

EXHIBIT 15

1. [REDACTED] (ID 8011), Alabama-Bessemer, CNS Computer Network Systems, 6/2005-6/2007:

“When I started I was told that my payments would be 50\$ a month for my private and federal loans, My private loans were closer to 500\$ and my federal 200\$ a month. The school told us the true amount when we passed the halfway mark in the program to where if we quit we would have no diploma and still owe the money.”

2. [REDACTED] (ID 8301), Alabama-Bessemer, Information Security Systems and Technology, 6/2005-8/2009:

“I was told once I graduated i had a 6 month grace period to start making payments afterwards my payments would be \$50 to \$100 a month. I wasn’t aware i would have multiple loans that would anywhere without my knowledge. I also didn’t know the loans once in repayment would be more than i make in a week income.”

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

“I cant really remember how they told me about my debt. But I know they bragged saying with the program I am in. Once I get placed in a job paying it back would be easy. If I knew the hardship of a finding a job after these courses, I wouldn’t have even got the loans. But they told me they were going to help set me up on my first job so I could make the money to pay back the loans. This was one of their many lies unless you count the occasional job fair.”

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

“When it came time to pay I was completely unaware and it caused my loans to default. [] The government is garnishing my wages and taking my income tax checks due to the negligence of this school. Try having all that taken and being a single mother, forced to live with your parents, and still barely getting by on pay check to pay check.”

5. [REDACTED] (ID 2619, 9720), Alabama-Madison, Electrical and Electronics Engineering Technology, 6/2012-12/2014:

“I was assured that my loan payments wouldn’t be a problem because I’d be making big bucks. [] He made it sound like cake, and I sadly sat down to eat at the table.”

“The recruiter told me that with the job I would get from going there, I’d be able to laugh at my student loan payments (this was my big selling point as I am poor and was scared to take on another bill, but wanted to better that problem) and that especially in my chosen field people were snatched up all the time, most of the time before even graduating all the way.”

6. [REDACTED] (ID 8146), Alabama-Madison, 9/3-12/5:

“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. When I was finished I learned that I had two loans out one wanted about 385 a month and the other wanted around 450. So I was shocked when I found out I was about to pay around 800 a month.”

7. [REDACTED] (ID 8715), Alabama-Mobile, Drafting And Design Technology, 9/2012-6/2014:

“I was informed that subsidized loans I would not need to pay back, which I found out in the end that that was very untrue.”

8. [REDACTED] (ID 8375), Arizona-Tucson, Computer Drafting and Design, 3/2004-3/2007:

“I was told I would qualify for grants that would pay for most of the degree and do not believe that is true. I was young and a quite naive about what the documents were that I was signing. I just knew I wanted to have a better future and going to school was going to help me achieve my goals, I did not know it was going to financially burden me for the rest of my life, its not right!”

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

“I was told that all my loans would be combined to be under one low payment a month that I could afford. When I received my first loan repayment letter they wanted \$1400.00 a month for Federal Loans. A few weeks later I got a letter in the mail for my private loans wanting \$800 a month. I could not afford to make these payments because I was barely making ends meet with the \$8.50 an hour job that I found that would hire me.”

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

“I was told I would be able to easily pay the loans back. After all this time i still owe over \$54000.”

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

“I was 17 going on 18 when i considered ITT tech, i wanted to know where i should head to in life. [B]eing the first in my family to attend higher education i didnt know any better. I took my parents with me and they went over the numbers, stating that there were programs available to help us pay for school. My parents didn’t know what to look for and neither did I this is the first time any of us had taken out that much for school we didn’t know what was available or what our options were, but they kept reassuring us that we would be fine and that they had our best interest in mind.”

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

“My sign-on counselor assured me numerous times that I will be awarded multiple grants and scholarships. They should at least pay for half of your education making the final dollar amount pocket change.”

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

“I feel that they pushed me through the signing of the documents without properly making me fully understand the amount of debt I would be burdened with.”

14. [REDACTED] (ID 6592), California-Orange, Criminal Justice, 6/2008-3/2012:

“With the talk about getting a job in the field of study and particular salary range the loan repayment did not seem like it would be an issue. [] After going through the program and seeing the bill at the end it was certainly a shock. With no job in the field, it certainly seemed like a waste of time and money that i will be paying back for the remainder of my years.”

15. [REDACTED] (ID 9349), California-Oxnard, Network Systems Administration, 9/2014-8/2015:

“When speaking with the representative (I never recorded his name), he made it seem as if the cost of the school would be a pinch compared to what I would be making in the field.”

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

“The loans were always broken up into very small amounts so it never looked as though I was taking out that much. I was also told that my loan payments would never be more then \$200 a month total. Not true at all.”

17. [REDACTED] (ID 8020), California-Oxnard, Criminal Justice, 12/2007-6/2013:

"I was also told that my minimum payments for all the loans would be a single 50 dollar payment a month."

18. [REDACTED] (ID 8306), California-Oxnard, 3/2014-12/2015:

"The recruiter made it seem like the loans were inexpensive and easily affordable even though my income was well below sustainable. The recruiter led me to believe the loans were low interest and I'd have nothing to worry about."

19. [REDACTED] (ID 5418), California-Rancho Cordova, Computer Networking Systems, 9/2005-6/2007:

"I was told that it would be an easy thing to pay off after graduation. I was told the 30 year loan repayment terms would keep my payments extremely low."

