

EXHIBIT 18

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. I firmly believe a lot of the loans I have were signed without my permission. I never received any loan documents showing what was taken out. I can remember one time financial aid got me on the phone with some private loan service because they demanded they had to speak to me before any loan could be given. I did not get approved for the loan. ITT put me on their "Credit System" and some how a few months later, they took me off it saying everything was taken care of but never would state how. I also know I received Pell Grants along with Science and Math grants. Where did those go? I have no clue."

2. [REDACTED] (ID 9144), Alabama-Bessemer, 9/2007-3/2012:

"ITT told me that I was eligible for Pell Grants, yet said that they have to be sent directly to the school and that they couldn't be sent to the student. Also every time when I was doing repack they told me that everything was good and I just need to sign the paper to disperse the funds for the classes. Nearing the end of my education I was told that I didn't have enough to finish the program and was forced to take out a \$10,000 private loan in order to finish the degree."

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

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

4. [REDACTED] (ID 9225), Alabama-Bessemer, Digital Entertainment and Game Design, 8/2006-1/2010:

"I was dragged out of class several times throughout the courses when it came time to renew loans, and was never fully given an opportunity to review paperwork or explore my options. I was sat down at a desk in a small cubicle and told to sign a few documents, and usually when I asked questions or wanted to go over what the documents said, I was hurried along and told that

"It didn't really matter" or "It isn't anything major", but that if I didn't sign it right then, I'd have to drop out of my classes."

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

"I was never aware of the loan interest. 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."

6. [REDACTED] (ID 8551), Alabama-Madison, 3/2012-12/2013:

"I do not remember signing any loan forms or being counseled on any loans during this time."

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

"The recruiter did make it sound like it was going to be maybe 40K to get all the way to a BS. Turns out that now I have a useless AAS and owe that much. 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. He always made you feel like you were holding up a line and hurry up hurry up get through this web form and that web form, sign sign sign. They did give me all my paperwork but none of it was in basic English. And no one really had time to explain anything to you. All they kept telling me was that it'd be fine, I'd make a ton of money when I got out of school and started my career."

8. [REDACTED] (ID 8979), Alabama-Mobile, Information Technology - Computer Network Systems, 9/2009-9/2011:

"Total cost of the program was vastly understated. While no paperwork was signed without my permission, all loans and grants were not clearly explained and all treated as if they were the same. My entire time spent in financial aid was no longer than 15 minutes, in which I was convinced I would be much more financially well off after I graduated."

9. [REDACTED] (ID 7136), Arizona-Tempe, 1/2005-5/2007:

"Yes once I signed up and my first quarter I wanted to drop out, but the counselors there made me feel like I would still be responsible for the whole tuition. Even as far as telling me "why wouldn't you finish it if your obligated to pay the full tuition anyways[.]" I felt trapped. Understanding any of those loan documents or them explaining that I would be in a financial burden my whole life did not exist. I was 21 at the time. [B]iggest regret Ever[.]"

10. [REDACTED] (ID 3684), Arizona-Tempe, 10/2004-5/2007:

"I believe they did create paper work for loans. And one day I was pulled from class. And they told me to sign this paper work in order to complete the tuition for the courses otherwise I would be dropped. Given I was like 3 months away from graduation date. I am not very fluent with the

loans, and terms that's because they do not explain anything to you... its more like sign here, here and here.”

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

“I was told I had no other option but to get these loans even though my credit was horrible at the time they still were approved somehow.”

12. [REDACTED] (ID 9415), Arizona-Tempe, Information Security, 3/2006-6/2011:

“ITT milked as much money as it could get out of me. I was forced to do “repacks” with my loans at ITT. The school would never tell me the exact purpose of these repacks and they never made sense to me, they would call me into the office with a stack of paperwork to sign and when I would ask what it means the lady would tell me she was only asked to tell me to sign them and would never give me an explanation. They would do this right at the point in the program where I had invested substantial amounts of time but if I dropped out they would not receive my degree. The “repacks” made the price of what we owed almost double for what we signed on for. And they would also make me apply for private student loans and whatever I was approved for was the amount they would need causing me more finical hardship now as I am almost \$100K in debt now.”

13. [REDACTED] (ID 8794), Arizona-Tucson, Computer Aided Drafting and Design, 1/1992-7/1993:

“I was told “ITT will take care of all of your loan documents and that I didn't need to do anything but sign the documents.”

14. [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.”

15. [REDACTED] (ID 2631), Arkansas-Little Rock, Criminal Justice / Networking, 9/2006-10/2007:

“I was so confused about what my loans where actually paying for and how they applied to everything. When I asked for an explanation I was just guided to the FASFA website and told to look for answers there. I had to refill out my paperwork several times due to them loosing my paperwork or telling me that they miscalculated the amount needed. Halfway thru my degree, they told me that I may have to find funding elsewhere because I used up all of my FASFA. I soon found out that was a lie and dropped out a second time from my networking classes.”

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

“Before any papers were ever signed, I was informed that the cost of my degree would be just under \$70,000. Once it was time to sign the loan documents that amount suddenly increased to \$73350. When questioned about the difference I was told it was the amount necessary to cover certain kits and software that we would be using. Upon graduation the cost of my education was actually \$81,505.50. I was actually forced to take out a private loan a month before graduation to cover their miscalculations otherwise I would not be allowed to graduate.”

“Refusing to disclose loan terms or allow review of loan documents: When filling out the original loan agreements I was only shown the front sheets where I needed to sign. The other pages were added later.”

17. [REDACTED] (ID 2757, 7744), Arkansas-Little Rock, Graphic Design Multimedia, Game Design, 6/2005-9/2009:

“ITT not only lied when they said that I would be getting most of my loans from the pale grants but they didn't even do that for me multiple times. I had to go into "Financial Aid" every 3-6 months to get "re-evaluated for loans" More often than not I was told to just sign my name to an uncompleted form and that they would "take care of the rest" and that I "wouldn't need to worry about anything[.]”

“Every time I went to "Financial Aid" it took upwards of 5-6 hours a visit because they would load people down with too much information about the loans. 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. They never disclosed the actual amount of money it would cost to pay for each course and the total cost of the degree. It was after that i realized that we were paying inflated rates so they could afford second or third homes, boats and new sports cars.”

18. [REDACTED] (ID 8880), California-Anaheim, 7/2006-11/2007:

“They just were very hush about the money aspect. They would pull us out of class to tell us funding was up and that we had to leave campus till it was figured out. They would come rushing out to say they figured something out and for you to just come sign a couple documents.”

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

“ [I] took my parents with me and they went over the numbers, stating that there were programs available to help us pay for school. [M]y parents didn't know what to look for and neither did I this is the firs 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. [I] dont remember the numbers, there were always slight changes in price oh such and such cost this much or we changed books and it cost this much just sign here and here. [] [T]owards the end of my graduation they said that all the loans were exhausted and that i had to pay them in cash or i wouldnt graduate or get my diploma. [I] believe it was arround the 800 dollar side but at that point i didn't have that kind of money on hand. [I] had to borrow it from family. how could it be if everything was so well planed out how was it that i had to pay in cash? [D]id something change? [W]ere they charging me extra for something? [T]he thing that scared me into paying is the fact that i wouldn't graduate. [L]ooking at it now it seems like a scare tactic to bully me into paying them[.]”

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

“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[.]”

21. [REDACTED] (ID 9406), California-Concord, Electronics and Communications Engineering Technology, 9/2009-6/2013:

“ITT had bad employees, but the financial aid counselors were the worst of them all. First off they had the highest turnover rate I’ve ever seen. I had so many different financial aid counselors at ITT that I lost count after 5. They would often schedule appointments with me right before class, or would pull me out of class to sign financial aid paperwork. They would say things like “just sign these papers and you can go back to class.” □ I was also told that I couldn’t go back to class until I signed the papers and I that I couldn’t continue my schooling without signing them. Much of what I was signing was not explained to me, and there were times when the counselor would fill in loan information for me on the computer, then they would go to the last screen and tell me to hit the accept button. In retrospect all of the counselors acted like salesman, and not counselors. They were there to keep students enrolled at all costs, probably to keep their job.”

22. [REDACTED] (ID 8989), California-Lathrop, IT- Information Tehchnology Systems, 5/2008-3/2012:

“They never ever told me what my total would be until I actually asked them, when I asked them was at the end of my bachelors degree program and they struggled to find the paperwork to tell me the total.”

“They mostly would pull you into the room where the paperwork was done and tell you here sign this so you can continue with your courses.”

“They never informed me about any grant I was eligible for either. They never told me the difference between federal and private loans, I only found out about which types of loans I had until after I graduated and saw them in my account. I didn't even know I had Sallie Mae or where to even start making payments until I found t out myself after I finished school. They never

gave you a chance to review the documents, they used the old used car sales trick like they would call you in to do the paper work and you had to sign here and at that time or they frowned upon it like if you where wasting their time.”

23. [REDACTED] (ID 3727), California-Lathrop, Criminal Justice, 5/2007-9/2012:

“Every time I went to the finance dept. There was always new employees so the new person never new what was going on with my loans and could never answer my questions. They would always tell me my loans were from PEAKS but now I'm getting paper work from everywhere stating I owe them.”

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

“They rushed me through the paperwork taking advantage of my inexperience of dealing with loans and paperwork. They promised that with my federal grants (which i never saw a dime of) that my total tuition would be around \$24k for my 2 year degree. [] They marked where i needed to sign and told me i did not need to read through all of the text, then proceeded with giving me a quick 1 to 2 sentence overviews of what i was signing. [] I was unprepared for the situation and ITT Tech kept me blind from how they conducted their financial aid business. They obviously were doing their best to oine their pockets at the expense of their students. I am a victim of this bad practice.”

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

“The meetings I had with the finacial advisors at ITT Technical Institute were always swift and without true recongition of what was being agreed. Many of times, the advisors would just ask for my signature and say that the paperwork is the same as last time. ITT Technical Institute mislead my understanding of getting grants by persisting advocating that because of my social class, income and GPA would reward with enough grants of scholarships to turn the balance of having to borrow money would turn onto my favor of not borrowing that much. ITT Technical Institute financial advisors would show my loans in single semester amounts without any acknowledgement of the total amount. It would put me in an unawareence of my true loan total. ITT Technical Institute mislead my loan appenditures by insuring me that my loans would stay under federal provisions.”

26. [REDACTED] (ID 9205), California-National City, Criminal Justice, 5/2005-1/2010:

“Very little of the loan contracts were explained & told to sign because the offer expires that time in the office without having time to think it over if I wanted to change my mind of not attending the school.”

27. [REDACTED] (ID 5366), California-National City, Networking Systems Administration, 9/2012-6/2014:

“The signing of the loan agreements felt rushed and I feel I was not given an adequate amount of time to review the information.”

28. [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).”

29. [REDACTED] (ID 7734), California-National City, Project Management and Administration, 12/2009-10/2013:

“When it came time to reapply for loans it was a get in get out as fast as possible meeting. No explanation but rather a sign here and hurry up sort of thing. Since I was using the GI Bill it was very hard to understand and we literally had to stand in a hallway and call our rep and wait and wait and wait to get anything from them.”

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

“The amount of paperwork needed to file for taking out loans to pay for this program was incredible. The financial office staff were pushy for signatures and did not explain the details of how the student loans worked as well as repayment. [] 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.”

“The financial aid office also wanted to attach my parents and have them take out parent plus loans. I specifically told them i want nothing with my parents name or to have any liability for me going to school . They were very pushy again trying to take out loans.”

31. [REDACTED] (ID 8507, 8509), California-Orange, Bachelor's of Science - CyberSecurity, 1/2012-6/2014:

“They made it seem like I was getting such a sweet deal by offering discounts and payments, but they were just working the numbers like car salesmen. I was forced to sign a document that stated ITT Tech would be getting ALL left over funds from the loans. If I did not sign, I would not be allowed to enroll.”

32. [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.”

33. [REDACTED] (ID 8603), California-Orange, 6/2011-9/2012:

“So the way this went was beginning of second quarter came around. I was in class and I was called out by a counselor something. I was told that I needed to sign this loan form in order to return to class. I asked if I could wait for my mom to read it over and they said I needed to sign it now or I need to leave school. So what did I do? I signed the paper and went back to class like they asked. My loans terms were never discussed with me nor my mom in detail. They just wanted a signature and for us to be on our way. My recruiter said "he would take care of everything" and to just sign so he can get started.”

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

“Gave me little to no time to read over the paperwork since they would pull you aside to fill stuff out quickly for the next quarter during a quick break in class.”

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

“Usually to sign up for more loans they'd pull me out of class, and we'd go into a small room. There they'd set out a folder with a bunch of paperwork and tell me to sign it or I can't go back to class. It was always a very high pressure situation. Questions would be easily dismissed or they'd change the topic and never actually answer my questions. 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. While signing documents they were usually in a folder with little post it notes telling me where to sign, they would rush me through the entire thing never really giving me a chance to read through it or even understand what I was signing.”

