling each time they would just find whatever would cover the cost of tuition and have me sign saying that's normal and just how they get it done.”*

**466. [REDACTED] (ID 5963), Washington-Spokane Valley, 6/2013-4/2014:**

*“They had me sign some paperwork so they could take out loans in my name, but never specified on private or governmental loans. The private loans ended up with a much, much higher interest rate and I couldn't afford to even pay the interest.”*

**467. [REDACTED] (ID 8714), West Virginia-Huntington, 3/2011-4/2013:**

*“I thought that it was \$498 per class i later found out it was \$498 per credit hour most classes are 4 credit hours[.]”*

**468. [REDACTED] (ID 4579), Wisconsin-Green Bay, Visual Communication, 5/2010-5/2012:**

*“I was approved before really been told how the loans work. i was never explained the difference between loan and grants.”*

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

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

**470. [REDACTED] (ID 9169), Wisconsin-Green Bay, Construction Management, 9/2007-12/2010:**

*“I signed so much paper work, I had no clue what it was. When you met with finance it was an appointment and I think their job was to get me in and out as quick as possible and hopefully I didn’t ask any questions. There was never a direct answer regarding what the interest rates were, when ever it came up she would say that what I see on the screen is just put on there because they have to put something in, she said I will see what it is when I get the official paperwork.”*

**471. [REDACTED] (ID 8653), Wisconsin-Green Bay, Computer Network Systems, 9/2002-9/2004:**

*“Nothing about the loans were very clear to me during enrollment and questions were brushed off. I didn’t know where or what my loans were (except there was one loan that had to be paid for during school, they told me about that one) I was too young and excited to start to notice. Looking back, I would never had attended, I would have attended a local tech school for 20% of the cost.”*

**472. [REDACTED] (ID 7608), Wisconsin-Green Bay, Criminal Justice, 12/2009-3/2013:**

*“They told me I qualified for full PAL grant and that my tuition costs would be minimal. I asked them were the additional PAL grant money was going because I never received a dime of it, and they stated it was going back to my loan repayment, however a payment was never made. I was*

*never made aware of my total student loan debt until after I graduated. They told me all loan terms were different and I would have to wait to hear from the lender regarding those terms, but that if I didnt take them, I couldnt take the class.”*

**473. [REDACTED] (ID 5344), Wisconsin-Green Bay, 9/2005-5/2007:**

*“I had a hard time understanding what I was signing, and was so excited that I was making the correct decision that I didn’t really put much thought into it. I was encouraged to apply for and take any loan that I could. I was taking a check to the school every semester from my parents for several thousand dollars that they had saved up in order to send me to school. I didn’t know the difference between any grants or loans or anything, really. I was being told that I needed to fill everything out in order attend school so I didn’t really argue with them. I had no idea that I would leave school with any type of debt, and even if I did, I would’ve been able to pay it off easily since I would be making a minimum of \$35,000 per year. Here I am ten years later and I have still never made that much in a year.”*

**474. [REDACTED] (ID 9037), Wisconsin-Green Bay, Computer Electronics Engineering Technology, 9/2005-9/2007:**

*“It was often a hurried, between classes meeting. The interactions were more of a just sign here, and you can get back to class. I was never helped to understand where my loans were coming from and which were federal vs which were private. I was told that private loans were often a better option. I thought that I could trust the institution that I was getting my education from. I never thought I would be targeted for exploitation. It was never discussed how much I would need to make in order to pay back the loans, or what the impact of these loans would be.”*

**475. [REDACTED] (ID 9677), Wisconsin-Green Bay, 12/2009-6/2013:**

*“When I signed for my student loans they never told me the difference between privet and federal loans. When we talked I was told that almost all of my loans would be federal loans and that I would only have one privet loan. I was not told until the paperwork came in the mail from my loan holder how much my loans were for, how many I had, or what the interest rates for them would be. When I graduated I found that they had lied to me about how my loans were divided. Instead of having one privet loan and the rest federal, I ended up having two federal loans, three privet loans, and an ITT "Credit". I was never asked or told about the ITT "Credit" that they said held \$60,000 worth of my loans. My Privet loans are over \$60,000 with an interest rate of 11% and my federal loans are over \$25,000. None of this was what they told me it was going to be and they hid their added “credit” from me until I graduated.”*

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

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

**477. [REDACTED] (ID 4834), Wisconsin-Green Bay, Computer Electronics and Engineering Technology, 9/2009-6/2010:**

*“I was only told about financial aid and was told that the rest of the loans would be taken care of. I didn’t need to worry about where it came from or how much they just told me to sign the paperwork because it was for financial aid.”*

