

## EXHIBIT 14

1. [REDACTED] (ID 8963), Alabama-Bessemer, Software Engineering, 3/2007-12/2010:

*“I never knew how many loans I had until 6 months after graduating.”*

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

*“Having this much debt hanging over our heads is all but life ending. [] My husband and I lost our home to foreclosure. We tried to refinance through several other outlets and were denied due to my credit and the number of outstanding, derogatory marks on my report. Each loan was placed separately on my credit report (14 I believe). We're unable to finance a vehicle or apply for personal loans. We had to run our credit cards up to make ends meet and put food on the table. My husband is a law enforcement officer. Their take home pay after mandatory insurance and retirement isn't nearly enough for a family of four. Sometimes we go without food or new clothing that we desperately need. We've had to sell almost everything we owned to relocate back to FL so we could stay off of the streets. This student debt hasn't only crushed my dreams but it has taken everything from us.”*

3. [REDACTED] (ID 9134), Arizona-Tempe, Criminology and Forensic Technology, 9/2011-5/2013:

*“Treating a Federal loans as if they were private loans. Once I graduated and I got my paperwork I noticed that I had 6 loans and was confused as to why it was not explained to me that one was from the school and then one of those regarding other things I did not think it would be that much I thought I was just paying the school not for whatever the sum amount was.”*

4. [REDACTED] (ID 7518), Arizona-Tempe, Information Technology/Computer Network Systems, 9/2008-11/2010:

*“I was not even aware of all the loans my records show.”*

5. [REDACTED] (ID 9078), Arizona-Tempe, Computer Aided Drafting, 6/2005-6/2007:

*“The amount of loans was crazy... I have so many different loans, private, federal, etc.”*

**6. [REDACTED] (ID 7942), California-Anaheim, Digital Entertainment and Game Design, 6/2004-6/2009:**

*“[I] had loans under my name so many that i didnt even know which was wich, my parent took out loans and had some under them aswell, we even had to have an uncle cosign at one point for some because it became more than we could qualify for alone.”*

**7. [REDACTED] (ID 4181), California-Clovis, Internet Technologies, 1/2007-1/2008:**

*“Also I was not fully made aware that they were having me apply for multiple loans that I would have to pay individually. I was made to feel as if they were all the same thing, that I could make one payment on in the future. Not having to make multiple payments to multiple loan agencies.”*

**8. [REDACTED] (ID 7646), California-Lathrop, 1/2007-1/2009:**

*“After finding out that i had 12 or so different loans which i was unaware of until i was being garnished by most of them, it set me back at least 3 years of my life. I had so much stress that i missed time at work. I was emotionally and mentally unable to cope.”*

**9. [REDACTED] (ID 4739), California-National City, Criminal Justice, 3/2008-6/2012:**

*“The entire process was misleading I wasn't a naive 18 year old I was 22 with a car payment and bills I understood financial aspects. I understood that I would be responsible for a loan when I was done. I wasn't prepared for three seperate loans a federal and private and some random loan to ITT tech. My graduating class were all blindsided a few days before graduation with the latter. I paid it off quickly in fears that they would continue to screw me if I didn't. I still have a remaining private loan federal loan and parent plus loan.”*

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

*“At the end I had roughly 16 different loans that I eventually had to consolidate which hurt my credit score. . . . 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.”*

**11. [REDACTED] (ID 4010), California-Sylmar, Digital Entertainment and Game Design, 9/2006-9/2010:**

*“I could not pay for my student loans because they took out too many small amount of loans, leaving me with a minimum amount of \$1800 a month.”*

**12. [REDACTED] (ID 9171), California-Torrance, Criminal Justice, 3/2006-4/2010:**

*“There have been jobs that I have not been able to get due to my credit and 1 job in particular wouldn't take me into consideration because there were so many loans taken out in my name. I need a bigger apartment and I'm not able to move because of my credit. I have 3 kids and I also have custody of my niece, so that is 4 kids and 1 adult in a 2 bedroom. I'm currently on a temp to hire job and I'm so scared that when they check my credit they will also tell me I cant be hired permanently.”*