36. [REDACTED] (ID 8291), California-Rancho Cordova, Information Systems Security, 12/2004-6/2010:

“I was never shown the true cost of the education, despite asking for summaries of my loans several times. Being young and coming from a poor family, I had no knowledge of how these loans worked, nor was I offered any. I did not know that I had been signed up for any loans other than federal, but found out after graduation that I actually owed \$68k federally, and a total of \$120k after counting the private loans.”

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

“Before enrolling at ITT tech I sat down with the counselor "salesperson". [] 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.”

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

“The financial aid department had informed me that; in order to remain attending classes, I would need to begin making monthly payments to the school in order to keep a clean status. I was forced into making a one hundred dollar payment once a month for the remainder of my program. This would have resulted in me paying the school nearly one thousand dollars, just to continue my education at their institution. One financial aid officer had suggested that I sign loan paperwork on behalf of my mother. His reasoning for this was so we could speed up the paperwork process. My financial aid officer also had opened up a "temporary credit" account and said that, "ITT would loan me the extra money to cover the tuition gap, but don't worry. You will not have to pay this back if you graduate from the program. It would just be wiped under the rug." [] I could never get a straight answer as to the exact amount I would owe for any of the schooling. Most schools will give you an amount per credits, but ITT never gave me any of this information so I have no idea how much money they could have taken out against me in total.”

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

“While signing the loan documents, I did feel the pressure to sign quickly without much chance to review what I was signing and I was being treated like I was being taken care of and not lied to, at the time. I would have never imagined that someone's education would be treated the same way as a car being sold in a dealership where I would have to have my guard up and not believe everything I was told.”

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

“They always pulled me in to sign off on loans. I was very vulnerable at the time. I never received any copies of what I signed.”

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

“I when I was there at the school at times they would take me out of class and have me in a office until they had me sign paper to get my Federal student loans approve they would rush through the paper work because they stated they wanted me to get back to class as fast as they could. When I was unable to get more money they had me bring in my mother to fill out a Parent Plus Loan know my mother owe 22,000 dollars and I owe 22,000 as well.”

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

“ITT's financial counselors were quick to rush me out of the room when I had questions and mainly called me in to sign paperwork. This was primarily scheduled during my class time so I would be forced to rush through it so I would not be called out by my instructors for "disappearing".”

43. [REDACTED] (ID 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 .”

“You are not allowed to review documents before signing. [] Then all of a sudden major problem with your loan you have now exhausted your Federal and have to get personal loans again the same scenario of pulling you from class for processing.”

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

“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.”

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

“The finance department bombarded me with information and paperwork with a lot of small print. [] The financial aide representatives would constantly call me into their offices to tell me that I needed to sign more paperwork in order to have more money dispersed so that I could finish the current course I was in. It was a tactic that they used on a number of people to scare them into signing paperwork. it made my experience at ITT very stressful especially since it was around the time of finals for the current course I was taking. [] I would constantly ask them if I

qualified for financial aide but their response was no your parents make too much money so you have to take out loans.”

46. [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.”

47. [REDACTED] (ID 4448), California-Sylmar, 9/2007-3/2011:

“My father and I saw the term paper one time. They never showed us anything about how much we were borrowing . [M]y Dad cosigned for me and came to school Only ONE time and ONLY signed one paper for my first semester. And when they would speak to me about financial aid they would pull me out of a once a week only class and tell me to sign this and that without having anytime to look at what I was signing.”

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

“I was not aware what they were doing. At first I gave all my personal info, and when it was time to re do the paper work to get a new loan for the coming quarter, my papers were already all filled, I just had to sign a huge stacks of paper. I would always get called during my breaks, I only had a 10 minute break and I would just sign the documents. I never read them, my fault. I was in a hurry to get back to the class and not miss it. At one point I didn't qualify for a loan, I was told to put my mother as a co-signer, even do they knew that she wasn't working. [I] was told that this was ok and my paperwork from there on was always filled out with her info. I just had to sign. One time I was told to sign for her since she wasn't there. [I] I didn't look too much into it because I thought that that was the process. I was naive. I was never told what I was getting into, they seem to be in a hurry to get me to sign and move on.”

49. [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. [I] Also, I never was given an amount of my tuition only to be suckered into a student loan debt of over \$55,000.”

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

“I was rushed through the loan process and there was predatory lending. [I] I was extremely rushed through the signing the paper work process and was misled on the loan amounts and distributions. They basically told me to sign on the dotted line so there would be no

interruption's for the following semester. [] It felt like when I asked more questions that the school student aid program would get more frustrated with me. [] 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.”

51. [REDACTED] (ID 4252), California-Torrance, Criminal Justice, 11/2004-9/2008:

“[I]t was a shut up and sign basically.”

52. [REDACTED] (ID 9147), California-Vista, Network Systems Administrator, 3/2012-12/2013:

“The Financial Aid representatives would interrupt class sessions to have loan docs signed so they could be pushed though- something that should be done in an office where you have the chance to read it before you sign it instead of catching you off-guard and having something shoved in front of you for a signature unaware of what you may be signing.”

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

“I never received any type of financial counseling just told to 'sign here and here'. I've asked for some of my master promissory notes and they aren't even in my handwriting.”

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

“The loans where not explained well to me as a teenager. They pressured me into signing a loan calling me day and night.”

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

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

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

"[I] only remember that i was signing for 7k as a 'not to interrupt schooling loan ' instead if the 37k i found i owed, they said that i needed to do this to continue taking the courses since my federal loans ran out for that time."

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

"I was rushed through the process, lied to the entire time."

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

"I persuaded and pressured and rush to sign all papers without reading in it."

59. [REDACTED] (ID 2592, 3784, 4169, 5895, 9137), Florida-Fort Lauderdale, Information Security, 6/2004-8/2007:

"Halfway through my studies, they pulled me from class and told me that I had to fill out some forms to continue my education, otherwise I would be dropped from the program. They didn't tell me that I was signing up for high interest private loans. [] If I knew I would be signing up for private loans with a 9.25% interest rate on them, I never would have done it. [] Administration would not disclose my current loan balances during my enrollment at ITT Tech."

"During enrollment at ITT Tech they would not allow me the time to read through the entire contact but instead pressured me, a 17 year old, to sign on-the-spot. The recruiter kept asking me "Do you want to work at Publix for the rest of your life?". He told me that if I didn't sign today I would miss the deadline and not be able to start classes until the next semester. They used predatory lending tactics on me and I was naive enough to believe them."

60. [REDACTED] (ID 9278), Florida-Fort Lauderdale, Information Systems Security, 5/2006-12/2010:

"When I first called ITT I asked them how much the course cost. They told me to come down and take a tour and then they could tell me. I went down to take a tour and then asked again. They stated that they couldn't tell me the exact cost as it varies and it is hard to break it down. Next thing I knew, I was signing paper work for student loans. I had no idea what federal and private loans were and they did not tell me there was a difference. It was them telling me to "sign here" and you can start class."

61. [REDACTED] (ID 9279), Florida-Fort Lauderdale, 6/2005-12/2011:

"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."

62. [REDACTED] (ID 8842), Florida-Hialeah, Data Communication System Technology, 3/2004-9/2005:

“I was not allowed to review loan documents, I was asked sign documents in urgent manners, not giving me enough time to read through all documents.”

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

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

High pressure methods such as calling me from class to sign paper work was used and minimal explanations were provided.

I was never given an honest estimate of how much repayment would cost.”

64. [REDACTED] (ID 7751), Florida-Hialeah, Criminal Justice, 12/2010-4/2014:

“[T]hey made me rush through all of the cost and payments with smartforms computer site and I was supposed to be had veteran preference with grants and scholarships all the way thru the whole time of studying and they were also repackaging every three months for "scholarships and grants come to find out that they were taking loans out on me and I never knew it and the representative that was with me to me that I was okay and he had to do more paperwork on his end. and I was signing a lot of things and didn't understand all of it that was put in front of me[.]”

65. [REDACTED] (ID 7937), Florida-Jacksonville, Computer Networking Systems, 7/2002-5/2005:

“I was told to sign documents and get back to class . Most of what i signed i was unaware of at the time . I believe they may have also forged my signature on some documents for either federal aid or student loans as well .”

66. [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. It was very high pressure sign without looking etc.. I never received any copies of my loan documents.”

67. [REDACTED] (ID 9421), Florida-Jacksonville, Information Systems & Cybersecurity, 8/2013-9/2015:

“My loans have grown tremendously. I cannot afford to pay these loans with the salary I have. I am on income based repayment just to keep my credit in good standing. I will never pay these loans off there lifetime loans. The interest on these loans is three times the amount I pay allow the loans to balloon out of control.”

68. [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. Then my financial aid officer would pull me out of class all the time and make sign stuff for her out side the class door knowing It was disrupting class and tell me I just need you to sign this to help you. I don't know what I signed I was not given time to read it. I was told I just need a signature on this line or initial here then she would take the paper and tell me you should get back in class so you don't get behind. This happened about 3 times a semester”

69. [REDACTED] (ID 7002), Florida-Jacksonville, Computers/Electronics Engineering Technology, 8/2005-11/2005:

“They were only interested in finding a loan that I would qualify for without going into actual details about the loan and what I would need to do to pay it back. They even got to a point where they had my mother cosign on a bunch of the loans just to get me qualified. At no time did they ever disclose to me how much the actual total cost of the program was going to be. If I knew that just a couple months of classes would give me over \$10,000 of student loan debt I would have never gone to begin with.”

70. [REDACTED] (ID 4413, 4414), Florida-Lake Mary, Computer Drafting and Design, 12/2010-12/2014:

“ITT technical Institute never informed me of my total cost once I finished (while in school). Every time I asked, I was given a vague answer and was told that it all depended on my Pell grants, lender providers, interest rates, scholarships, etc. Towards the end of the program, I asked to see the financial aid rep again in order to get these answers. Every time I went, I was told that he/she was busy, that I would be called back at some point. I was finally able to get my financial history a few months after graduation only to be shocked at the mountain of debt that I now have. I was never told who were my lenders and who I was supposed to pay back, or what its terms were. The only way I found out was after graduation when I started receiving letters and bills from the lenders themselves. I was always rushed to sign paperwork by financial aid staff. I was told that I had to sign right away or there would not be enough money to cover my tuition costs. It seemed odd to me but I still trusted the school up to that point.”

71. [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 what 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.”

72. [REDACTED] (ID 9685), Florida-Tampa, 1/2008-1/2011:

“[T]hey told me it was a little more expensive than HCC college which I was enrolled at the time, but at the end I was getting a better job.. (a lie please see ITT graduates reviews and feedback) [T]hey told me one amount and it was another amount which we could not afford, but it was too late. [D]amaged was already done with their lies.”

73. [REDACTED] (ID 9583), Florida-Tampa, 6/2007-5/2011:

“All my FASFA forms were filled out by ITT representative and asked me to sign and pressured me not to read the terms and conditions. ITT Tech of rushing prospective students through the lending process with automated applications.”

74. [REDACTED] (ID 8802), Florida-Tampa, Computer Networking Systems, 4/2010-11/2011:

“To this day I have no idea what happened to the grants I qualified for it was about 5k every time I got approved. I was not really allowed to review the documents outside of the finance room, I could not take it home for review. They did not explain well how much this program would cost. I do not recall signing a master promissory note.”

75. [REDACTED] (ID 8444), Florida-Tampa, Electronics Engineering Technology, 5/1997-5/1999:

“It was 18 years ago and 19 years old with not many options at the time, I'm sure their skilled recruiters used their powers of persuasion on my impressionable mind and saw me as a very easy target. They ruined my life[.]”

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

“I remember wanting to review and or ask questions regarding my loan and being told to come back another time or that they were NOT available. Very poor communication when wanting to discuss my federal/personal loans. I felt and still feel lost as if I did NOT succeed. It was honestly a waste. I was never explained the difference between federal and private loans or grants for that matter. I was never given a breakdown of costs per course or anything for that matter. I

understood absolutely nothing and that is why I believe I was suckered in to attending the school. I was fresh out of high school when I applied and started to attend. It was a mission to get them to disclose to me any of my paperwork to which I signed in the beginning."

77. [REDACTED] (ID 2858), Florida-Tampa, Computer Networking, 2/2007-6/2007:

"I signed documents I was not allowed to keep or read over. To this day cannot retrieve documents. [] They did not tell me amounts needed or what tuition rates were. I couldn't qualify for grants they told me this was a way to help me get an education. That I'd have time to take care of it all afterwards. [] I never found out cost of anything just that I was good to go."