**478. [REDACTED] (ID 6646), Wisconsin-Greenfield, Computer Networking, 9/2001-9/2005:**

*“All of the documents have been long and summarized verbally by their financial aid department. I asked for grants and scholarships and they offered loans for those who do not have good credit. The 13 plus% was never explained in paper and each person told me they are unable to calculate the loans and the pay back amount as the loans are private. I never knew that I had to make more then entry level in my first job to be able to afford to pay back the loans*

*before the interest ballooned so much that by the time I made average pay for someone with experience the payments increased to a point that I had to go back to school to do it all over again to make more money until the loans are 400% of your ability to pay back. None of this was told to me, I was not aware that I signed away my ability for class action lawsuit in their endless pages without summering important information like waving my rights.”*

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

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

**480. [REDACTED] (ID 9446), Wisconsin-Greenfield, Software Applications Development, 3/2003-6/2011:**

*“I was not informed about how different private student loans were from federal loans. They told me that private student loans were my only option besides paying out of pocket if I wanted to finish my degree because I no longer qualified for federal loans. If I had known the predatory nature of private student loans, I never would have taken them.”*

**481. [REDACTED] (ID 8486), Wisconsin-Greenfield, Information Systems and Cybersecurity, 6/2012-12/2015:**

*“Promised a \$10,000 grant from school for both degrees only received it for Associates degree, had to take out a private loan from school for around \$10,000 during last program. Three weeks after graduating ITT sent my loan to a collections agency without contacting me. Had to get the loan sent back to ITT so I could set up payment plan, they claimed that was standard procedure and some students preferred working with collection agencies.”*

**482. [REDACTED] (ID 8069), Wisconsin-Greenfield, Criminal Justice, 6/2007-9/2011:**

*“ITT Tech would hold financial aid week several times a year during school hours thus losing class time. Additionally there was no discussion regarding how much in loans I was taking out and simply advised that the school would take care of it. At no point do I recall being informed that there was a difference between federal or private loans, nor did I know which ones were being applied for.”*

*“As I said above, the students were herded into a line in which the administration would find a single sheet which required our signature for application of more financial aid.”*

**483. [REDACTED] (ID 8465), Wisconsin-Greenfield, Digital Entertainment and Game Design, 9/2005-12/2009:**

*“More than halfway through my time at ITT, they informed me that I wouldn’t be eligible for any more federal aid and that I would have to take out private loans if I wanted to continue my education. I felt forced into a corner at this point because I figured that if I didn’t finish my education, I wouldn’t be able to find a job in my field. Turns out I wasn’t able to find a job in my field regardless, but I didn’t know that at the time. I was forced to take out tens of thousands of dollars in private loans at ridiculously high interest rates to continue my education. Not once did ITT ever offer to find other lenders who may offer a more competitive rate.”*

**484. [REDACTED] (ID 7895), Wisconsin-Greenfield, 6/2006-9/2011:**

*“ITT Tech basically gave me no insight whatsoever into the loan process, more or less just asked for my financial information and gave me printouts to sign and no options otherwise. They often treated grants and loans as one in the same, as well as treating federal and private loans the same way. They never really went into exactly how many student loans were necessary for program completion nor the overall cost of education.”*

**485. [REDACTED] (ID 7471), Wisconsin-Greenfield, Software Engineering, 11/2005-1/2011:**

*“I was not told that private and federal loans had different terms. I was also not told that private loans from Student CU Connect could not be put in deferment if I went to a school other than ITT- Tech. I was told that I would be able to take loans out that would cover my entire schooling, but on several occasions I was told that I owed more money for the semester than had been dispersed. I was forced to pay money out of pocket to continue my education.”*

**486. [REDACTED] (ID 3878), Wisconsin-Greenfield, 9/2008-3/2012:**

*“They would pretty much make a summary of the loans and hit enter to sign it for me without me reading it. If I had questions they wouldn’t answer them and rush me out of the office. I didn’t know that they took out a lot more loans than I knew of.”*

**487. [REDACTED] (ID 7688), Wisconsin-Greenfield, Software Application Programming, 12/2006-1/2009:**

*“The financial process of applying to ITT tech was a bit of a blur to me because I didn’t understand anything about the Student Loan process or financials in general at that point in life.”*

*I do remember them being very pushy and basically telling me where to sign and that they'd handle the rest. They also did their best to rope my parents into it and get them to take loans in my favor to help pay, too. They didn't let me do any shopping around and I don't believe they attempted to find me lower interest rates or whatnot. It felt very much like a rehearsed, factory type process where they just churned out the paper and told us to sign it. Like I said before, I don't remember many details, but I do remember coming out of it feeling irritated or annoyed at how they handled it."*

**488. [REDACTED] (ID 6163), Wisconsin-Greenfield, Associates of Applied Science in Visual Communications, 6/2009-7/2011:**