**13. [REDACTED] (ID 5859), California-West Covina, Automated Manufacturing Technology, 9/1994-6/1997:**

*“I have a small daughter and I'm a single dad. I can't purchase a proper vehicle or buy a house with 7 different student loans on my credit report.”*

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

*“They did not tell me how many loans I would be taking out like 7 or 8.”*

**15. [REDACTED] (ID 3785), Florida-Bradenton, , 3/2011-12/2013:**

*“I didn't know how many loans I had until I called loan forgiveness and I found out I had 10!!”*

**16. [REDACTED] (ID 8042), Florida-Lake Mary, Data Communications Systems Technology, 5/2005-5/2009:**

*“I have an insane amount of loans, some of which are UNDER \$100. I was never given a breakdown of the individual loans, just shown a sum total and made to believe that i was getting a single loan per quarter. This turned out to be somewhere in the neighborhood of 50 loans. Once I graduated and realized what they'd done I contacted them and told that this is standard practice and subsequent contact was never returned. I had no idea how long i was taking loans out for and for what interest rate, i was only ever shown the lowest rates. I was also told that my loans would either be low interest or no interest loans, only 2 or them are no interest and the rest are not low.”*

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

*“My wages are being garnished, even when I have worked out with the loan companies a repayment plan, as a credit report shows my loans with near 10 different companies.”*

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

*“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).”*

**19. [REDACTED] (ID 8234), Illinois-Mount Prospect, Information Systems Security, 6/2009-6/2013:**

*“As previously stated, ITT Technical Institute Financial Aid Advisers made understanding the loan incredibly difficult. At no point was i properly informed that i was actually taking out over a dozen small loans at varied interest rates. The entire time i believed i was financing one loan for the entire amount.”*

**20. [REDACTED] (ID 5671, 8703), Indiana-Greenwood, 3/2009-12/2011:**

*“I ended up with 12 loans and was unaware of them until I received a call a very nasty call about loan default.”*

*“I have approximately 23 school type loans both federal and Private way over the amount of attending and some taken out after I left the program. They are hounding me to death to pay these when I do not ever agreeing to take them out or sign for them.”*

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

*“Along with the federal loans I have 6 private loans I was not aware of until I graduated.”*

**22. [REDACTED] (ID 7712), Indiana-Indianapolis, ASN- Associate of Science in Nursing, 9/2009-6/2013:**

*“I now have over \$53,000 and over \$5000 of interest that is due immediately. I cant get a car, house, or even get a job some of the few nursing homes that accept non-accredited nurses, because they do credit checks. After graduating and getting a job, the loans were deferred for 6 months. My very first loan payment was \$1600. That was the monthly payment due from then on. I obviously haven't been able to make a single one. My loans are now all in default and i have over 26 individual subsidized and unsubsidized loans all with interest of approx. 6-7%.”*

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

*“It was also at this time, that I learned that ITT Tech had effectively signed me up for over ten loans that they never fully explained repayment terms and options for.”*

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

*"I did not notice that I had 7 different loans until after I stopped going to school."*

25. [REDACTED] (ID 2669), Indiana-Newburgh, 4/2006-12/2009:

*"The amount of my student loans were never discussed with me while I attended ITT. I was unaware that I had 2 different loans and what these loans would amount to after graduation."*

26. [REDACTED] (ID 4859), Kentucky-Louisville, 3/2008-5/2012:

*"They took out loans without me knowing.. They called me on the phone and said I needed it.. I have 14 different loans by them."*

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

*"Also they never told me that I'll 7 different loans they mislead me to believe that I was getting only one loan not multiple loans."*

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

*"All the costs of the loans were broken down into a lot of numbers and they were taken out as multiple loans across different companies. Throughout the degree the companies who serviced my loans would change, but I would never get to know why or even see the paperwork."*

29. [REDACTED] (ID 8441), Massachusetts-Norwood, Computer & Electronics Technology, 3/2010-3/2012:

*"I was told that it would be one loan and that i would be covered by aid, 1st it went from i needed to pay ITT \$75.33 monthly then i was told federal pell, then i was told that it would one payment, today when i look at credit report it shows up as some where as 26 different loans all for ITT which has put me in a bind because i am not making the money that i should have been for a field that im not in."*

30. [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[.]"*

**31. [REDACTED] (ID 8790), Massachusetts-Wilmington, CEET, 3/2008-3/2010:**

*“And they took out so many different loans with all kinds of interest rates for each one.”*

**32. [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.”*

**33. [REDACTED] (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.”*

*“I was told I would have to repay back \$40,000 but in fact it ended up be \$65,000. of a good time after I graduated I was unable to pay the large monthly payments ruing my credit. Since there was several loans and not just one as I was led to believe and not being able to pay them in full every month this had an exponential impact on my credit.”*

**34. [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.”*

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

*“ITT ruined my dreams. I am screwed over for my entire life because ITT took out so many loans in such high interest that I can never repay. I cant even try to move forward because no matter what I do they continue to just hold me back in any aspect. ITT destroyed my life.”*

**36. [REDACTED] (ID 8886), Missouri-Earth City, CAD, 12/2000-12/2003:**

*“And so many micro loans i didnt know what was what. I know Sallie Mae took me to court over one loan in the amount of 5000. I was still paying on that until a few years ago. The huge payments is what i cant pay. I never got a straight answer on any of my loan questions. . . . I forget how many i have until i consolidated them.”*

**37. [REDACTED] (ID 8546), New York-Getzville, 9/2006-7/2008:**

*“Yes. If I would have known I would owe \$55,000 just for a bachelors degree and with none of the credits being able to transfer to another college I would have never went to this school. nobody ever told me what my total would be and I was told I would only owe 2-3 loans after graduating, which in reality was 4-5.”*

**38. [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.”*

**39. [REDACTED] (ID 8098), 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. . . . 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.”*

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

*“I decided to bit the bullet and restart my education so that I can get a Bachelor degree only to find out that I am unable to attend the school because I cannot take out any more student loans. The dollar amount wasn't the total issue; it was the amount of individual loans that I had. Because of how ITT loan structure was I had the same number of loans as a masters student. Even after the consolidation the loans remain on my credit still limiting my ability to further my education and my ability to provide a better life for those I am responsible for.”*

**41. [REDACTED] (ID 8001), Pennsylvania-Dunmore, 1/2008-1/2010:**

*“I'm drowning in debt because of the 15 + loans with extremely high interest that were pushed through to solely benefit the for profit organization.”*

**42. [REDACTED] (ID 8826), Pennsylvania-Levittown, Computer and Electronic Engineering, 9/2008-12/2010:**

*“I had no idea how much my loans were for nor how many loans they applied me for. I have no idea how I got 6 loans without filling out one piece of paper.”*

**43. [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.”*

**44. [REDACTED] (ID 7981), Texas-Arlington, Electrical Engineering, 3/2010-3/2014:**

*“I was told that I need only one loan to pay for school and when I pull my credit I found out that 19 loans was taking out and I was never notified about it now I have to pay 67000.00 dollars back.”*

**45. [REDACTED] (ID 8925), Texas-Richardson, Computer Networking Systems, 1/2008-12/2010:**

*“They got me into signing these documents for the loans and never explained anything to me but said no payments until you graduate and that everything is included in this loan. Come to find out I had so many different loans with different interest rates and amounts (now totaling over 40k).”*

**46. [REDACTED] (ID 4502), Virginia-Norfolk, Computer Network Systems, Criminal Justice, 12/2003-6/2009:**

*“I was not fully aware of how many loans were taken out in my name. I know there were around 10 loans taken out in my name. However I know I am aware of signing at least 3 or 4. I was not fully aware of the end cost of the programs. Department of Education is saying I owe \$74,521.05 in Student Loans. Navient/Sallie Mae states that I own then tens of thousands of dollars as well and ITT Technical Institute itself sent me a notice stating that I owe them thousands of dollars as well. I have not seen the loan documents from ITT to confirm their claims. However I know I did not take out 10 or more loans.”*