78. [REDACTED] (ID 8086, 8294), Florida-Tampa, Digital Entertainment and Game Design, 6/2005-1/2009:

"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. When financial aid paper work needed to be signed it was never given to me to review, it was "sign this now, in the office". There was no option to take the paperwork home and read through my options carefully. It was always very rushed, forcing me to sign without fully understanding what was being signed. This approach was usually done within the first or second week of new classes, meaning that if I didn't sign right then, I couldn't continue class."

79. [REDACTED] (ID 9339), Florida-Tampa, 1/2007-11/2010:

"I spent a year at Devry University while there they explained everything in detail and gave many options and flexibility with loans as well as stating total costs of the programs upfront. Once I started at ITT I was given very little information and absolutely no control over my loans, nor did they give any total costs of the program. Every time I would start a new class and went to get books I was told I had to go to the financial aid department because there was an issue. I was then told by the financial aid reps that my loans didn't cover the books and or classes and additional loans or adjustments had to be taken out or I couldn't take my classes or get the books needed for my classes."

80. [REDACTED] (ID 9320), Georgia-Duluth, Criminal Justice, 12/2012-6/2015:

"They did not give you the total cost for the program. They would pull you from your class at the time for the semester re-registration for the loans and just told you to sign here, here, initial here. They said I qualified for grants because of my grade average. But I am not sure how that worked. I was not shown the complete cost of my student debt to the school until my final semester when they told me I had to pay out of pocket because I had exceeded the amount of the school. I was so upset and of course this was my last semester, I signed what ever they told me to

finish. They said that you would be taking a private loan and just pay it back after I graduate. I was at no time advised I had reached or was about to reach my student loan cap. Due to the various grants and programs that were offered and because of my GPA being above the 3.5 they said i qualified for so many grants which would have then reduce my loans. This was very difficult to understand and not explained. My grants seemed to continue on like my loans.”

81. [REDACTED] (ID 7327, 8991), Georgia-Duluth, Project Management, 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.”

“We rushed through the loan process every time I never had a clear understanding of what my cost was. Then I had to find financing through private loans to complete my degree and had no choice I thought.”

82. [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.”

83. [REDACTED] (ID 9255), Idaho-Boise, Visual Communications, 3/2009-8/2009:

“The man that initially signed me up spoke so fast and I could not understand him. I remember asking him questions about the paperwork but he would not answer me, just "summarize" what each page was saying without allowing me to read it. He told me the classes would be taken care of. He did not tell me how much it was going to cost or what I was to expect afterwards. He did not even hint at the nightmare I was going to be in after I was finished. He made it sound like I was getting grants to cover my classes.”

84. [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.”

85. [REDACTED] (ID 4080, 5977, 8261), Idaho-Boise, Drafting and Design Technology, Online Business Accounting Technology, 7/2006-11/2009:

“I was rushed into completing all sorts of paperwork to apply for Federal, Private, Grants and loans. 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. The different loans were never explained, who or what or how they worked, had no idea who the lender was going to be. Was told at one point that I could not obtain anymore funds and would have to do their temporary credit in order to finish and graduate."

"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."

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

"There was one time that I was brought into the financial aid office because my FAFSA application expired without my knowledge. So they have applied me to a private student loan. StudentCUConnect.com that private student lender had a much higher percentage rate than any other private lender I have seen before. Sadly and regretfully that lender was also a debt collector agency and you know that any information obtained will be used for that purpose to collect the debt."

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

"They didn't clearly state how much interest rates were going to be. They just tried to inform you on why you needed to pull another loan and that things would be taken care of. Details about the loan were always very rushed, vague, and seemed like it was not necessary to go over based on the way they delivered everything. This usually occurred during class hours, middle of the day. They have a Rep come to class, pull you, bring you to the office, have you go over a lot of paperwork, sign it, then go back to class. Their delivery was as if nothing changes from loan to loan, and that they were looking out for your best interest. Especially during class hours, i was always worried about getting out of financial aid in time to not miss important info from the teacher. They also didn't make it clear that the loans we are signing up cannot be reduced, regarding the rates."

88. [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. ITT did not give adequate information as to how the loans work and they were strictly hurrying up to get me signed. I was pulled out of class several times because they wanted me to sign more loans. I spent hours trying to understand what the costs were to these loans and ITT was never helpful in providing an answer. They misled me into

thinking that these loans are good for me since I am getting a degree in the field. In addition, trying to get ahold of ITT finance department was troublesome as many times they were busy and not available when I had questions."

89. [REDACTED] (ID 5490), Illinois-Arlington Heights, Computer Network Systems, 9/2011-3/2012:

"They walked me through the whole paperwork process from applying for FAFSA and having my mother apply for private loans as well. I was just told not to worry that the government would handle giving me some money to assist payment. I did not realize that the loans at the time would be under both mine and my mother's names. I was then later told after applying for everything that I would need to make monthly payments to still cover what the loans did not. I did not even understand my disbursements and no counselor even offered to explain."

90. [REDACTED] (ID 9034), Illinois-Burr Ridge, Multimedia, 6/2003-6/2005:

"I honestly felt at the time I was looked at as a child by them and had papers put in front of me to sign and told don't worry school is all paid for."

91. [REDACTED] (ID 7893), Illinois-Matteson, Electronics Engineering Technology, 3/1999-6/2001:

"The loan process was high pressure, I did not understand what I was reading or what the terms were. There was no clear indication of the amount of loans that would be required to complete the program."

92. [REDACTED] (ID 8428), Illinois-Matteson, 6/1997-5/1999:

"At such an early age I did not fully understand the loan information and was basically just told to sign here sign there not knowing the total cost of the program."

93. [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."

94. [REDACTED] (ID 9057), Illinois-Mount Prospect, 3/2008-12/2012:

"I could not tell you how often the finance department would pull a student from class to discuss a student's loans. On one occasion, I was pulled from class three times because they could not find a lender that they accepted to finance my enrollment for the quarter. Once I was finally approved they "rushed" my paperwork, and it wasn't until after I was approved and had signed to agreement that I was informed that the interest rate for the loan was over 25%. I later learned

that other students had experienced the same kind of treatment from the finance department. That explained to me at least the high turn around rate of ITT employees in that department.”

95. [REDACTED] (ID 8684), Illinois-Oak Brook, Information Systems Security, 6/2009-9/2013:

“I walked in the ITT Tech school b/c I saw a commercial. I just wanted to see how the classes compared. During that same visit, I was pressured and bullied into signing on the line. When I asked how much their reply was, don't worry about it, we'll take care of it. When I told them I didn't have a job, so I couldn't pay for it, they told me, don't worry about it. We'll take care of it. When I advised them that I was already thinking of Robert Morris College, they lied to me and told me that they had a higher graduation rate than RMC. It was like a bad used car sales tactic. The recruiter even went into another room and grabbed another recruiter to help close me on the sale. Even worse, they told me that I could always just sign now, then cancel within 30 days. Well, 1 week later, I received a call from the school front office asking why I missed the first day of class that day, and that I needed to be there tomorrow. When I told them that I didn't want to attend, they said I had to come in and talk to finance. When I went in to talk to finance, they told me that I had already signed the paperwork, and would still be help liable for the loans- whether I dropped out or not. THATS how I got stuck at ITT Tech...”

96. [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.”

97. [REDACTED] (ID 8242), Indiana-Carmel, Software Development in Information Technology, 7/2015-2/2016:

“I was rushed into signing documents and not allotted adequate time to review loan documents. Before we even got to this part, I flat out asked several times what the cost would be and how long the semester or term would last, had several questions as far as how disbursement was done. None of these questions were answered until after they had me complete loan documents.”

98. [REDACTED] (ID 7538), Indiana-Carmel, Bachelor Of Science, Business Management, 12/2013-12/2015:

“Anytime you ask a recruiter or finance advisor at ITT what the total cost of any program is they never have an actual answer. They simply switch topics to something else. I was told when I was getting my associates degree that it would cost \$30k and I owed over \$56k just for my associates. I was told i would get almost \$15k to finish and get my bachelors using the all new "opportunity scholarship" for returning students. The finance person I was dealing with named Charles called me up and said good news rather than you getting \$5k worth of scholarship semester we got you more federal loans to covers most of the cost and youll still get \$1700 in scholarship. I said "how is that a good thing...you cant just take away my scholarship awarded money. That has to be

illegal to do that. Why would i want to owe more money?" charles told me its pretty standard there. It was really just to have the feds pay ITT more money and ITT pay less out of pocket. In 2008 when i was half way done with my associates degree i had got an email saying that i would need a \$5000 loan from chase because at the time sallie mae couldn't procure my federal loans and chase was the only lender according to ITT. Keep in mind they told me this like two days before classes started so if i didn't except then i would have had to drop out and figure something else out."

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

"They chose loans for me and told me I had no other choices and said I had to sign. I am a single mother of 4 and at the time was unemployed and going thru divorce[.]"

100. [REDACTED] (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. They filled out our FAFSA forms for us and then basically just had us electronically sign it without reviewing any changes they made. They had us sit across from them and type in our social security number and then flew through the process with them doing rest. I was told that the loans would cover the cost of the program but then had me take out a personal loan as well. By that time I was so invested that I felt as if there was no other choice."

101. [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 really confused me and pressured me to just sign unless I would be kicked out in the middle of my education. They assured me that once I graduated that I would have sufficient income to easily repay my loans."

102. [REDACTED] (ID 8796), Indiana-Indianapolis, 9/2011-4/2012:

"They rush you through the loan signing process and use a mixture of words that not only confused grants and loans, but the terms are not explained and all they seemed to care about was your signed name so they could collect the monies for the program."

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

"When it comes to loans, I never got the talk about how the loan processed worked. I did not even know who my Loan provider would be. I also got rushed through the whole process, I got told a couple of times that I was about to miss the deadline of enrollment. After I graduated with both degrees, i found out that I have around 20 loans in my name from ITT Tech, which came to a shock."

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

“Also i have emails from numerous times i was called down to financial aid, after just being told i was complete and finished until graduation, to fill out even more loan paperwork. In one month i was told i didn't have financial aid for the upcoming months, 3 separate times, by 3 separate people. I question this and they never answer me. Only threaten that i will not be able to continue, get kicked out of the program, and my student loans will no longer be deferred if i dont come sign. I did. I have no idea what i signed all those times.”

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

“The total cost of the program by me being new to this i did not understand anything my advisor was telling me i was just agreeing in order to start college. [] Mind you i was signing alot of papers i did not know i was signing. I was told that i had to get financial aid from citi banks and other places that was for ITT.”

106. [REDACTED] (ID 9592), Indiana-Indianapolis, Master of Business Administration Degree, 3/2002-6/2007:

“After my financial aid was approved, ITT kept on telling me that I had to still pay out-of-pocket for the remaining amount owed to them. Whatever they told me I owed, I paid it in cash (I have receipts). I never once knew how much the school was actually receiving to pay for my classes. Every quarter, we would be called into the Financial Aid Office and told to sign the "cost summary and payment addendum to enrollment agreement" or "Federal Stafford Loan Master Promissory Note." We could not return to our classrooms or continue with the degree program until these documents were signed. None of these documents ever told me what I really owed since they were estimates and not actual disbursements to the school. Every once in a while I would receive a notification of disbursement to ITT Technical Institute mailed to my home address, but these disbursements would be more than my estimated costs for the semester and I would not receive the difference in a refund check to me as I did when I attended FIU.”

107. [REDACTED] (ID 9264), Indiana-Indianapolis, Information Technology & Multimedia Design, 5/2006-9/2008:

“When it was time for us to sign for our loans, they made everyone line up in the hallway on the day that they were due, and rush us through the process. If we asked to look at something, they always made sure to discourage us because there were people waiting behind us and if it wasn't finished today, we would be making other students miss the deadline. I was told to sign here, and here, and here, and then pushed out of the office. There was at least one time I was pulled from class and told that if I didn't apply for another loan that I would have to pull out of at least 2 of my classes for the semester. We had all been told by our dean that if we missed a class there was a huge chance that it wouldn't be offered again for at least 2 years, so of course I signed it, but I never knew what or how much they were for, because they always acted like it had to be done in 5 minutes.”

108. [REDACTED] (ID 7312), Indiana-Indianapolis, 11/2007-5/2012:

“All loans were pre "packed", and textbooks were withheld until signatures were recieved. Loan personnel would pull students out of class for loan documents, misleading students about the cost of these new loans, and discouraged reading any of these documents, stating their the same as last time. I didnt know i had any "temporary credits" or privae loans until i graduated.”

109. [REDACTED] (ID 8766), Indiana-Indianapolis, 3/2010-9/2011:

“When I had called for information regarding the school, I was (stupid me) signed up within 5 mins. [] I was told all I need to worry about is I pay nothing until 6 months after i graduate, then I would be informed of what my interest ect..would be at that point. Again, not thinking it would be legal for them to rip me off, and it being a federal loan I thought nothing of it. He said he would make sure (being a single mom) he had me getting many grants so my actual loans would be minimal. I remember doing a "virtual signature" one time and I was done. I assumed if there was more than 1 paper to sign, the same signature would be used.”