20. [REDACTED] (ID 9287), California-Rancho Cordova, Project Management, 1/2011-9/2015:

"Having a GI Bill I was assured that I could finish my program within the time I had left on my GI bill. [I] I was assured that finishing my degree with student loans was the best option and when I graduated I would be able to find a job to pay those back no problem."

21. [REDACTED] (ID 9476), California-San Bernardino, Computer Electronics Engineering Technology, 6/2010-6/2012:

"I was under the impression from our first meeting when i signed up that I was going to have only one loan and that the grants were going to cover a substantial part of it."

22. [REDACTED] (ID 9035), California-San Bernardino, Computer and Electronics Engineering Technology, 3/2009-6/2011:

"When I first applied they made it seem like I would be able to pay off the loans in no time that I could make payments while going to school because of program they didn't explain much."

23. [REDACTED] (ID 7755), California-San Dimas, Drafting and Design, 6/2008-9/2011:

"I got some information about the loans the first quarter, after that it was "come in and just sign this!" With the thought of advancing in my career and bigger paycheck, I did. Now payments would be like 800 a month!! I was NOT making that kind of money... Years later, i am STILL NOT making that kind of money. It's nearly impossible to pay it back."

24. [REDACTED] (ID 6997, 9311), California-West Covina, Computer networking systems, 1/2003-11/2005:

"I was lied to on how much i would be paying back each month i was told it would be \$200 a month but i reality it was more like \$800."

"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."

25. [REDACTED] (ID 8964), Colorado-Aurora, Network Systems Administration, 12/2012-12/2014:

"The total cost of the program was not made clear, and that ITT would apply for Grants that would cover the majority of the cost. I did not know what the total of my loans was going to be until I received my first statement after graduating. Loan terms were also not clear except that I would have any payments until after I graduated or withdrew."

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

"I am still paying on these loans with an interest rate of 14.75 percent, not at the 6.8 percent that was told to me. If I had not taken out these loans, I would have been forced to drop out of the program, as I could not afford that tuition prices that needed to be paid per quarter."

27. [REDACTED] (ID 8066), Colorado-Westminster, Network Systems Administration, 12/2013-12/2015:

"I was told with the great job I would land upon graduation that repayment would be easy. I WAS NEVER TOLD THEY WERE MOST EXPENSIVE COLLEGE AROUND. I was rushed through the process, lied to the entire time."

28. [REDACTED] (ID 8335), Florida-Bradenton, 3/2011-12/2013:

"They were telling me about how much grant money i would get but not how much loans i would be taking out each semester."

29. [REDACTED] (ID 9267), Florida-Doral, 6/2001-6/2003:

"Any questions you would ask them would seem positive information to the student because they were all lies."

30. [REDACTED] (ID 4515), Florida-Doral, 11/2005-6/2007:

"They show me a paper that said I would only pay \$50.00 dollars per month. They never explain about grants or loans."

31. [REDACTED] (ID 9396), Florida-Fort Lauderdale, Electronics Engineering Technology, 11/1999-9/2003:

“The total cost of the program was understated by administrators. They shuffled whatever they needed to do in order to get paid. They did not forbid any type of loan nor did they disclose the details of the loan. They claimed students could pay \$40 or \$50 per month to pay down their loan while they were still in school. They did not distinguish between types of loans and they asked me to report less income so I could be eligible for more loans. They would put loans under family members as cosigners just to get additional loan approvals.”

32. [REDACTED] (ID 9390), Florida-Jacksonville, 3/2004-5/2006:

“First off was the recruiter telling me they would place me with a company that pays for our loans once we graduate.”

33. [REDACTED] (ID 2625), Florida-Lake Mary, Information Technology - Computer Network Systems, 1/2009-12/2011:

“I asked about information and how much the program cost. Not only did he avoid directly answering the questions saying “what’s a real future worth to you?” “You will not be able to provide as a man doing what you’re doing now.” I told him I don’t have any money and bad credit and he said “oh don’t worry, many of our students are in your same boat....we will find money for you.””

34. [REDACTED] (ID 7099), Florida-Lake Mary, Computer and Electronics Engineering Technology, 1/2002-1/2007:

“The loan process was a blur they made it seem like it was all grants and did not go over total cost at all. They mostly sugar coated the entire process and showed me only wanted I wanted to see such as a high return and a high quality education. I am not sure if they signed any of my loans for me but the process was nothing like any other loan process I have been through. I was young and they only cared about getting to the next applicant. They basically would have said anything and did not go over the terms or interest rates or much just made it seem like I’d have no problem paying them back with their promises of high paying jobs and employment rates.”

35. [REDACTED] (ID 6014), Florida-Lake Mary, Network Systems Administration, 9/2013-5/2015:

“I received paperwork that said my loan payments which would be deferred until 6 months after I graduated would be \$67/per month. I received paperwork recently that stated my loan payments would be closer to \$800/per month. To be honest if I would’ve known this I would not have signed up for the program.”

36. [REDACTED] (ID 6410), Florida-Tampa, 11/2006-11/2009:

“I was told that I would have my loans paid off within 10 years of graduation (due to high salary and guaranteed job placement).”

37. [REDACTED] (ID 8817), Florida-Tampa, Computer Aided Science CADD, 9/1998-9/2000:

“I was misled in some many ways. I was told that I would start making good money enough to start repaying my loan back almost immediately right out of school. That was far from the truth. Sad to say but I made more money working at McDonalds at the time than I did after graduating. I lost a lot of time and hope.”