**47. [REDACTED] (ID 9651), Virginia-Norfolk, CDD, 8/2001-5/2004:**

*“I still owe close to \$17,000. 00 in student loans. I have had my tax returns held for unpaid loans I was unaware of. I was not aware of 10 loans. I received a letter of "congratulations" after 2 loans were paid off. I had assumed that was all I owed. I then received the collection notice and letter from the IRS that they were holding my \$8000 tax return to pay toward my debt.”*

**48. [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. . . . 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.”*

**49. [REDACTED] (ID 7658), Wisconsin-Greenfield, Game Design, 9/2006-6/2010:**

*“While it had been disclosed to me that federal and private loans are different things, they did not treat these as separate things. I had been under the impression throughout my time at the school that these loans were all under the same account, and was unaware of the actual amount of loans I would be taking out. I currently have 12 with Navient, and despite how many times I am told I am either up to date or paying on time, I still receive phone calls about missed or late payments.”*

**50. [REDACTED] (ID 4135), Wisconsin-Madison, Information Technology Computer Networking Systems, 9/2008-12/2010:**

*“In total, I ended up with 8 loans in two years (mostly private and at greater than 11% interest), all in amounts and with interest rates impossible to pay back with the wages I make.”*

**51. [REDACTED] (ID 9644), Visual Communications, 9/2010-9/2012:**

*“Didn't really give me any actual numbers. Didn't find out I had THREE SEPARATE LOANS until I was 3 months outside of my grace period.”*

**52. [REDACTED] (ID 8110), 8/2008-9/2012:**

*“Told me I would only pay a little a month! My loans are 27 different loans! Wanting over \$400 a month!”*

**53. [REDACTED] (ID 7338), 11/2006-12/2012:**

*“ITT never went through the process with me, I had to do it all on the computer. I also didn't know I was going to have over 40 different loans from this. Also, I never got an amount of how much this schooling was going to cost. I guess when you are young you do not think of something like that when you and an itt employee who you (think) you can trust, tell you things that are to good to be true.”*

54. [REDACTED] (ID 8563), 6/2009-6/2011:

*“They never really sat down and explained how the loan process worked. They just gave me totals and had me sign. I was under the impression that I would have one loan to cover the entire cost. When I graduated and started paying, I was just paying the one loan. I started getting calls from another loan department saying I was late on my payments. Come to find out I had three different loans out for a different loan company. So I had four different loans I had to pay.”*

55. [REDACTED] (ID 9530), 11/2006-11/2010:

*“They told me that all my loans are the same n they will be together when i graduate but its all separte its not the same it looks like i have like 30 loans i have put out its ridiculous. They didnt even tell me about the loan terms all i knew is that i am in charge of all the loans that im going for. I never filled out anything every year. Money that i dont even have. There was no review of the loan documents. . . . Just papers thrown at me to sign.”*

56. [REDACTED] (ID 8514), 9/2009-1/2013:

*“They never explained what loans I will have. So I thought it was one loan which ended up having three different loans.”*

57. [REDACTED] (ID 8437), 7/9-6/12:

*“Upon graduation I found out they took multiple loans out, all with different interest rates ranging from 3.5% 6.5%. Never did I hear about that. The total was right, but not the fact that I have 13 loans.”*

58. [REDACTED] (ID 9136), 4/2006-8/2009:

*“I also was given the impression that there were 4 total loans. 2 from dept of ed and 2 privatized. I later found out what they meant to say was 4 different TYPES of loans in which 9-12 total loans fell under. The interest rate of each (especially the private loans) was vastly different and I found to be extremely predatory given that this was a student loan for higher education. If the bank was issuing high interest rates due to high risks I wish I too would have been privy to what those high risks ,as the borrower, were.”*

59. [REDACTED] (ID 8372), 8/2009-12/2011:

*“Cannot consolidate all the loans private and federal to 1 loan. Interest rates all different amounts. 18 loans total.interest and penalties are accruing daily.”*

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

*“I am considered high risk because my loans are consistently "behind", and because there are so many lines of credit open. I can only get high interest loans, and even have trouble applying for apartments.”*