110. [REDACTED] (ID 8214), Indiana-Indianapolis, Information Systems Security, 9/2007-3/2012:

“Many times the Financial Aid department of ITT Technical Institute filled out my loan information online and E-sign for me without me even seeing their computer screen. All the while not explaining what any of the information meant, instead working as fast as they could to get federal aid for me as a student. They did so by obtaining my username, password, and PIN number to go through the process for me. In these cases, ITT Tech did not allow me to review loan documents or verify information before submitting them.”

111. [REDACTED] (ID 7746), Indiana-Indianapolis, Criminal justice, 3/2009-11/2012:

“They never explained any of it to me they just had me signing all sorts of paper work on the computer after I took there test then I started school the following week. I had no idea I had signed a private loan for that much out any loan with that much interest rate. I should have not got it in the first place because I was only working part time making 7.40 an hour[.]”

112. [REDACTED] (ID 9433), Indiana-Indianapolis, 9/2012-6/2014:

“Didn't know what I was sign very confused when I ask about it said I would not have to pay all of it back[.] Sometime I was told to just sign with explanation that it was the same information as before no need to go over figures or numbers[.]”

113. [REDACTED] (ID 9590), Indiana-Indianapolis, Network Systems Administrator, 6/2012-9/2015:

“They would pull me out of class to “sign” more paperwork, and not even explain what the paperwork was about. Most if not all of the time, the paperwork had already been filled out, my signature had been on the paperwork electronically.”

114. (ID 8701), Indiana-Newburgh, Nursing, 9/2015-7/2016:

“Was told i would not have enough time to read documents since they needed to see other students and that i should just sign and read later.”

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

“When it came time to see financial aid to sign papers each quarter, they never explained to us where the money was going, who our lender(s) were. [] I was supposed to have completed the program in June 2013, and when I didn't pass a class, I knew that I would have to repeat that class. Then I ended up “failing” another class and was then told by financial aid that I had a did balance of \$3,000 and I had to pay that before I could graduate along with paying other small fees for cap and gown, etc.”

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

“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. [] 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.”

117. [REDACTED] (ID 8016), Indiana-Newburgh, 6/2013-3/2015:

“I had no idea the amount of loans. They put you under pressure and call you out of class to sign papers and rush you. I would get emails that I applied for more loans but hadn't to my knowledge. I had no idea the amount I owed until graduation and the interest rate was sky high.”

118. [REDACTED] (ID 8727), Indiana-Newburgh, 6/2013-3/2015:

“They just did the loan paperwork every quarter without really going over it with me. I was also made to take extra classes to be full time and repeat of classes that they said would transfer from my other college. They didn't tell you who your loans were going to be through or allow you to pick.”

119. [REDACTED] (ID 8395), Indiana-Newburgh, 6/2013-9/2015:

“ITT asked for one signature and applied it electronically to more documents. The financial aid worker controlled the keyboard and mouse as applying for financial aide. NEVER no matter how many times asking was I told a dollar amount in which I would owe upon graduation. When asked about loans answers were talked in circles and no documentation given[.]”

120. [REDACTED] (ID 7915), Indiana-Newburgh, Registered Nurse, 3/2014-5/2016:

“They said that they're tuition was not much more than anywhere else and during each time I signed the paper work that they had filled.out on the computer it only showed a little over \$3,000 for each quarter which should have only came to a total of \$18,000 but yet I have \$60,000 in student loans and can't afford to even continue to get my BSN[.]”

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

“My mother and I were signing paper after paper and being rushed through the welcoming process. We were not told how we would be paying these loans back, nor did we understand that the total cost would be over \$100,000 by the time it was all said and done. I was pulled from class on MULTIPLE occasions to sign loan paperwork but my mother was never called back in. I signed for her and for me at the recommendation of the financial aid office and was told they would file the necessary paperwork and I was sent back to class. No one ever sat down and showed me the math. If that had been the case, I would have NEVER signed up to attend ITT. 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.”

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

“They would pull me from class and threaten to not let me go back in then send me to see Holly and she would have paperwork already completed. She would rush me through it every time because she wanted to get me back to class. I never got the chance to read it or bring it home for my family to review with me. It always had to be done right then right now because otherwise I wouldn't be allowed to return to class. She would "explain" things to me as fast as she could talk shuffling papers self from folder to folder.”

123. [REDACTED] (ID 8187), Indiana-Newburgh, Registered Nurse, 3/2014-3/2016:

“ITT always refused to let us see our files. Not once was I allowed to view my loan details. They forced me into a private loan as well as federal.”

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

“They insisted that I had to sign the loan papers immediately. I told them I needed some time to think about it. They said if I didn't sign today, my son couldn't start till next semester and the prices could change and I might not qualify for the loans. 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.”

125. [REDACTED] (ID 8718), Indiana-South Bend, Visual Communications, 8/2009-9/2011:

“They were very confusing and didn't explain anything. I would have said no, and never applied to the school, if I knew the cost.”

126. [REDACTED] (ID 8483), Indiana-South Bend, Nursing, 3/2014-4/2015:

“All financial aid was done by the staff and not myself. This was new to me, especially after having been to two other colleges.”

127. [REDACTED] (ID 7996), Kansas-Wichita, 6/2011-10/2014:

“Pressured me during class to sign paperwork so I could get back to class and not miss anything. Lied about payments (how much they would be) Even met our class during our "walk" for graduation to sign paper work without disclosure or couldn't graduate.”

128. [REDACTED] (ID 9239), Kentucky-Lexington, Criminal Justice, 8/2011-6/2013:

“I went a whole quarter thinking I had money left on my GI Bill. When time to graduate my VA counselor informed me I needed to a loan because my GI Bill was emptied. You were caked in to sign loan paper work never knowing what you signed. Numerous students had loans taken out without their consent.”

129. [REDACTED] (ID 8275), Louisiana-Saint Rose, Drafting and Design, 9/2010-8/2012:

“Program cost was never explained or even broached when I applied, and forms were thrown at me with pressure to not waste time reading them. When time came to sign loan forms, the person running me through the process would just scroll to the bottom of the page and tell me how to complete the form. My loans fell short on the tuition, so I was pressed to take another loan when I couldn't pay off the gap that was never explained to me.”

130. [REDACTED] (ID 2815), Louisiana-Saint Rose, IT & Computer Network Systems, 11/2004-11/2006:

“[T]hey rushed me from the "tour" immediately through their loan applications without fully explaining how much the loans would really cost to pay back. [I] was pressured into signing the paperwork and not given any time to educate myself on the loan terms as they were not very helpful in fully explaining this to me.”

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

“The process went so fast. As a high school graduate with no degree or much life experience, I didn't understand the nuances of all the fine print in the massive stack of paperwork. The school intentionally rushes students through the VERY HIGH interest predatory lending process. I didn't even click on the e-signatures. The Financial Aid employees did it for me while talking fast.”

132. [REDACTED] (ID 6696), Louisiana-Saint Rose, Information Systems Security, 3/2006-5/2010:

“During the Financing process I felt like I was being processed through the system like you would process cattle through a butchering plant. I felt no connection with staff in terms of clarity of the agreements I was signing. Toward my junior year I was forced to make a choice: 1) Take out a high interest private loan (15%) and continue my education. or 2) Lose all of my credits as they were non-transferable. I chose option 1.”

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

“All of my loans were signed by clicking a button. Almost all of those times the digital signature was not clicked by me but the advisor running the meeting. 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.”

134. [REDACTED] (ID 8475), Massachusetts-Norwood, 1/2013-1/2015:

“Well most of the time that i had to go to financial aid it was to sign papers that was supposedly for renewing the school grant. Always was told that[.]”

135. [REDACTED] (ID 9381), Massachusetts-Norwood, CNS, 8/2009-10/2011:

“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[.]”

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

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

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

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

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

137. [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 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.""

"They forcibly took loans by semester. This seemed strange to me but the business model seems clearer now: exhaust all the federal money they can on a per student basis, then push for loans, then pull the student from class when those start getting denied and get them to, in a moment of panic, okay them to pursue private loans.""

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

"They said they signed my name for me a couple of times because I couldn't make it down to the campus that day. And they took out so many different loans with all kinds of interest rates for each one. They lied about everything[.]"

139. [REDACTED] (ID 7956), Massachusetts-Wilmington, Computers and Electronics Technology, 12/2008-1/2011:

"They would pull us out of class and take away from our learning time to come some our "financial paperwork", you almost never heard them referred to as loans. The money was obviously more important than our knowledge if they were pulling us out of class for it. They would rush you through their office to a cubicle where a busy woman would throw a form in front of you and ask you to sign it."

140. [REDACTED] (ID 2701), Massachusetts-Wilmington, 9/2009-9/2011:

"They barely covered anything and talked fast at this point and when I said I don't understand he would stop for a second slow down the talk but wouldn't explain then he would jump right back in to the fast talk."

141. [REDACTED] (ID 7594), Massachusetts-Wilmington, Computer Networking Systems, 9/2013-3/2015:

"I didn't understand the amount of loans necessary. Each quarter i was taking out a different amount in loans... when i went to a different college they cost the same amount every semester, unlike ITT Tech. [] When i filled out my Fasfa with the admin. he just kept telling me to click things and sign here and didnt explain what i was doing."

142. [REDACTED] (ID 9189), Massachusetts-Wilmington, Computer Network Systems, 9/2007-6/2010:

"As I progressed they kept telling me I needed more loans, never explaining what I was getting into. Rushing me through the process and telling me things like "if you don't sign you can't finish school, you have already come this far" I came to find out I was enrolled in 11000 of private loans with high interest rates. The MA attorney general is Pusing ITT for predatory loan practices."

143. [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.”

144. [REDACTED] (ID 7707), Michigan-Canton, Visual Communications, 7/2007-11/2009:

“Shortly after starting my program there were issues with keeping myself full-time, purely in fault of the school, for not having either the employees necessary to run a course or having the student count to justify having the course being run altogether. This meant that after promises of a "flexible schedule, small class numbers, and a centralized campus for all classes", I was disqualified from signing up for the federal loans that I had started taking out because of a lack of classes for the semester.”

“My options were to either take a course at a completely separate campus that they would automatically sign the student up for (which involved long-distance traveling and incompatible scheduling), to fall behind the entire program for semesters at a time due to not being able to pay for and attend the classes, or to take out entirely different loans altogether so that you could continue to attend part-time (while continuing to fall behind due to the missing class either way).”

“Being part-time for a semester or two at a time (due to these conditions), I was pressured by Financial Aid into taking out private loans in order to pay for the cost of my classes so that I did not fall behind the rest of my classmates. This occurred more than once, even going so far as having to pull me out of my very first class to go over paperwork that needed to be signed before I had payed for the classes that I was sitting in. This would occur because the federal loans I would have originally signed up for did not go through, as being part-time was a dis-qualifier for the financial aid that I had depended on. The Financial Aid office was not always aware of this ahead of time, despite this being their job. The pressure to sign or fall behind the rest of my class (and to be on a long waiting list for the missed classes to roll around again) was real and used to incite the decision to go forth with the private loans necessary to continue.”

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

“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.”

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

“[W]as told all loans were combined. [T]hey 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.”

147. [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[.]”

148. [REDACTED] (ID 9524), Michigan-Dearborn, Information Systems and Cybersecurity, 10/2010-12/2014:

“I was under the impression that my Montgomery GI Bill would be sufficient enough to pay for my bachelors degree. It is enough in the majority of cases to supplement 4 years of schooling. They also participated in the Yellow Ribbon program, allowing for an even higher maximum amount to the school from the government because of this. I was left out to dry after 3 years in, they had used all of my funds well before I even got near graduating, and at this point, I either had to leave and hope to find a place that would accept these credits, or shell out for the remainder of my education, which was elongated for no apparent reason except to draw even more time and payments. A degree that is obtained with 36 months of schooling over 4 years, ended up taking me 51 months straight of schooling. Just a side-note on that, I never dropped a single class, asked to take a lighter load, or ever received a grade lesser than an "A" in any of these classes (read: through no fault of my own).”

149. [REDACTED] (ID 8847), Michigan-Dearborn, Computer Networking Systems, 9/2009-9/2011:

“Barely broke down any of this information. Just told us to sign here, here, and here. Pretty much sign your life away.”

150. [REDACTED] (ID 7661), Michigan-Dearborn, Network System Adminstration , Network Securty, 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.”

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

“I was never told in detail about my costs. I was always treated like cattle when it came to meeting with the financial adviser. They never wanted to discuss anything with me, they just want me to sign things. I remember when my grant money failed to show up on time they tried to make me take out this "PEAKS" loan for \$1,200.00. They tried to tell me that it was a government loan. I read the paper work while being told I was keeping others waiting and found out that it was a personal loan with an initial fee and interest rate of 26%. I did my math and found out that it was going to cost \$16,000.00 in total for this \$1,200.00 loan. I told them that I couldn't and they told me that I couldn't return to school without it paid. I had to figure out how to pay them the money and they finally let me back[.]”