38. [REDACTED] (ID 9071), Idaho-Boise, Visual Communications, 1/2008-8/2009:

“They assured me everything would be paid for and there would be nothing out of pocket. They did not give me enough time to read the paperwork or help me understand what I was signing. They just kept telling me it was covered. I never saw any of the loan that I was signing for. I never knew how expensive it was going to be.”

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

“The interest rate was through the roof, but made it out that once you have this ‘so-called’ job, you’ll be able to make these enormous payments (which are impossible). Was never told the length of paying these loans back and even if you’re paying, the amount never seems to get lower.”

“I also believe I should have never been approved for any student loans to attend their school. At the time I enrolled in this program, I was making \$25k a year, and had 2 children. I received an interest rate of 17.75% for a Signature Loan. This interest rate and the loans associated with this rate would be impossible to ever pay back. They fraudulently gave me loans to attend their school, knowing firsthand I would fail at being able to repay my loans back.”

40. [REDACTED] (ID 8184), Illinois-Arlington Heights, Information Technology, 1/2008-2/2012:

“The loans are asking for monthly payments surpassing my rent and almost my car payment, all together. This is when i first graduated out of school, with no career yet.”

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

“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.”

42. [REDACTED] (ID 8374), Illinois-Mount Prospect, Computer Science Information Technology, 7/2008-7/2010:

“Was never explained the loan agreements. Had no idea how much would be owed. I was told, “Don’t worry, we’ll take care of everything,” instead of concrete facts and information.”

43. [REDACTED] (ID 8244), Illinois-Mount Prospect, Information Technology, 11/2001-12/2002:

“ITT Tech told me that after financial aid I would owe very little due to the fact I have a child and the government would pay most of my education. I basically thought I was receiving grants and not loans. They did not explain to me the high cost of the credit hours. They just had me sign papers and told me they would handle the rest.”

44. [REDACTED] (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 governement 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.”

45. [REDACTED] (ID 4764), Indiana-Carmel, Computer Forensics, 1/2009-1/2014:

“The cost was never shown to me as a whole and it was presented in language that was not easily understandable. By the time I completed my "education" and hit with the full bill, I was in shock. I would have chosen another school or to postpone my education if I had a better idea of the cost in the first place.”

46. [REDACTED] (ID 8024), Indiana-Carmel, Information Systems Administration, 6/2010-6/2013:

“Upon enrollment, they were not upfront about the total cost of the program; i.e., the total cost of an Associate's degree, Bachelor's, etc. Nor were they upfront about the amount of loans that

would be needed for a particular program. 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."

47. [REDACTED] (ID 8485), Indiana-Fort Wayne, Criminal Justice, 9/2005-9/2009:

"I was 18 when I enrolled into the school. They made the school sound like it was the best choice to attend and the cost was very affordable. I was still young at the time, I would have believed whatever they said. They did not fully explain the amount I would be paying back... FOR THE REST OF MY LIFE! As far as grants go they had me take them out, said I needed them. That was the extent of the information I got about grants."

48. [REDACTED] (ID 8830), Indiana-Fort Wayne, Digital Entertainment and Game Design, 9/2004-6/2008:

"They did not explain how the loan repayment worked to my understanding. [] They assured me that once I graduated that I would have sufficient income to easily repay my loans."

49. [REDACTED] (ID 9549), Indiana-Indianapolis, 6/2006-6/2008:

"They claimed it would be around 300 a month, which it ended up being a lot more than that. That amount would cover the interest for the month."

50. [REDACTED] (ID 9151), Indiana-Indianapolis, Criminal Justice/Cyber Security, Business Administration, 11/2006-12/2012:

"When talking with an employer at ITT Tech, it was never mentioned of what the total cost of my degree would be. I only got told that I would have no problem on paying off my debt, for the fact that I would be making over \$100, 000 a year and would have no trouble at finding a job, at which, I am not even using neither of my degrees and am working at a job making \$12.00 an hour."

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

"They also refuse to provide my official transcripts based on an outstanding balance I was never notified of. I still haven't received a notification of money owed. I was also told I would only owe \$50 a month towards my loans upon graduation."

52. [REDACTED] (ID 2531), Indiana-Indianapolis, 8/2005-6/2010:

"I was told that my payments would be around \$50 dollars a month."

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

“They gave me false information about repayment terms. Myself and many others were told by financial aid that our payments would be \$50 a month. It wasn’t until my grace period was over and talks with my loan providers began, that I was told that each loan would cost \$50 and that my payment would be \$350 a month. I was totally appalled. I had no idea that my payments would be this inflated and it started me on a path of not being able to pay on my loans. When financial aid told me that my payments would be \$50 a month, I was prepared for that burden. I could borrow \$50 a month from someone if need be but this was a payment I could afford. 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. I was shell shocked to find out I was expected to pay \$350 a month for loans with a mere entry level job that they helped me acquire. [] It’s criminal to lie to people about payments. I would have liked to have been properly informed about what the payments were actually going to be. They set a lot of students up for failure with these misleading practices.”

54. [REDACTED] (ID 8703), Indiana-Indianapolis, 3/2007-12/2009:

“They stated that I would be covered by 100% of a pell grants for the time I was in since I would qualify for 100% of the pell in March when I started and another 100% of Pell in May when it renewed. That I would not need any private funding to cover the cost just the Pell grants. They never ever stated that I would need private loans or federal loans to attend.”