*"The information provided by the financial staff at ITT Tech were misleading and false. Between a federal, parent plus, and private loan, the total cost of an associates degree from ITT Tech was worth well over \$59,000 for two years after I had graduated. The types of loans were not communicated clearly on multiple occasions. I was never given an option on which loan would be beneficial, what the different loans meant, only that I needed to sign paperwork. I can recall halfway through my program, I was taken out of class, and into the financial department."*

**489. [REDACTED] (ID 8742), Wisconsin-Madison, Associate of Applied Science in Criminal Justice, 3/2010-6/2012:**

*"I had no confidence while filling out the financial aid papers for ITT- Tech. I was eager to just start college and the financial advisor did everything for me. I didn't know the difference between the private and federal loans and in fact thought that they were the same but from different companies. I don't recall ever being asked reassuring questions to ensure that I fully understand what exactly it was that I was doing. Everything was extremely rushed and went quickly."*

**490. [REDACTED] (ID 8584), Criminal Justice, 12/2007-6/2014:**

*"Financial Aid process was always rushed. They would just tell you that you were approved and that the classes will be paid for. They never explained what the loans meant or how much I would end up paying in the end. They never explained what you were signing."*

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

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

**492. [REDACTED] (ID 6088), Electrical Engineering, 9/2007-9/2011:**

*“They quoted on average 60000. Came out to almost 90000 because of the unsubsidized loan my first 2 years I began accumulating interest. They didn’t not tell me how many different loan companies I would be paying. They didn’t not tell me the difference between and loans, private or federal. With there “booked appointments” I had to sign the paperwork and leave because they “didn’t have time”. And if I didn’t sign that day i couldn’t go on to next semester.”*

**493. [REDACTED] (ID 9065), Drafting and Design, 6/2011-6/2013:**

*“They would contact me constantly about paperwork and needing to sign and that I needed to come in and sign the paperwork that they’ve already looked over and marked where I needed to sign. They would sit with me and just flip to the places where signatures were without explaining what I was signing and not giving me time to read and understand the paperwork.”*

**494. [REDACTED] (ID 5696), Criminal Justice, 7/2010-12/2010:**

*“They completely understated the cost of their program. I was NOT aware that three months worth of courses would cost me over \$10,000. \$3400 was covered by my pell grant, then they took out a \$2600 loan and \$4000 loan. They never explained to me how expensive their program was nor did they explain anything about loans. I was told financial aid took care of it and that I need to fill out some online forms just in case I needed to take out a loan but at no point was I told about loans nor did they explain it all to me. I was unaware of my loans until they went into collections and I received a phone calls about my student loans.”*

**495. [REDACTED] (ID 4045), Web Design, 9/2009-4/2011:**

*“I never knew anything about the loans that were put into my name or the amount of the loans. I didn’t have a chance to pick my loan servicer nor did they ever tell me how much I would be paying in the end for an ONLINE degree. I did not finish the program because I felt that it wasn’t teaching me anymore than I already knew and I couldn’t bare the thought of going even deeper into debt for nothing.”*

**496. [REDACTED] (ID 9109), Electronics Engineering Technology, 1/1997-1/1999:**

*“I was utterly shocked at the amount of money I owed after graduation. I was told that the loans I applied for were not loans but in fact grants that I would not have to repay. I though I would owe just thousands, but instead it was tens of thousands. [ ] All of the financials were represented without transparency, sticker shock came at the end of the program.”*

**497. [REDACTED] (ID 9167), Criminal Justice, 6/2003-12/2015:**

*“They signed all my loans with out me knowing. They never told me the cost or credit amount. They put me in loans they knew I couldn’t afford. They didn’t offer me any Pell grants to help off set some of the costs. They put my loans with a servicer that I didn’t want, didn’t know or even existed.”*

**498. [REDACTED] (ID 9384), 1/2013-3/2015:**

*“They made it seem like they were paying most of the tuition and I would only have a small portion to pay. Then the student loan invoices starting coming in. I even received a collection notice in 2015 for \$8,000 I supposedly owed them for a tuition gap in 2013. I never received notice that I owed this balance prior to that collection letter nor did they try to get a payment to me prior. When I reached out in regards to the notice and requested proof from ITT, they never gave me any response. The collection notices just stopped coming. And the constant calling, until I had already signed up. Then nothing.”*

**499. [REDACTED] (ID 8724), Digital Entertainment and Game Design, 3/2006-4/2008:**

*“There was never any discussion of how much the loan was for. At times I was even pulled out of class to go sign documents on loans and told, “Just sign here, here, and here and you can get back to class.” There was no discussion of which loans were federal and which were private, just that they had drawn up the paperwork and needed my signature.”*