152. [REDACTED] (ID 8851), Michigan-Grand Rapids, 10/2000-10/2002:

“ITT Tech presented costs per year, but did not explain that their 2 year program would entail 3 years worth of tuition. Payments were not fully explained until you had invested 1/3rd of the program time and money.”

153. [REDACTED] (ID 8895), Michigan-Swartz Creek, Information Security System, 6/2007-6/2011:

“ITT Tech was always in a rush for you to sign papers. They never explained any of it. They said it was to pay for classes. They never explained the amount I would need to take out to pay for my loan. I was never told if they were federal or private loans. Like I said they were always shoving papers at you to sign. I was even pulled out of class 2 weeks before graduating to sign more paper work I could not graduate unless I signed them. They said it was to cover the last 2 weeks of classes and graduation. It was funny I just signed paper work 4 weeks before they said I needed to sign papers to graduate. I was never told the term of the loan or interest. At first never told who was financing my loans. They just pushed the papers to sign. They would not let you read anything, it was sign and read later. If you refused to read and sign later you could not go back to class. Then if you wanted a copy of the loan documents it was hard to get anyone to sit with you to get a copy. You make an appointment and they would cancel or reschedule. I didn't even know what I was signing for. I was told it was for the books but they were paid for in the beginning of the semester, I was told it was for the hard drive for class that hardly ever work. Again that was included in the beginning of the semester. I was told the great job I landed would pay for the loans in no time.”

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

“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[.]”

155. [REDACTED] (ID 4180, 8816), Michigan-Swartz Creek, Mobile Communications Technology, 4/2011-12/2012:

"I was rushed through everything. They told me to sign an electronic signature they used and stone of the paperwork that needed a signature they flipped through fast and said just sign here initial here this is just to get you started."

"I was told to sign an electronic signature pad and they would take care of the all the financial stuff needed to pay for everything and not to worry about that part everything was good to go."

156. [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."

157. [REDACTED] (ID 8877), Michigan-Troy, 3/2011-9/2013:

"We skimmed through the process so fast, and with such high pressure I didn't have time to read through all the pages we had to read. It was always during class hours as well so they were worried about rushing us back to class. My last semester was only one class, and the semester before that was only two classes. They had told me that I could only take two and that I would have to extend my loans to take the final class for another semester to graduate. My academics were way beyond adequate and I never missed class. Yet they refused to allow me to graduate on schedule, I seriously believe it was just to extend my loan period."

158. [REDACTED] (ID 7726), Michigan-Troy, Information Systems Security, 3/2006-12/2010:

"I remember one semester I was removed from class due to me not being able to pay for the semester and it was the first day of class so I ended up going to the office area and sitting with

other students in the same boat as I was, and I was told to sign documents and I would be able to continue classes. So that is what I did, they just stated this was a new loan that I was able to get and it would pay for the semester and allow me to continue. At the time my only focus was to complete the program and get a job. So yes I was deceived in every possible way, I know sometimes I did not even have to sign documents they just used my electronic signature to sign.”

159. [REDACTED] (ID 9694), Michigan-Troy, Digital Entertainment and Game Design, 11/2006-9/2011:

“To begin with the way ITT wanted me to apply for student loans. []The entire application process felt rush. [] Once accepted I felt rushed and never understood or had the time to understand the loan process[.]”

160. [REDACTED] (ID 9351), Michigan-Troy, 1/2008-1/2010:

“I was not able to view the loan documents and the counselor that enrolled me for class failed to let me read and summarized what the loan did not entail and told me to sign.”

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

“They never showed me the totals for my loans and just told me to sign where I needed to.”

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

“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.”

163. [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 had my FASFA pulled last minuet 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.”

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

“The financial aid process was over loaded with paperwork and I had no Idea what I was actually signing. By the end of the meeting I was completely confused by what had happened. When I exclaimed I was only there to get information they said it was too late and I was already enrolled and could not take it back and if I did not pay or show up for classes my credit would be damaged. I was furious but had no idea what to do, I was already enrolled and was intimidated by the threat of having my credit damaged I decided to just follow through with it.”

“While they did disclose the cost of the program they did this after the enrollment agreement was signed and after I had been rushed through the financial aid process.”

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

“I have a student loan in collections that I never signed for from a company called "Student CU Connect". I am currently disputing the loan and going through the validation process. This is a loan that came from ITT tech that I had no knowledge of. ITT also pushed me to use their private loan partners which had terrible interest rates. Pressured me to get my parents to co-sign, which ultimately ruined their credit as well as mine. Rushed me through the loan process without explaining exactly how much it was going to cost or how long it would take to pay.”

166. [REDACTED] (ID 9284, 9285), Minnesota-Eden Prairie, Digital Entertainment Gaming and Design, 9/2004-6/2008:

“Loan were also understated. [] Also, I would be asked to sign loan papers without proper time to review and no explanation. I had asked why they would request more in loan amounts than was due and I learned later from other students this was happening to that the school kept the full loan amounts, not returning any monies over or beyond the proper amount. The loan process was shady and I questioned it many times, but calls would go unreturned and it was difficult to find another school that had the same program to transfer to and I learned that none of the courses I had already taken would transfer to a state college.”

167. [REDACTED] (ID 9128), Mississippi-Madison, 6/2009-6/2011:

“Our process was super rushed. We were not given the amount of loans that we took out each year. Our classmate came into class upset because one of her loans was pushed through but she did not sign or give permission. Most of us found out the amount of loans we took out after our second year. Feeling screwed over, we had no other choice but to complete the program since no other school in our area would accept out credits.”

168. [REDACTED] (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. []They made the signing of the grants and loans every quarter more of a priority than anything.”

169. [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.”

170. [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.”

171. [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. They rushed through the pricing[.]”

172. [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.”

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

“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.”

174. [REDACTED] (ID 2599, 7827), Missouri-Arnold, Accounting Technology, 9/2008-5/2010:

“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. []They signed me up for private loans without my consent. If I had known they were signing me up for those type of loans I never would have allowed it. It is very strange how they claim everything will be paid for through grants or federal loans but once I started getting towards the end they said that my money was gone and I was going to be short on funds. This is the time when they gave me an “emergency” loan.”

175. [REDACTED] (ID 7776, 8034), Missouri-Arnold, Information Systems Security, 3/2006-5/2010:

“[J]ust quickly push the loan paperwork to where I didn't have time to really review it. About the only thing they didn't do was sign my paperwork without my permission. They very seldomly would allow me enough time to review what I was signing and wouldn't give me any access to the funds from the loan. Stating that this is how it is done at the college level.”

176. [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. . . . [I]t'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."

177. [REDACTED] (ID 8668), Missouri-Arnold, Criminal Justice, 3/2005-3/2009:

"I only signed 3 times in the whole 4 years I was there. I was never told how much anything would be. [I] I always was told I was getting grants."

178. [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. [I] 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"."

179. [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."

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

"The entire loan application process was insanely rushed. The person in charge of doing all the paperwork had files stacked a couple feet high on her desk. Everything was rushed and not generally explained. I had no idea I was paying 4-8k per quarter. The way it was quickly explained made it sound like that I was paying 4-8k per year, which while still expensive wasn't as insane as what it turned out to be. 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.""

"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. [S]o 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.”

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

“I never got a straight answer on any of my loan questions. I just seen i got awards for pell grants and that they would take care of it. I never seen anything. I thought a grant was to help pay for these loans. [] They would not explain anything to me.”

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

“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.”

183. [REDACTED] (ID 8632), Missouri-Earth City, 12/2009-7/2014:

“Overall, the meeting felt very rushed and the adviser did not explain any details, but insisted that we quickly complete the paperwork so I could begin taking classes. In my third quarter, I was pulled from class and informed that I was short funding to register for the following quarter. The adviser already had the paperwork for a private loan drawn up and ready to sign, and insisted that I sign right away. The interest rate was 14% and when I questioned that, she stated that was the best rate that I could expect to get for a private loan. She also warned me that I needed to turn it in quickly or I would be barred from attending class the next quarter. In Summer 2014, with 3 quarters left to complete my Bachelors degree, I was again pulled from class. Now I was told that I had maxed out my federal student loans and had an outstanding balance. I was barred from attending my current classes and from registering for the next quarter until I could pay the balance. I did not have the cash to pay it, and ultimately decided to withdrawal from ITT in July 2014.”

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

“Nobody ever discussed interest rates when I asked []. [] Almost all of my financial aid meetings they were either rushed so they can get the next person in before their work day ended, or required me to be pulled from an active class to have me quickly sign documents related to loans before rushing me back to class so I would miss 'as little class as possible'.”

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

“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 didn't 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."

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

"Every time I was to meet with financial aid there always seemed to be a line and the people there seemed to be pushed through as fast as possible."

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

"When it was time to renew loans my entire school was dismissed from class and created a huge line throughout the corridors to sign our documents in turn without any discussion and the statement that if we did not sign we could not continue classes."

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

"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."

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

"They kept explanations to a minimum []." "

190. [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."

191. [REDACTED] (ID 9721), Missouri-Kansas City, Drafting and Design, 9/2006-8/2009:

"I was FORCED into either taking out more loans while I was in the middle of classes or dropping the course."

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

"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. [] [T]he

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.”

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

“ITT would bring you into a small room and tell you that you needed to request more funds if you wanted to continue with classes. 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.”

194. [REDACTED] (ID 9104), Nebraska-Omaha, 9/2010-12/2015:

“You have to sign financial paper before you get you class schedule hence you have no choice or you not givendors enough time to look into it[.]”

195. [REDACTED] (ID 6675), Nevada-Henderson, 9/9-11/2010:

“I was just told to sign everywhere. After I left the school I was constantly being harassed to go back. When it came to the promissory note, I was just told to sign my name so I could continue with my classes. They even pulled me out of class just to get my dad to sign his name for more student loans.”

196. [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.”

197. [REDACTED] (ID 9593), Nevada-Henderson, Criminal Justice, 1/2007-9/2009:

“NEVER EXPLAINED THE DOCUMENTS, IT WAS ALWAYS SIGN HERE, AND LEAVE. ANY QUESTIONS I HAD, "I HAVE TO GET BACK TO YOU[.]”

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

“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' [].”

199. [REDACTED] (ID 6142), Nevada-Las Vegas, Information Technology, 9/2007-3/2009:

"I was not explained the full details of the contract I was signing and just told where I needed to sign and initial on the contract. [] They would relentlessly hound me when they needed my signature on loan paperwork, while I was working."

200. [REDACTED] (ID 2760), Nevada-Las Vegas, Electronic Engineering, 6/2009-3/2011:

"I was rushed through the loan application, they threw so many numbers at me so fast I didn't even know what I was doing while at the same time they said aren't you excited? To get your life on track and start school so fast?? I was blindsided and saying yes I am excited. Then they said "Ok click here here here and here congrats you were approved! When do you want to start? We have classes next week!" I had no idea they were charging me that much money for class. Now that I think about it... I remember them shoving paperwork in front of me saying initial here here here here all while smiling and laughing trying to make me feel good... and it worked."

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

"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. [] 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."

202. [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. [] As for refusing to disclose loan terms or being allowed to review loan documents, [] [w]e were never showed loan documents, just told to sign for the next disbursement and they would take care of it."

203. [REDACTED] (ID 8782), New Mexico-Albuquerque, Criminal Justice, 12/2008-5/2011:

"Signing loan paperwork without my permission I was supposed to go in every 6 weeks to sign and there were times it would be 4 months before I was called in. Understating the amount of loans necessary. I had no idea what they were saying most of the time. The conversation always changed every time I went in."

204. [REDACTED] (ID 2658, 9097), New Mexico-Albuquerque, 6/2002-6/2004:

“They were vague about the loans and rushed you through the process, as it was just standard loan documents in the meantime over excited & celebratory of your new student status to distract & confuse you.”

205. [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.”

206. [REDACTED] (ID 8356), New York-Albany, Web Design and Development, 9/2009-9/2011:

“The loan paperwork was mostly incomplete and told to sign so that I could get back to class. It was pressure driven to sign so that course work was not missed.”

207. [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. Loans were handled on the first day of classes saying you need to sign this before you can attend classes, so if you don't want to miss class just sign and head back to class.”

208. [REDACTED] (ID 2754), New York-Getzville, CEET, 8/6-8/8:

“They never explained the differences in the loans i was getting.All they said was these are the loans you need to take out to go to the college,so sign here.”

209. [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. [] They would pressure you to sign quick. I would have to sign something every quarter or i would be kicked out. [L]ittle did i know they were taking loans out all the time. [T]hey would say its just making sure your fasfa is up to date or current.”