55. [REDACTED] (ID 7737), Indiana-Newburgh, Criminal Justice, 6/2006-3/2010:

“My mother Carla Small is the parent plus loan holder and I, Sarah Small am the student. I have already filled out a DTR app for myself and now I am doing the same for my mother's parent plus loans. ITT misled us during paperwork signing and negotiations. They made it seem as if we would be able to pay these loans back in no time. However, in 6 years after graduating, my mother's total loan balance has ballooned to [grand total] \$99,163.92. That's just HER parent plus loans!!! [] [For four years of education that lacked] ANY MERIT [in the actual job world], are you kidding me!!! If my mother or I had known what we were actually signing for and understood the terms instead of being pushed through a WORLD WIND of paperwork, then we would have NEVER signed on the line.”

56. [REDACTED] (ID 2863, 7763), Indiana-Newburgh, Criminal Justice, 6/2006-3/20010:

“My mother co-signed and received parent plus loans that I am responsible for paying for as her and my father could not afford these payments. In the beginning I paid \$25/\$50 on each loan for

my mother's and for mine, but Sallie Mae never stopped calling. Even to be put on income sensitive, etc, they want so much money per month. If we knew this would have gone down like this, we would have ran out of ITT Newburgh faster than an explosion. No one explained to us that merely 5 years after graduating, I would have a total of \$35,712.34 to pay back, and under my mother's name: A WHOPPING \$91,499.19 !! [] ARE YOU KIDDING ME!?! For a Technical degree![] I owe \$127,211.53 for one degree. I would have NEVER, EVER signed up for college had I known it literally would cost me the rest of my life to pay off. My dad has health issues, is retired and my mom has to work at JoAnn Fabrics to carry insurance for him. They can't afford to help me dig out of this volcano I'm in. I'm literally just waiting for the bottom to fall out and for the lava to erupt."

57. [REDACTED] (ID 8286), Indiana-Newburgh, Computer Electronics Engineer/Technician, 10/2005-8/2006:

"I told them I would never be able to pay the loan and she assured me that there were programs that would help me until he graduated and then he would have such a good job he could pay it for me. I really felt I had no choice but to sign the loan agreement."

58. [REDACTED] (ID 8163), Kentucky-Louisville, Software Development, 12/2009-9/2011:

"Lead me to believe that the interest rates and repayment will be nothing post graduation due to employment and etc. I felt robbed after my attendance and the repayments started."

59. [REDACTED] (ID 8841), Louisiana-Saint Rose, Computer Networking, 1/2000-2/2002:

"They told be that I would have a job when I graduated that would pay enough to cover the loans."

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

"I was told that my monthly repayments would be no more than \$200 a month. The reality is around \$850 for my federal and \$180 for my Private Peaks. The numbers that they gave were blatant lies as far as graduation rate and average income of their graduates."

"Even after signing up for income based payments, it greatly impacts my ability to provide for myself and child. Despite making payments, my overall total owed is more than when I first graduated. It is impossible to pay off this loan without paying about \$2, 000 a month."

"The school needs to be held accountable for all the blatant lies it has told its students to get them to sign their predatory loans."

“Even though I am under IBR, and temporary forbearance due to the flooding in Louisiana, this is just a temporary solution. I will never be able to pay off this fraudulent school.”

61. [REDACTED] (ID 3951), 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. [] 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.”

62. [REDACTED] (ID 8639), Maryland-Owings Mills, IT Security, 9/2011-6/2015:

“When reviewing my finances and paperwork with the advisors, they always spoke in a sped up manor, gliding over all the major details about money and payment. Always with an overly positive attitude, like paying back an extremely large amount of money wouldn't be hard in the slightest. The breakdown of money per semester always seemed small, like the total cost of a semester was a mere few thousand dollars compared to a semester at a major university. They always made sure to distinguish each document by whether it was a federal loan and what was a private loan but never explained the two past their standard definition.”

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

“The entire enrollment process was very confusing to begin with; they assured me that “I would have to worry about nothing and everything would be taken care of for me.” [] [F]rom there on it was all about signing a lot of papers without reading them. When I asked if I could take a copy to evaluate them they told me that there was not enough time and that all I had to do was sign the papers.”

64. [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. Then of course, every semester or so there was some kind of money emergency for which I had to be pulled from class or school over -- but of course, they were always there with some hail mary grant or loan to save the day. "Don't worry, we will take care of everything.""

65. [REDACTED] (ID 6999), Michigan-Canton, 3/2005-3/2006:

"[T]he costs of the program quickly ballooned. They encouraged me to dump the costs on to loans and that things would 'work themselves out later'. I should NOT have trusted them."

66. [REDACTED] (ID 8165), Michigan-Swartz Creek, 1/2010-1/2011:

"ITT took full advantage of my youth and misunderstanding of the amount of money it would cost to attend. Seemed as if they were pushing me to sign paperwork as quick as possible. Told me that loans would be \$50 a month after graduation."

67. [REDACTED] (ID 9591), Michigan-Swartz Creek, 12/2009-12/2013:

"When I applied to ITT Technical Institute, they assured me that my post 9/11 GI BILL benefits would cover all of my expenses at ITT Technical Institute for 3 years. However, how am I left with \$56k + in student loan debt? [] The schools staff completely mislead me in regards to this. I was under the impression that my school would be paid for with my veterans benefits."

68. [REDACTED] (ID 8117), Michigan-Troy, Digital Entertainment and Game Design, 7/2009-9/2013:

"When asked about the estimated cost per month I would have to repay my loans at they said it would be only 200 a month, and Im currently being asked to pay 600 a month."

69. [REDACTED] (ID 2829), Michigan-Troy, 1/2001-1/2003:

"I was told with their help finding a great job would be very easy upon graduation, and repaying the loans back would be quick and easy."

70. [REDACTED] (ID 8520), Michigan-Wyoming, Graphic Communication And Design, 6/2011-6/2013:

"I was told I had 25 years after graduating to make any type of payment, unless i choose to. Not even a week after graduating they started calling constantly and emailing about payment. One of

the loans went to collections shortly after that. Funny I was told I didn't have to make a payment until 25 years."

71. [REDACTED] (ID 7457), Missouri-Arnold, Computer Systems Security, 8/2006-11/2009:

"Said in the beginning that I would only need to apply for one or two loans. As my time there went on, I was told I needed to sign for more if I wanted to continue my education. I was also told that when I started paying on the loans I would be able to qualify for so many repayment plans and that I would only have to pay \$200/monthly. Between federal and private loans I currently pay close to \$700/mo. This amount only pays on the interest, not the principle. I had to get a second job to make sure I make a payment every month, along with my other bills."

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

"They also misled me to believe that the APRs and payments would be no problem with the salary I'd be making with one of their degrees."

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

"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 be easy to pay off[.]"

74. [REDACTED] (ID 8279), Missouri-Arnold, Data Communication Systems Technology, 6/2004-5/2007:

"I was told I would not be paying over \$150.00 a month and only for 10 years."

75. [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."

"I was always told not to worry about the money as I didn't have to start paying it back until 6 months after graduation, which was mostly true. The additional loan payments started earlier than anticipated and the Sallie Mae payments started shortly after. This left me struggling to pay off 3 different loan payments per month: Sallie Mae Federal, Sallie Mae Private, and a payment for the additional loans. I had to lower my payments multiple times and even defer them for months at a time to survive. My lowered payments would only last for chunks of time before I

would have to re-negotiate payment plans as the payment amounts would drastically increase if I didn't say anything. I still struggle to pay my loans on time. I'm left with very little after paying them on top of my living expenses and this is living in cheapest accommodations available as that's all I'm able to afford."

76. [REDACTED] (ID 5558), Missouri-Earth City, Computer Technologies, 1/2008-1/2012:

"In every financial aid meeting, they just glossed over the paperwork, and showed me where to sign. They never once tried to explain anything, and when i asked, it was the standard "you need to do this to continue. Can you really put a price on education?" I stated several times that i didn't really understand any of this, and they just kept saying it was ok. Payments would never be higher than \$150, and my job salary would more than cover it."

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

"Any attempts during the process to clarify how much I would owe in total at the end were usually met with "Don't worry about the details, just worry about whether you have enough money for this quarter, which you do.""

"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."

78. [REDACTED] (ID 8161), Missouri-Earth City, Information Technology - Computer Network Systems, 9/2008-3/2010:

"ITT Tech never informed me how much money was being taken out in order to cover the cost of the school. Whenever I inquired about it, they stated that it wasn't a lot and that I could easily pay off my loans in 1-2 years with the expected salary range for my degree."

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

"I understood the cost of the program, but being a naive young man, I figured with the salaries promised that I could easily pay those loans off. I was completely misinformed about private loans and didnt even know they existed until after I graduated."

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

“I was told that Government grants would cover a majority of my ITT Tech expenses and I would only have to cover books. I was lead to believe I would be able to cover my loans no problem right out of school, not know it would cost me over \$2000/mo to cover just my loans.”

81. [REDACTED] (ID 9106), Missouri-Kansas City, Information Systems Security, 10/2008-3/2012:

“They kept explanations to a minimum making it seem that my repayment would be really low and that I would have a career that would pay so much that the payment amounts for that semester would be a drop in the bucket compared to the salary but never gave me the big picture on the amount of debt and how long i'd have to pay it back.”

82. [REDACTED] (ID 9417), New Jersey-Marlton, Computer Drafting & Design, 6/2011-1/2013:

“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 then 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[.]”

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

“The loan officers at the school from the very beginning would say that the least amount you would have to pay each month was 99 dollars. I was always like ok, I can do that no problem because I would be making tons of money. 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!!”

84. [REDACTED] (ID 7929), New York-Liverpool, 8/2002-3/2004:

“They claimed it wouldn't be expensive and that I would make enough money after graduating that I could pay it off quickly. I have had my degree for 12+ years and I am still struggling to pay back my loans.”

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

“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.”

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

“I asked how much the loan would be considering I was approved for almost \$6000 in grants every semester. I was told that it wasn't much more and that I'd have plenty of time to repay the loan after graduation as I'd land a \$60,000/year job.”

87. [REDACTED] (ID 9025), Ohio-Columbus, 10/2013-6/2015:

“I was told that my loans would be easy to pay off once I finished school and they found me a job. This has not been the case as they did not find me a job and my student loans are no payable at the moment as I do not make enough to pay them.”

88. [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.”