210. [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 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."

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

"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."

212. [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."

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

"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 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."

214. [REDACTED] (ID 5903), Ohio-Columbus, 7/2010-3/2015:

"After I lost my job, they just kept telling me to sign these papers never really explaining anything clearly. They made it sound good because of the thought of having such a good career."

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

"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."

216. [REDACTED] (ID 8364), Ohio-Dayton, Network Systems Administration, Project Management and Administration, 9/2011-9/2015:

"Every time it came to signing any paperwork I was pulled out of my class and forced to go through the paperwork in less than a minute. I was not able to one understand what I was signing nor did the school disclose to me how I was to repay and when it would begin."

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

“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. [] 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[.]”

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

“I was taken to the financial aid office multiple times to set up loans for more financing.”

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

“ITT would pressure us in the middle of lecture to hurry up come esign thesepapers for financial aide and if you dont you cant attend anymore thus using the pressure of loosing important lecture time they would rush us down and say esogn here and here and get back to lecture. They often times didnt allow myself and others to read all that was being esigned by rushing us through. Very deceptive in thier way of dealing with financial things.”

220. [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.”

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

“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. [] The process was organized to be super quick, only asking for a signature and stating it would all be taken care of, without

anything out of pocket at the time. They would even come and find you in a class to ask you to sign it, so you really didn't have the chance to look over it or ask any questions..."

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

"[H]eaven forbid you wanted to review any paperwork. When I would inquire conveniently no one was available[.]"

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

"Things were never explained in detail. It was mostly sign here and there and let move forward kind of process."

224. (ID 8207), Ohio-Maumee, 9/2011-7/2013:

"The only thing I was told to do was sign the papers. They not once ever went through the loans with me. I felt that I was signing loans all the time just to finish school. They would tell me that I would have to sign if I wanted to graduate!"

225. [REDACTED] (ID 7938), Ohio-Norwood, Computer Networking, 8/2010-9/2012:

"I was rushed through the process and while young I was just excited to be pursuing a degree and bettering myself. I believe they knew this and used that your advantage. I did not have a great understanding of my Loans and when I did enquirer about them I was always given some quick response and told not to worry about it."

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

"I was pressured into getting high interest loans with no co-signer and no previous credit history at the age of 19."

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

"They basically called me in there one day and told me that if I didn't sign this paper work, id be banned from the school grounds etc, that my loan agreements changed, I had NO time to review anything. They wanted that signature ASAP."

228. [REDACTED] (ID 7026), Ohio-Norwood, Computer Drafting and Design, 3/2009-12/2011:

“I was pulled out of class multiple times during my time at ITT Technical Institute to resign loan paper work that there had been changes to either a private loan or federal loan and that I would not be able to continue the course if I did not sign this paper work.”

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

“I remember once refusing to sign one of the disbursement forms before I had a chance to read it. The recruiter told me that if I didn't sign, not only would I not be allowed back to class, but I'd be suspended as a student. In a separate incident, a financial coordinator pulled me from class to complete a second FAFSA application, when I refused, I was dismissed. I emailed the dean about the confrontational financial coordinator, detailing our interaction.”

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

“[T]hey never gave me time to read the terms of the loans they just urged me to sign[.]”

231. [REDACTED] (ID 8223), Ohio-Strongsville, Software Development Technology, 9/2010-5/2011:

“It was such a fast process. They were horrible at explaining how much I was taking out at the time, how much the credit hours cost. They told me to ignore these numbers, these are the correct one. Which wasn't true at all. I had to get a parent plus loan as well. They just said sign here, here, and here. Explaining the numbers was something they didn't care about. All they wanted was my money.”

232. [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".”

233. [REDACTED] (ID 9112), Ohio-Youngstown, Computer Aided Drafting and Design, 9/1991-9/1993:

“They refused to allow a review of the loan documents. Every semester we were lined up at the loan office, filed in and put in extremely high pressure situations to just sign the paperwork.”

234. [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.”

235. [REDACTED] (ID 2834), Ohio-Youngstown, Criminal Justice, 6/2007-12/2012:

“I was bullied multiple times on the way my classes were paid for. [] I went to the financial aid office and the basically went through and inch and a half thick packet and briefly stated these are your loan papers, you are not responsible for them till 6months after you Graduate and then you can pick a payment agreement.”

236. [REDACTED] (ID 7697), Ohio-Youngstown, Associates of Applied Sciences Nursing, 9/2011-6/2014:

“During fianancial aid sessions, everything was hurried along. So you would not ask questions. [] They would say sign here and here and thats all I need. You would have questions and they gave you the run around.”

237. [REDACTED] (ID 8508), Ohio-Youngstown, Computer Network Systems, 6/2002-6/2004:

“[W]hen it came time to do financial aid I was just told to "sign here.””

238. [REDACTED] (ID 9119), Oklahoma-Oklahoma City, Criminal Justice, 6/2008-12/2012:

“Every single time it came around to "reapply" for financial aid, the person would always act like they were in such a hurry and just gave the this is who your loan is through and this is what you qualify for speech. Basically trying to speed through the process so no one could even ask to read anything before signing. But if you didn't sign then you wouldn't be able to continue going to the school.”

239. [REDACTED] (ID 8716), Oklahoma-Tulsa, Nursing, 3/2013-3/2016:

“They also stated that the loan amounts that I would need to take out were less until it was time to start class and at that point I felt as if I had no choice but to finish and take them out.”

240. [REDACTED] (ID 6514), Oklahoma-Tulsa, 7/2010-12/2014:

“During the loan process they really rush you through it basically it's "click here here and here hit OK, type your name here" not really any explanation of what's going on.”

241. [REDACTED] (ID 8183), Oklahoma-Tulsa, Nursing, 12/2013-6/2016:

“[I] had asked several times for a detailed print out of where all the loans and grants were spent. [N]ever got one.”

242. [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 to bad, but never gave me any kind of number. 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.”

243. [REDACTED] (ID 8414), Pennsylvania-Bensalem, 6/2002-6/2004:

“I was told to sign by the X and they would take care of the rest. Documents were presented to me in the classroom during class for me to quickly sign. I had know idea what I was signing but was told that I could not continue in the program unless the documents were signed. [] Signing loan paperwork without your permission. []Refusing to disclose loan terms or allow review of loan documents[.]”

244. [REDACTED] (ID 9300), Pennsylvania-Bensalem, Computer Network Systems, 1/2006-1/2008:

“[T]here would be times after every couple of months where they would call me down to sign something without any description on why i'm signing it. If i refused or asked why this is costing me more money the people working there would basically say if you don't sign this you cant continue your education.”

245. [REDACTED] (ID 4371), Pennsylvania-Bensalem, 9/2005-9/2007:

“They breezed over everything extremely fast, and treated the situation as if they were a car salesman trying to get me in a brand new car.”

246. [REDACTED] (ID 7098), Pennsylvania-Dunmore, Computer and Electrical Engineering Technologies, 1/2009-1/2011:

“The total time that the school went over the information of the loans with me was for about 5 minutes during the first week. I was 18 and fresh out of college and was basically given information overload to the point where i did not understand a single thing that was presented to

me. The meeting felt very rushed and was spoken as if i should already know all this information like it is common knowledge.”

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

“Periodically and systematically, the administration would gather all the students in the deans office to sign paper work. The students were rushed and questions were never followed by answers. They just wanted us to sign, so he/she would be vague on the processes. Being naive, we all complied and went back to the classrooms like a herd of sheep. We were told that we simply HAD to, otherwise we will not be able to graduate due to falling short in "imaginary credits.””

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

“I was merely handed a paper and was asked to sign if I wanted to continue school.”

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

“Refusing to disclose loan terms or allow review of loan documents. [] [M]any loans were taken out by the school and lender on my behalf, I had appointment made by the school for me to come in and just sign the paperwork as it was all taken care of with my personal information being shared and presented / observed each time by someone different and unknown to myself. I did not sit with the person(s) that created the documents I was only instructed to sign in order to continue school by having the loans withdrawn for me.”

250. [REDACTED] (ID 9012), Pennsylvania-King of Prussia, Architectural Drafting and Design, 6/2009-6/2011:

“They didn't offer loan options, They just clicked and rushed every financial aid appointment, Never explaining what loans I was taking out or anything. Everything was rushed and hurried. I felt pressured to sign what they put in front of me with no explanation.”

251. [REDACTED] (ID 7883), Pennsylvania-Levittown, 3/2009-6/2012:

“Used high pressure sales tactics to get me to sign all the paperwork quickly[.]”

252. [REDACTED] (ID 8756), Pennsylvania-Plymouth Meeting, 8/2011-9/2013:

“When i went to look at the school, i was pressured to sign the forms. I wasn't told how much i would need to attend school. They seemed only concerned with getting me to sign the papers before i walked out the door.”

253. [REDACTED] (ID 8655), Pennsylvania-Tarentum, Information Technology: Computer Networking Systems, 9/2012-9/2014:

“While filling out the paper work they informed me of what i was signing and made me feel pressure to sign everything without being able to read the whole thing.”

254. [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.”

255. [REDACTED] (ID 9393), South Carolina-Columbia, Computer Networking Systems, 6/2011-6/2013:

“They filled out my enrollment FASA paperwork with my permission but left out many details. They said that they would deal with the promissary and loan counseling. When it came to repacking and the FASA the second year, They did it without my permission. I was asked to come in 3 different times to repack and when I arrived they said, no need it has been done. At the time I thought they were doing me a favor, this way I wouldn't miss class since this was the only time they tried to handle financial aid, that way we could be rushed into things with little to no notice. They ended up piling 40K in federal loans on me as well as one for 10K private loan thorough ITT[.]”

256. [REDACTED] (ID 5425, 5426), South Carolina-Greenville, IT-Multimedia, 12/2007-12/2009:

“During my attendance at the school, before a next semester, I would get stopped in the lobby of the school by a member of the financial aid dept. [] They never explained to me what the paperwork was for, except that it was for loans for my next semester set of classes. They would have me sign the documents fairly quickly and then let me go. [] I was always in and out of the financial aid offices within 5-10 minutes. I was never provided copies of the paperwork that I had signed and was not allowed much time to review what I was signing.”

257. [REDACTED] (ID 4879), South Carolina-Greenville, Computer Networkinf 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.”

258. [REDACTED] (ID 7672), Tennessee-Chattanooga, 3/2011-6/2013:

“ITT tech completed my FASFA for me and put an electronic signature on my master promissory note. They also used my electronic signature to get private loans without my permission and failed to disclose the terms of the private and federal loans.”

259. [REDACTED] (ID 5100), Tennessee-Cordova, 3/2008-9/2011:

“They would rush you through filing your financial aid paperwork, wouldn't clearly explain the amounts of the loans[.]”

260. [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.”

261. [REDACTED] (ID 8857), Tennessee-Johnson City, Paralegal, 5/2010-10/2011:

“They signed my loan paperwork without my knowledge, they also didn't explain very much about the loan program. They ran through all of it like they really didn't care anyway.”

262. [REDACTED] (ID 6136), Tennessee-Knoxville, Information Systems and Cybersecurity, 12/2009-8/2013:

“They signed the final paperwork for some of the loans without my presence. [] 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.”

263. [REDACTED] (ID 8990), Tennessee-Knoxville, Information Systems Security, 12/2003-5/2008:

“The whole financial process was very vague and nothing was really explained on the total of how much the entire program would cost. Sometimes I would get called into the financial counselor's office to fill out financial paperwork and it would be for a semester or sometimes a couple of semesters.”

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

“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.”

265. [REDACTED] (ID 8903), Tennessee-Knoxville, Project Management, 6/2008-6/2012:

“They would call us into the office during class to sign forms and get us back to class as quickly as possible.”

266. [REDACTED] (ID 8852), Tennessee-Knoxville, Project Management, 5/2008-6/2012:

“They banked on the fact that I would just sign on the dotted line and then get back to class. [] ITT Tech presented me with a form to sign each year. They presented them to me on days where we had classes, encouraging me to come in and sign and then get back to class. They offered me a short review of the documents but mainly to sign and leave.”

267. [REDACTED] (ID 7349), Tennessee-Knoxville, Computer Science, 6/2009-6/2011:

“I was merely placed in front of a computer, and told to sign here, and loan totals were not accurate at all, some of which were actually double than stated amount.”

268. [REDACTED] (ID 8106), Tennessee-Nashville, Computer Networking Systems, 12/2006-9/2010:

“I thought it was easy going to college for the first time because throughout the quarters i took with ITT, i did not fill out any loan papers or fasfa my self besids the first time i enrolled. Even that, the recruiter did that for me. Until i graduated it is when I realized i was paying over 60k for an associates degree!!”