89. [REDACTED] (ID 9238), Ohio-Hilliard, School of Drafting and Design Multimedia, 11/2004-3/2007:

“I was told that loan repayment would be based on my income. This did not seem like a problem in light of the potential job placement they advertised. After graduating and not obtaining employment in my field of study, the scheduled loan repayment is absolutely not based on my income.”

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

“They were very quick with the words they used when it came to the loans. I was 18 and not 100% aware what it all entailed. I asked questions like how much interest, and they would say “It won’t matter; you will have a job before it is a lot.””

91. [REDACTED] (ID 9220, 9221), Ohio-Hilliard, Associate’s Degree of Science in Nursing, 9/2010-3/2013:

“They ensured us that we would not need to worry about payments, because by the time they went into repayment, we would have a highly paid job in the field.”

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

“I was also told that six months after I graduate the payments would start and they would only be \$50 a month. My first bill was almost \$500. I had to get help by going into a deferment DOES NOT HELP BECAUSE IT STILL BUILDS INTEREST.”

93. [REDACTED] (ID 2857), Ohio-Norwood, 12/2008-12/2010:

“They told me that the repayment of my loans would not exceed \$50 a month under any circumstances, they never gave me time to read the terms of the loans they just urged me to sign and even agreed to pay the last part of my classes so that i ended up owing the school itself money.”

94. [REDACTED] (ID 5053), Ohio-Strongsville, Computer Network Systems, 7/2004-7/2006:

“Additionally a few weeks before graduation students were called into the financial aid office so that the financial aid department could go over what to expect upon graduation. ITT’s employees looked at my loans and told me I could expect monthly payments of somewhere between \$130 and \$150 per month. With this knowledge, upon graduation I rented my first apartment, signed up for services such as home phone, cable TV, etc. and also financed the purchase of a car. Six months later as my loan grace period was nearing it’s end, imagine my surprise when I receive a letter in the mail from Sallie Mae telling me that my monthly payment was going to be somewhere between \$500-\$600 per month.”

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

“ITT told me that...my student loans would be minimal and not set me back due to placement opportunities to pay them off.”

96. [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."

97. [REDACTED] (ID 8532), Ohio-Youngstown, 4/2001-3/2003:

"They always claimed that with the price of the degree would come a higher paying job, making the repayment of their program easy."

98. [REDACTED] (ID 8544), Ohio-Youngstown, Drafting & Design, 6/2008-1/2010:

"ITT Alays had the information all ready up and ready, they made it sound like it would be easy to pay back, and I had to do was put my pin # in and sign my signature... Of course I was going to agree, because they made it sound so easy."

99. [REDACTED] (ID 7829), Ohio-Youngstown, Criminal Justice, 12/2009-3/2014:

"They told me the payments would be manageable and with their job placements we can make the payments."

100. [REDACTED] (ID 8545), Ohio-Youngstown, Criminal Justice, 9/2009-12/2011:

"When I originally signed up they told me the most my loans would be was \$50 a month. Well, that came to be a huge surprise after I graduated. Yeah, \$50 a month for two of my private loans. I have a total of 3 private loans. Two of which in fact were \$50 a month. So, let's have a little fun here and show you my dilemma. So far we have \$100 a month for 2 of my private loans. My 3rd private loan was a total of over \$4,000 and they wanted over a \$100 something a month. So, let's just say \$100 for that 3rd loan. So that's a total of \$150 in private loans. Now....that isn't even my federal loans. Now, I have two federal loans. One is \$19,000 and the other is \$21,000. They want me to pay them \$368 a month. The interest rates are ridiculous! That's \$518 a month I was suppose to be paying for my student loans."

101. [REDACTED] (ID 8825), Oregon-Portland,1/2008-1/2010:

"Every time i asked them about why so many loans and how at the end of all this will i be able to make payments my way or is it going to be hard to get help repaying them off, just kept getting told they all will help me with repayment programs and most cases they will take what you can give at the moment. [A]fter graduating found out that was not that case at all did not get the help

i was told and i ended up having to pay for consolidation help thru different company just so i can at least try and make some payments.”

102. [REDACTED] (ID 8454), Oregon-Portland, 6/2005-6/2007:

“I was told that both my student loan fed and private would be manageable and i would be able to pay it off in 10 years. I ended up consolidating my fed and postpone it and send my private to another loan because i could not pay 715 a month in loans.”

103. [REDACTED] (ID 8202), Pennsylvania-Levittown, Networking, 6/2006-2/2007:

“I was a 19 year old noobie trying to go to college for the first time without any hand holding. It took me a few months of being there to fully realize the amount of loans that would add up for the kind of education I was receiving. They never fully educated me on loans/grants/repayments other than that I would not have to pay until they find me a job afterwards.”

104. [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.”

105. [REDACTED] (ID 5408), Tennessee-Knoxville, Applied Sciences, Electronics Engineering, 9/1994-9/1996:

“They are not upfront on the totality of what that student loan debt will look like at the end. They prey upon the “it’s only X dollars per month” mindset of naive kids.”

106. [REDACTED] (ID 9040), Tennessee-Nashville, Multimedia, 5/2004-6/2006:

“They also didn’t explain to me how much my payments would be after graduating. They told me I’d have plenty of time during the 6 month grace period to find a job making \$45-50, 000.”