269. [REDACTED] (ID 9456), Tennessee-Nashville, Electronics Engineering, 9/1998-4/1999:

“Rushed through loan process, did not allow proper review of loans or types of types of loans. Was not informed of high interest rate loans, hurried signatures and short appointment time[.]”

270. [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.”

271. [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. [M]ost of the time they were doing all the e-signatures without telling me what was happening."

272. [REDACTED] (ID 8698), Texas-Arlington, Computer and Electronics Engineering Technology, 9/2006-8/2008:

"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."

273. [REDACTED] (ID 8745), Texas-Houston North, Computer Network Systems Technology, 11/1999-6/2001:

"[A]ll loan paperwork was signed on the spot and not allowed to take time to read, they were not explained to me[.]"

274. [REDACTED] (ID 8035), Texas-Houston North, 8/2006-8/2008:

"I was told to sign the paperwork like I was receiving a car loan and was told this was just standard procedure and not to worry about anything[.]"

275. [REDACTED] (ID 8736), Texas-Houston West, Information Systems Security, 9/2008-6/2012:

"Due to my work schedule, I only had time in the evening after work and in between my classes to go over the loan documents with the counselor. So during my visits with the counselors to go over the loan documents, I always felt that I was being rushed and the counselor never take the time to go over all the details of the loan. They always just point to where I need to sign and when I did ask for the loan to be explain, they speed through the documents and gave me short brief answers that vaguely answers my questions in regards to the loan."

276. [REDACTED] (ID 9440), Texas-Houston West, 10/2009-10/2011:

"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 told that Every time I signed I was signing for additional loans. [] There was never time to review my financial said paperwork."

277. [REDACTED] (ID 8681), Texas-Houston West, Drafting and Design, 9/2014-6/2016:

“My enrollment process was very rushed and confusing they never fully explained how much I was going to be paying because they split the between my mom and I.”

278. [REDACTED] (ID 9306), Texas-Houston West, Drafting and Design, 1/2007-11/2009:

“Every time the quarter was about to end. They would pull me out of class and notify me that I needed to take out more loans. They didn't tell me what type of loans were taken out or how many. [] ITT didn't disclose any loan information or terms to me each and every time I went to the office, all they wanted was my signature on the dotted line. [D]idn't explain anything just told me that I was not going to be able to walk with my class if I didn't sign for more loans. I felt that I was trapped in a corner to make a quick decision on my future.”

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

“Once approved for the loans, I was instructed to sign the financial documents needed to accept the loans but was never explained how high the interest would be when I got out of school. 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 always pressured to sign the financial documents so that I may attend school because they were always in a hurry to get you out of the office when I came to do paperwork. [] I honestly remember just going in their office just to sign paperwork that was already put together when i came in.”

280. [REDACTED] (ID 8337), Texas-Richardson, Computer Electronics Engineering Technology, 3/2011-3/2013:

“I felt I was pressured into a loan. I used my 911 GI bill for this school, I was only at 80% so there was a couple of quarters the VA would not pay for, due to a annual cap. I was going to take the quarters the VA didn't pay for off, but was lead to believe that by doing so could effect my degree due to my particular course (CEET) changing and I wouldn't be able to transfer some of my credits over to the new course. So I was presented with an option to take out a loan. I was told I would only be paying back a portion of the loan then it would get dismissed or waved. Come to find out, that was not true.”

281. [REDACTED] (ID 5936), Texas-Richardson, 9/2005-1/2007:

“They said that every thing would be taken care of and I would not need worry at all. I was never shown the full list of costs and was never given an opportunity to use grants.”

282. [REDACTED] (ID 9427), Texas-Richardson, Information Technology - Computer networking Systems, 3/2008-11/2009:

“Another way I feel ITT Tech performed misconduct was with securing payment for my tuition. [] I felt VERY pressured by their financial aid department to get the private loan to pay for that semester of school. I was not even allowed to view the loan documents as I was signing them. I was VERY rushed to sign the paperwork so they can help the next student in line.”

283. [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. []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.”

284. [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.”

285. [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. [][T]he only time I really saw the financial aid guy was to go in and sign papers and it was a very rushed process.”

286. [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).”

287. [REDACTED] (ID 8434), Utah-Murray, Computer Electronic Engineering Technology, 3/2009-3/2011:

“[T]he loan people were constantly in a rush and never did i have the time to review and decide on a course of action. [A]s a student i was instructed to sign the paper or i could not continue to attend class.”

288. [REDACTED] (ID 8380), Utah-Murray, Electical Engineering and Communications Technology, 4/2004-3/2008:

“Only time I saw much about my loans is when they traded service providers and had me go in and quickly sign documents that were 100's of pages long that they didn't give the time of day to read.”

289. [REDACTED] (ID 2850), Utah-Murray, Information Systems Security, 7/2004-11/2009:

“They forced me out of class often to sign more things under the threat of being immediately dropped [].”

290. [REDACTED] (ID 6104, 8015), Utah-Murray, Electronic Engineering Technology, 1/2010-1/2014:

“[A]ny time financial advisory / signatures we were pulled out of class. During this time they pressured to hurry so we could go back to class. They had already drawn all the documents and just needed e signature. No discussing of the terms. At times the financial advisor would pull us out of class and pressure us to sign without reading so we did not miss important details on class.”

291. [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.”

292. [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.”

293. [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.”

294. [REDACTED] (ID 8540), Virginia-Chantilly, CNS (Computer Networking Systems), 1/2009-12/2011:

“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. []They refused to let me read the documents before signing , again claiming things like this is the boring stuff, or this is just formalities.”

295. [REDACTED] (ID 5217), Virginia-Norfolk, Digital Entertainment and Game Design, 6/2006-6/2010:

“I was also told that my mother had no choice but to get a loan or else I could not finish the program.”

296. [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 FASFAs, we were forced to file for the loan before they allowed me to finish my paperwork to continue the semester.”

297. [REDACTED] (ID 8693), Virginia-Norfolk, Criminal Justice, 8/2005-9/2009:

“There was always pressure when it was time for what they call your repack for the next quarter/year. They would complete the paperwork barely review it and pretty much pressure you to sign. If you did not qualify for the amount needed they pressured you to apply for more loans and to get a co-signer. [] My father on a fixed income co-signed for me and he never signed any paper work as they never required him to come in to sign or sent papers to him, it was done over the phone.”

298. [REDACTED] (ID 7488), Virginia-Norfolk, Information Technology /Computer Networking Systems, 8/2006-1/2008:

“[S]ome how each quarter they would say "Sign This " we'll make it happen.”

299. [REDACTED] (ID 7425), Virginia-Springfield, 9/2003-10/2005:

"I wasn't told the amount of the loans being taken out in my name until I graduated. And I was never allowed to review loan documents through out my time attending the school."

300. [REDACTED] (ID 9126), Virginia-Springfield, Criminal Justice, 3/2006-12/2009:

"I was surprised to learn that when it was time to fill out the paperwork, everything was already filled out for me. The only thing I had to do was just sign my name and date. [] Every time a semester was nearing its end I would receive a call from the financial aid department telling me I needed to come in and sign off on another loan application. That whole process was always rushed without much explanation about the type of loans I was signing up for."

301. [REDACTED] (ID 8785), Virginia-Springfield, Network System Administration, 9/2011-3/2013:

"[A]t times I believe they electronically signed the FSA paperwork on my behalf[.]"

302. [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."

303. [REDACTED] (ID 8602), Virginia-Springfield, 6/2010-6/2014:

"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."

304. [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[.] [] 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. [T]hey Never explained or fully helped me understand loans or paying anything."

305. [REDACTED] (ID 8591), Washington-Everett, Computer Drafting and Design, 12/2007-3/2010:

"Elaine Marcineck (Financial Aid Administrator) and Katherine Turnbull (Financial Aid coordinator) for the school while I was there, were increasingly unavailable and constantly rushing people through the office. On numerous occasions when I would go into to sign paper

work, I would be given a stack of documents and just told to sign quickly so that she could assist the next person. Nearly every quarter, after I would do this, I would be emailed and informed that something wasn't right and she had to redo my paperwork and I would have to resign. Although I was told that by using financial aid, I would be provided aid for the year, I repeatedly was told that my file needed 'updating' every quarter and had to provide more info or sign more paperwork so that I could obtain books and course schedule for the next quarter.”

306. [REDACTED] (ID 3694), Washington-Everett, Computer Network Systems, 3/2008-6/2010:

“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.”

307. [REDACTED] (ID 9190), Washington-Everett, AS Network Admin BS Project Management, 9/2005-6/2010:

“A lot times giving me a summary of the papers in was signing[.] A few days into class all of sudden the financial aid office needs to see you[.]”

308. [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. [I] would ask them How much financial aid did I received this quarter and they keep telling me nothing.”

309. [REDACTED] (ID 8920), Washington-Seattle, 3/2011-3/2015:

“They don't talk about the loans or have you read the documents they just make you sign and be on your way because they state that they have too many people to deal with and not enough time but then they take extended breaks which makes no sense.”

310. [REDACTED] (ID 8597), Washington-Seattle, Electronic Engineering, 1/2004-1/2005:

“They mislead me about the loans and pressured me to go to school there and to take out more loans[.]”

311. [REDACTED] (ID 2854, 6213, 6216, 6219, 6220, 6221, 6224, 6225, 6226, 6228, 6232, 6236, 6237, 6241), Washington-Seattle, Criminal Justice, 9/2008-9/2010:

“They pulled me out of class several different times saying I was not qualifying for all my classes to go under Sallie Mae. [I] Trying to push more courses to increase the loan amount. How ITT disclose loan terms or for me, did not allow adequate time review of loan documents. I felt rushed, and led to believe other Loan Institutions, would charge more on interest. The Loan would be more favorable to me.”

312. [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.”

313. [REDACTED] (ID 5185), Washington-Spokane Valley, Information Technology, 12/2006-8/2007:

“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. [] 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.”

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

“When questioning my payment amounts with recruiter she again assured me that my next job will pay for the cost. [] When asking more details of loan information they would refer to calling Sallie Mae to answer. And most of the time you could not understand what the operator was saying. After hours of frustration it was easier to pay the bill.”

315. [REDACTED] (ID 7029), Washington-Spokane Valley, Multimedia, 8/2006-8/2008:

“I was told I would have to sign a loan to get into the school. It wasn't my first option, but I was pressured into it using negative motivation (like I wouldn't get a good job if I didn't apply for the loan).”

316. [REDACTED] (ID 9719), Washington-Spokane Valley, Information System Security, 6/2007-6/2011:

“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. [] 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.”

317. [REDACTED] (ID 9684), Washington-Spokane Valley, Technical Project Management, 3/2005-6/2007:

“I was told many times by the Financial Aid department that, in order for my to complete, I needed more money and they would sign me up for more loans.”

318. [REDACTED] (ID 9319), Washington-Spokane Valley, Technical Project Management, 9/2002-3/2007:

“I was brought in every quarter or so to sign papers (5 minutes before class started; you could not be late or risk being dropped) which showed quarter cost and a possible loan payment amount (usually of \$20-\$30 a month). I was then told my grant monies would be subtracted from the total and I just needed to sign the papers to continue to be allowed back in the school until they got all the finances straightened out. Always rushing to get in to class on time, I trusted these financial experts to know what they were telling me. [] During the last few quarters of my program, they reached out to my grandfather, without my knowledge, told them I would not be allowed back in to school unless he co-signed a private loan for me to finish out the program.”

319. [REDACTED] (ID 7749), Washington-Spokane Valley, Information Design & Computer Networking, 3/2000-3/2008:

“As long as we signed the paperwork in front of us, and did not ask questions, we would be met with short meetings outside of school hours (which I had to take time off work from).”

320. [REDACTED] (ID 9426), West Virginia-Huntington, Nursing, 1/2011-1/2014:

“The financial counsellors would call us out of class to come to their office to sign paperwork for our tuition and credits for the next quarter. When I went in there they didn't explain what this quarter and credits was going to cost me they just said I needed to sign these papers so my next classes are paid for. I didn't even get a copy of the paperwork. I wasn't thinking at the time to request copies because I didn't know I was being scammed.”

321. [REDACTED] (ID 4173), Wisconsin-Green Bay, Multimedia, 6/2005-12/2007:

“The recruiter had me watch a 15 minute video about student loans, and then pressured me to sign the paperwork so that I could start the semester within a week. I didn't want to start so soon, but she mentioned the economic downturn and how I needed to get a head start because everyone else would be looking to head back to school to make themselves more profitable to employers. [] I didn't really understand how loans or interest rates worked, and when I asked about them she wanted me to re-watch the movie that she had just played me.”

322. [REDACTED] (ID 7531), Wisconsin-Green Bay, Visual Communications, 3/2010-3/2012:

“I had to get excused from classes to go sign papers for the loans. In signing it was either initial here or electronically in which I didn't get to see every loan.”

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

“Throughout my entire enrollment at ITT Tech, I would randomly be pulled from class by some in the finance department to come in and “update my student aid,” which typically involved them pushing me quickly through a few signatures, assuring me that it was just a quick protocol to make sure I wasn't kicked out of school for not having financial aid. They would push approximately 4-5 students through this in about an hour.”

324. [REDACTED] (ID 7191), Wisconsin-Green Bay, 1/2006-9/2008:

“No total cost of the program was given. Just a quick overview of what it cost per credit and was told they would take care of getting all the loans[.]”

325. [REDACTED] (ID 9416), Wisconsin-Green Bay, 12/2008-6/2013:

“[H]ow fast I was rushed through the documents was unbelievable. They would scroll so fast (on the computer) through the documents and just tell me to sign here and here. The amount of pressure to quickly sign was a lot for me. I was never sent home with anything to review, it was just come in for the meeting, sign the stuff and leave. The part that really baffled me the most came during the school year. I would get called down in the middle of class to just sign checks. Nothing was ever explained it was just sign these checks and go back to class.”

326. [REDACTED] (ID 8429), Wisconsin-Green Bay, Information Systems Security, 6/2006-3/2011:

“[W]hen I first signed up they had me apply for a private loan. I understood I needed more money because the federal loan did not cover the over all cost. This was pretty much forced upon me. [E]ach time we did the financial review we were rushed. [T]hen when they presented it too you they just wanted to you sign and you would get a statement a few months later.”

327. [REDACTED] (ID 9033), Wisconsin-Green Bay, Computer Drafting and Design, 6/2011-5/2013:

“I was never allowed to review loan documents. When it was necessary to fill out loan paperwork, the financial department conducted a group meeting with about 15-20 students. We were told where to fill in personal information and where to sign. They would take care of everything else. [F]or some reason I was told I could not get enough Federal loans for one semester but I could borrow money from ITT. They filled out that paperwork and had me sign my name on the dotted line.”

328. [REDACTED] (ID 5344), Wisconsin-Green Bay, 9/2005-5/2007:

“I was encouraged to apply for and take any loan that I could. [I] was being told that I needed to fill everything out in order attend school so I didn't really argue with them.”

329. [REDACTED] (ID 9037), Wisconsin-Green Bay, Computer Electronics Engineering Technology, 9/2005-9/2007:

“The processs was often hurried, and I was mislead on how expensive a single class was. The process was to show the cost of a single credit, but not dwell on how many credits each of the classes were. It was often a hurried, between classes meeting. The interactions were more of a just sign here, and you can get back to class.”

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

“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.”

331. [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.”

332. [REDACTED] (ID 6137), Wisconsin-Green Bay, Computer Drafting & Design/Technical Project Management, 2/2005-10/2007:

“I was rushed through paperwork without explanations as to what I was signing. I was told that if I didn't sign right then and there that I could not attend/ continue attending. [] The paperwork was submitted before I was able to get a copy to look over.”

333. [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.”

334. [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. . . . [T]he 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.”

335. [REDACTED] (ID 7146, 8461, 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. [] I was forced to take out tens of thousands of dollars in private loans at ridiculously high interest rates to continue my education."

"At one point during my time at ITT, they pulled me out of class about 4 weeks in to the 12 week quarter to notify me that they were behind on my Financial Aid and that I hadn't paid for the previous quarter of classes that I had taken. They put some paperwork in front of me telling me that if I didn't sign it and get caught up on what I "owed" for the previous quarter, I wouldn't be able to return to class. They didn't attempt to explain where the loan has come from, what the interest rates were, or how much money I "owed" them from the previous quarter."

336. [REDACTED] (ID 4592), Wisconsin-Greenfield, Software Programming, 9/2001-9/2003:

"They would threaten to kick me out. Then a few days would pass and I would be called down to financial aid and the people would tell me the only way I could stay in school and get financing would be to take out higher interest loans."

337. [REDACTED] (ID 7688), Wisconsin-Greenfield, Software Application Programming, 12/2006-1/2009:

"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. [] The only time I remember meeting with the financial aid department after the first time was when a loan was rejected prior to my entry into their bachelor's program, shortly before graduating with my associates. Even after my loan was rejected, indicating financial difficulties and inability to shoulder more debt, they were very aggressive in trying to get me to find another way to pay, like getting my parents to do so or seeking a private, non-student loan from a private bank. Basically anything to get their money."

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

"[T]hey were pushing for me to sign the papers with out even reading through them."

339. [REDACTED] (ID 6163), Wisconsin-Greenfield, Associates of Applied Science in Visual Communications, 6/2009-7/2011:

"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. Here I was met with four individuals that demanded I sign papers for another loan in order to continue my education. Otherwise, I would not be able to return to class the next day. I made a call to my mother regarding this, especially since we

were told a month prior that everything was up to date, until that point. I had no choice but to sign off on an additional private loan from Wells Fargo.”

340. [REDACTED] (ID 8728), Computer Networking Systems and Digital Forensics, 6/2006-3/2010:

“The financial aid officer pushed through student loans by falsifying my salary and other financial information. [] Everything was done in less than an hour so it was a whirlwind. [] The school refused to give me a requested copy of all my paperwork used to get loans and other pertinent documents needed for me to review.”

341. (ID 8459), Computer Electronics, 10/2007-2/2008:

“ITT tech did gloss over a lot of the loan information. I really didn't understand any of what was going on. They just assured me that I was eligible for help. I remember that there were multiple loans involved but I didn't understand what that meant. They told me not to worry that they would work all of that out[.]”

342. [REDACTED] (ID 9028), Networking, 3/2011-9/2013:

“[I]t felt like they were saying that the loans and grants were the same thing, they really never went over the terms of any of the loans, it was ok click to sign here and here is your paperwork. [] It just felt like everything was rushed as far as any of the loan aspects, " hey this is how much you are borrowing ,any questions" and that was it.”

343. [REDACTED] (ID 7087), 9/2007-9/2009:

“I was also pressured into signing for a extremely high loan rate with a private loan to even finish schools with no other provided options[.]”

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

“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.”

345. [REDACTED] (ID 6088), Electrical Engineering, 9/2007-9/2011:

“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.”

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

"I was also not provided much information about my loans at all. I was simply told that I needed to "sign here" to make sure i have a better life."

347. [REDACTED] (ID 8398), 1/2007-1/2008:

"The paperwork process was to simplistic basically I came in gave my information and was told to sign here, and there and that was it I was in school the next week."

348. [REDACTED] (ID 9518), 1/2007-10/2007:

"The paperwork process was rushed and was basically sign here and there. [] I never received a copy of what I signed."

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

"It was a real fast sign here, here, here, and here. Nothing was gone over. Was told that it was just standard paperwork."

350. [REDACTED] (ID 8675), Game Deisgn, 9/2009-6/2011:

"They gave us piles of documents to sign or would just "take care of it later themselves" when I would come in and renew."

351. [REDACTED] (ID 8055), Applied Science of Electronics Engineers, 8/2006-11/2008:

"They just told me that they would take care of everything and just sign here[.]"

352. [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."

353. [REDACTED] (ID 5696), Criminal Justice, 7/2010-12/2010:

"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."

354. [REDACTED] (ID 9042), Computer Networking, 12/2000-12/2002:

"I had no idea about the loans nor how they were beinf applied, I was just told to sign here and we will guarantee you a job in your field."

355. [REDACTED] (ID 7713), Industrial Engineering, 6/2012-4/2014:

"I did feel very pressured when it came time to sign loan papers. []The entire process went way too fast."

356. [REDACTED] (ID 9712), 1/2008-12/2011:

"I didn't sign any loans or even approve for them to take out loans. I was an online student and they took care of everything for me[.]"

357. [REDACTED] (ID 7991), Computer Networking, 1/2003-1/2006:

"Someone in a cart would come to all classes and would individually talk to student and was asked to sign few papers and that was it. No explanation of paper work. I was 19 at that time."

358. [REDACTED] (ID 9601), Computer Aided Drafting And Design, 9/2004-5/2006:

"I was encouraged to take out as much as possible in federal loans and even additional private loans to pay for the courses."

359. [REDACTED] (ID 8363), Multimedia, 6/2007-11/2009:

"They pushed the papers at me to sign with little time to review and did not give me the option of a Federal PLUS loan to start, instead pushing private loans at me. No one bothered to explain the difference between the two and they continued to push the private loans ahead of the federal. [] When I went back in 2009 I ran into the same exact issues, including pulling out additional private and federal loans. They continued to push the private loans[.]"

360. [REDACTED] (ID 5508), 9/2008-9/2012:

"There were several documents that they esigned on my behalf that I knew nothing about. They claimed that any funds that weren't covered by federal loans would be carried by temporary credit at 0 interest and could be taken care of after graduation, this was a lie as they pushed us through very high interest private loans. They used scare tactics and did not allow for time to research and choose different loan programs."

361. [REDACTED] (ID 2796), Computer and Electronic Engineering Technology, 8/2002-8/2004:

"They rushed me through setting up the loan so fast I didn't get the time to ask questions."

362. [REDACTED] (ID 9301, 9302), Information Systems Administration, 12/2007-12/2010:

"- Again, they rushed me through so fast I didn't have time to read everything as well as they didn't explain anything to me. It was just simply; "Sign Here"."

363. [REDACTED] (ID 2643), Criminal Justice, 3/2011-3/2013:

"When applying for assistance I asked questions and was told that I could ask them when the paperwork came in... They talked so fast and just ignoring the fact that I didn't understand, when the paperwork was in, they just pointed to the numbers saying this is what the loan is for when I asked to read it, they said I just explained it to you why do you need to read it just sign here, pushed through it so I would sign and they could get to the next person in line[.]"

364. [REDACTED] (ID 4358), 9/2005-9/2007:

"They never told me the total cost all they did was have me sign a few papers and I'd be in in no time."

365. [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."

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

"When it came time to sign my loan paperwork I was given very little time to go over any of the documents. They scheduled me to sign the documents 15 minutes before I was due to report to class. I tried working out another time where I could go over the documents but was told that Financial Aid reps were only available during those hours at the Green Bay, WI campus."

367. [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."

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

"ITT repeatedly said I was receiving the best possible loans a student in my position could get and that this is what all high school students were doing so I was already on the right path to success."

369. [REDACTED] (ID 7694), 9/2004-3/2009:

“They told me I couldn't start school unless I signed for a 18% signature student loan.”

370. [REDACTED] (ID 9017), Applied Computer Science, 1/2001-3/2003:

“At the time of signing loan documentation they went over it in a very confusing matter. Just stating that if you want a top notch education this is what it cost.”

371. [REDACTED] (ID 8771), 1/2004-1/2006:

“[E]xploiting and high pressuring tactics to stay enrolled with promise of great careers and high salaries regardless of whether I could pay the loans off or not.”

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

“I was told copies of all the loan papers would be given to me. [N]ever got any loan paperwork.”

373. [REDACTED] (ID 7790), 9/2003-5/2006:

“[W]as just called into an office and given papers to sign with no explanation each time.”

374. [REDACTED] (ID 9036), Computer Tech, 1/2002-3/2005:

“They did not inform me they had took out a loan using my parents as co signers and the amount each time they applied for these loans or distribution amount.”

375. [REDACTED] (ID 6141), 1/2005-9/2007:

“I was rushed through the financial aid office so quickly that i could not read the document I was signed. They had me applying for grants, loans, picking out courses, all at the same time so I never knew if I was signing a loan document, grant document, or class registration.”

376. [REDACTED] (ID 8906), Information Systems and Cybersecurity, 10/2012-6/2016:

“They did not take time to explain for me to understand the amounts of loans necessary [.]”

377. [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.”

378. [REDACTED] (ID 7037), 8/2007-3/2010:

“I had a stack of paper filled out with all but my signature. I signed a lot of them when they briefly explained to me what each page was about. I didn't read every word. [] I also kept getting called out of class to sign more papers. I never thought much of it as I was told it was all standard and to keep my honor roll status.”

379. [REDACTED] (ID 8116), Information Technology, 8/2012-12/2012:

“They basically said that grants and loans were the same thing and that I would have to take out a loan to cover the other costs. [T]hey never brought up grants or other ways to cover costs[.]”

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

“I was never explained any of the loans and many times I was pulled out of class to rush through more paperwork, even being told just sign it or you can't go back to class. []They pulled me out of class 3 weeks before graduation and told me if I did not sign some documents I would not be able to graduate. I asked what was it, they replied unpaid debt to ITT, I asked for what and wanted the information. They refused and continued on that if I did not sign that I would not be able to return to class and would not graduate. I signed the paper to find out it was a Peaks loan with an interest of 18%. Never once would anyone explain anything to me about the loans.”

381. [REDACTED] (ID 8492), 3/2008-5/2010:

“Much of the paperwork presented by ITT representatives was rushed, and grants that were available did not seem to cover enough of the cost of their program.”