107. [REDACTED] (ID 8348), Tennessee-Nashville, Information Technology - Multimedia, 9/2003-9/2005:

“I was aware of the overall cost of the education which was extremely high. But I was assured that upon graduation I would be making enough to manage the loans. 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.”

108. [REDACTED] (ID 8688), Tennessee-Nashville, Information Technology Computer Network Systems, 1/2001-6/2004:

“All they said was that i didn't have to start paying them back until a year after I graduate which wouldn't be a problem because I was suppose to have a job making 6 figures. They guaranteed me a 6 figure or close to it.”

109. [REDACTED] (ID 8249), Texas-Arlington, 9/2010-9/2012:

“I was led to believe that repayment would be easy and convenient. It's not. I can barely afford to take of my family, much less pay back loans for a worthless degree.”

110. [REDACTED] (ID 8927), Texas-Austin, Computer Networking Systems, 6/2006-6/2008:

“I was floored by the amount due monthly. I was sold on the idea that I would graduate with both manageable payments and a degree that would make paying back those loans easy. I didn't understand and was never explained the difference between private and public funding. My first payment for loans totaled in excess of \$800 a month for a degree that provided no jobs and was more than what I was paying for rent. I've at times had my wages garnished due to inability to pay. It's set me and my family back when the idea was to get a career that would allow me to move things forward.”

111. [REDACTED] (ID 8533), Texas-Austin, 9/1995-9/1997:

“Both my wife and I expressed concerns about the amount the load would be for. The loan councilor said the loans are not a financial burden, and she stated that i could pay them off for the rest of my life and that the payments are so small you wouldn't notice or feel them. They claimed they wouldn't leave an impact of my credit report and that i could defer them at any time. There was no mention about how much interest there would be on the loan or that if I deferred the loan I would still be responsible for the interest.”

112. [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.”

113. [REDACTED] (ID 8717), Texas-Houston West, Information Systems Security, 6/2008-7/2012:

“I had several questions about how the loans worked when I graduated and some questions regarding the terms of the repayment was told “not to worry about anything that I just needed to sign the documents.””

“I was never made aware that my education would come out to almost \$80, 000 for a Bachelors degree until i was about to graduate. I honestly remember just going in their office just to sign paperwork that was already put together when i came in.”

114. [REDACTED] (ID 6244), Texas-Richardson, Computer Networking Systems, 3/2005-9/2007:

“Never during the course discussion was a total price disclosed. The amount of the monthly loan payments was stated as being no more than \$150, and when my payments started they were over twice that. At the time, I could not afford this.”

115. [REDACTED] (ID 7733), Virginia-Chantilly, Computer Network Systems, 6/2007-6/2009:

“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 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.”

116. [REDACTED] (ID 7882), Virginia-Chantilly, 1/2002-1/2004:

“[T]hey just kept giving me loans to sign, and telling me I would make the money back when I finish school to pay for it[.]”

117. [REDACTED] (ID 7952), Virginia-Chantilly, Construction Management, 1/2009-1/2011:

“I was told that they would try and get me scholarships, and that they would get any necessary loans for me, and that I wouldn’t have to worry about anything until after graduation and I was working in my field of study. [] They told me “FAFSA is free money from the government, you don’t have to worry about it.” I only know the amount of my loans now because I checked them on <http://nslds.ed.gov>. ITT took out over \$31, 000 in loans in my name, and never informed of the amounts of these loans along the way.”

118. [REDACTED] (ID 9367), Virginia-Norfolk, Digital Entertainment & Game Design, 12/2004-3/2009:

“I was told before I enrolled that my GI Bill and Navy College fund would pay for my schooling and that there would be a stipend per month coming to me to help me. I had to go to the GI Bill website monthly to let the VA know that I was still in school so that moneys were released to what I thought was both the school as well as myself. I didn’t realize that the school had put me on for loans through Sallie Mae when I had to go to the VA to have them release the funds for ITT Tech.”

119. [REDACTED] (ID 4108), Virginia-Richmond, 9/2007-6/2009:

“[T]hey said, oh dont worry about the costs, youll pay it back. the lenders will work with you. they definitely pushed me into private loans and said those were the best.”

120. [REDACTED] (ID 8480), Virginia-Springfield, 7/2009-6/2011:

“They told me within 6months I will have a great paying job and the loan payment will be no problem. Turns out that was a lie I’m in debt out the ass.”

121. [REDACTED] (ID 8019), Washington-Seattle, 9/2008-9/2012:

“I don't have the numbers written down however I remember them saying to me and my dad that we would only pay \$200 a month. However on my parent plus loans im forced to pay \$557 for 35 yrs after we had to price adjust from 800 an something a month for 10-15 years. That's not even including my was \$227 a month now its 20ish.”

122. [REDACTED] (ID 7567), Washington-Seattle, 9/2006-1/2008:

“They also did not explain the interest rates, and they assured me that with the placement that would result from the course, I would have no problem paying off the debt.”

123. [REDACTED] (ID 8389), Washington-Seattle, Criminal Justice, 9/2008-12/2010:

“ITT-tech told me I would pay \$50 per month on a \$40, 000 loan. I ended up paying \$600 a month on a \$52, 000 loan.”

124. [REDACTED] (ID 8283), Washington-Seattle, CEET, ECET, 6/2005-6/2009:

“They told me that as long as I stay current on my loans the monthly payment would be reasonable and based on a percentage of my income. One document I signed read that I agree to

make the minimum payment of \$50/mo. Since I have graduated 7 years ago, I have had to pay 25%-40% of my income to keep my loans current.”

125. [REDACTED] (ID 8052), Washington-Spokane Valley, Computer Network Systems, 9/2005-3/2008:

“I was advised the repayment of my loans would be easily affordable based on the wages I would have upon graduating.”

126. [REDACTED] (ID 6446), Washington-Spokane Valley, Computer Electronic Engineering Technology, Information Secured Systems, 1/2002-1/2007:

“The recruiter many times avoided my questions by dancing around the answers. After coming frustrated I decided to continue class as needed. When questioning my payment amounts with recruiter she again assured me that my next job will pay for the cost. And when an amount was given it was a very doable amount when they mentioned the salary I could potentially get.”

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

“During recruitment, I was shown a portfolio outlining the cost of a degree at ITT Tech, in comparison with the increased wages I was likely to receive with said degree. While I understand there was some added cost to me dropping a few classes and switching majors very early on, the degree ended up costing me nearly double what I was shown in this portfolio. By the time I realized how high the debt was climbing, I was too close to the degree I yearned for to turn back or stop.”

128. [REDACTED] (ID 7459), Wisconsin-Green Bay, 9/2007-5/2009:

“I was never told I would need Private Loans on TOP of the federal. When I asked them about the monthly cost roughly after I graduated they would not tell me and said not to worry.”

129. [REDACTED] (ID 4834), Wisconsin-Green Bay, Computer Electronics and Engineering Technology, 9/2009-6/2010:

“Told me that I would be able to make payments that would not affect my lifestyle. That the payments are affordable.”

130. [REDACTED] (ID 5095), Wisconsin-Greenfield, Computer Networking Systems, 9/2004-5/2006:

“ITT did not fully explain the gravity of taking our private student loans and how they differed with federal student loans. It was suggested that with the amount of money I would be making that repayment wouldn't be an issue.”

131. [REDACTED] (ID 6992), Wisconsin-Greenfield, IT Software Applications and Programming, 8/2005-7/7:

“They did a great job at reassuring me that I'd find a career through ITT and that this amount would be easy to repay with the job they find me.”

132. [REDACTED] (ID 9196), Computer Networking, 6/2006-6/2008:

“I was told that my student loans would be equal to a small car payment. At the time my car payment was 225.00. I thought it would be a good investment in my future and even if i had to pay 225.00 a month for my loans I would still be ok. Upon graduating I was informed by those that held my loans that my payment would be closer to 600.00 a month. I could not afford it.”

133. [REDACTED] (ID 5482), Drafting, 8/1991-12/1993:

“I was told that if for some reason that I could not pay off the loans that I should not worry because they were government loans and the government would forgive and writ it off after 5 years.”

134. [REDACTED] (ID 9371), Electronic and Computer Engineering, 6/2013-10/2014:

“They told me that my tuition would total the amount of about \$45,000 and that about \$22,000 was in grant money and \$23,000 was in loan's that I wouldn't have to pay back until I was working in the field of study for about 6 months to a year making adequate money paying in that area of study.”

135. [REDACTED] (ID 4439), Multimedia, 6/2005-9/2007:

“When I met with the financial aid “counselor” he told me whatever I wanted to hear. He did not go into detail about the program, and when I told him that I wanted to make sure I was only paying 50 dollars a month maximum, he said that that was no problem, that it would probably only be that anyway. They told me I was ineligible for any grants, that they, “Didn't matter anyway.” [] All he wanted to do was make his commission.”

136. [REDACTED] (ID 9402), 6/2010-6/2012:

"I really did not understand how much money I was going to be in debt for or what my payments were going to be until after I graduated. It was very unclear and they constantly told me I would be able to afford my student loans with a technical degree."

137. [REDACTED] (ID 6862), Information Technology Computer Networking Systems, 1/2002-9/2005:

"ITT Tech's sales tactics worked to confuse me during the time of my tenure. Many times I was pulled out of class and forced to sign paperwork. Much of it I didn't even know what I was signing. I was never given copies of anything I signed. One time they had me pull out loans that I did not want stating it would be easy to pay them back."

138. [REDACTED] (ID 8270), Computer Network Systems & Information Systems Security, 9/2004-5/2009:

"I was quite taken aback when the initial cost was told to me. My recruiter quickly responded to my hesitance by stating that "with how much money you'll be making after you graduate, that I'll have the loans paid off in no time.""

139. [REDACTED] (ID 8706), 9/2008-7/2012:

"I was told I was going to start paying my student loans 10 years after I graduated."

140. [REDACTED] (ID 7903), Criminal Justice, 12/2009-6/2013:

"I was told when I signed the papers that I can just review them another time but to initial where I needed so I could start my next set of classes. I asked what I'd have to pay back and they said no more than \$50 a month for a few years. They failed to tell me my total loan amount that I was actually taking out for the classes."

141. [REDACTED] (ID 8438), 12/2005-8/2008:

"Big Time told me don't worry about it your work in the field and pay off the loan in no time. I'm still paying the loan is only getting bigger[.]"

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

"I never saw any accurate loan paperwork in my time at ITT... EVER I was lied to about the amount I would be paying. I was told because I was a ward of the state I would (and did) receive grants that I never did, that my repayment amount would never climb above 300 dollars a month, and that there would be loan forgiveness options for me."