

EXHIBIT 20

1. [REDACTED] (ID 8432), Alabama-Bessemer, Computer Networking Systems, 3/2005-11/2009:

“They informed me that I was receiving grants mostly pell grants. The pell grants amounts covered mostly all tuition & fees. I had to sign up for GI Bill to cover the remaining balance. They didn't allow me to use my tuition assistance.”

“Every quarter I would attempt to utilize tuition assistance which I am entitled & they would always find a way to delay the process so that they could send me to the financial aid office & take out more "grants" which I now know were loans.”

“I have 2 unexplained defaulted student loans appearing on my credit reports crippling my ability to maintain my security clearance status with the military.”

2. [REDACTED] (ID 8973), California-National City, 12/2009-9/2013:

“Tried to transfer to a traditional state college but no credits transferred and I was already too far into my GI Bill to be able to do so without losing the rest of my benefits and having to pay back for benefits used so far.”

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

“We were told that they were nationally accredited. Once I realized that this school wasn't what I had expected, I tried to leave but none of my credits would transfer, Not ONE! So since I was using the GI Bill I was pretty much at a loss so I felt trapped and felt like I was going to just have to finish my degree here otherwise my GI bill would have been wasted with out anything to show for it.”

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

“Before enrolling at ITT tech I sat down with the counselor "salesperson". Having a GI Bill I was assured that I could finish my program within the time I had left on my GI bill. Because of class availability I was not able to take the classes per quarter needed to complete on time. This extended my education past my GI Bill benefits and required me to take out more student loans to pay for tuition and finance to be able to finish the program. At this point I looked into going elsewhere to finish and could not. So my only two options were 1. Go into student loan debt. or 2. Not finish my degree and start all over again with no GI Bill. 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.”

5. [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 was specifically targeted as a military veteran and recruited with continuous phone calls because they wanted my GI BILL. I believe my Service member Civic Relief ACT was violated as a veteran at the time. My loans were not capped at 6% and under. They never gave me my money for my grants, they lied and distributed elsewhere without my consent. 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. I was told that after everything is complete that the total of the school would be around 36000 . It was a lie the total was around 80000 total for a bachelor's program. I did not even know I had private student loans, I thought it was all Federal loans. [] It felt like when I asked more questions that the school student aid program would get more frustrated with me. I thought that my student loan grants were paying my federal student loans, but that was a lie[.]”

6. [REDACTED] (ID 7973), Colorado-Aurora, Computer Networking Systems, 12/2005-12/2007:

“They enrolled me without having any funding because I was supposed to get a GI Bill, which I later received. However, after about \$20,000 of classes they threatened to kick me out unless I signed up for loans due to the fact the my GI Bill still had not been received. They had me take out many loans just to stay in school and this was the beginning of the many loans which were to come.”

7. [REDACTED] (ID 9229), Colorado-Westminster, Communications & Electronics Engineering Technology, 3/2005-6/2010:

“Yes, ITT assured to me that with my veterans benefit (GI Bill) and federal loans that the tuitions costs would be covered. There was No assistance or guidance toward applying to grant opportunities. Although minimal grant money was applied to my tuition balance. During my final year of attendance I was forced to apply for privates loan or I would not be able to complete my program, due to exhausting all of my federal benefit.”

8. [REDACTED] (ID 3762), Florida-Doral, Criminal Justice, 12/2005-7/2014:

“Every time I came back from military orders they made me sit with a new counselor and resign new forma to be able to finish my degree. Every time I was told is the same forms from before,

you just have to sign them because we need to have updated ones with a current date in them. I didn't know any better and just signed them every time."

"I owe a lot of money due to their lies, they never told me where my GI Bill money went every semester that they received it. They still took out loans on my name for me to be able to cover the classes."

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

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

10. [REDACTED] (ID 8134), Illinois-Arlington Heights, 3/2008-3/2012:

"I am unable to transfer any of my credits to another school because the credits are non-transferable when I was told that this was an accredited school and I exhausted my military benefits and can no longer afford to continue school even if I wanted to. I would also like to mention that I am a United States Army Veteran and the fact that they took advantage of me also makes it clear that they have no problems lying to their students, and dishonored the very veterans that have fought and sacrificed their lives for our country."

11. [REDACTED] (ID 2670), Indiana-Carmel, 10/2014-10/2016:

"I receive the pell grant with my GI Bill Benefits. I had signed forms stating this money would be refunded to me within 14 days if the school had been over payed. The school told me the form did not exist, and I gave them a copy and told them where it was on smart forms, then they began submitting my paperwork to the VA on the very last day possible always blaming the VA for not processing anything and making payments delayed when the school hadn't even sent the VA the paperwork!"

12. [REDACTED] (ID 8446), Indiana-Fort Wayne, Multimedia Entertainment Design, 8/2006-4/2008:

"After my debt defaulted, during basic training for the US Army (due to ITT financial aid reps failing to disclose my options) it has been shuffled around to various debt collection agencies. This has lead to horrible credit."

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

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

14. [REDACTED] (ID 7201), Iowa-Clive, Computer and Electronics Engineering Technology, 12/2010-6/2013:

"ITT said my student loans and G.I. Bill would cover most if not all of my loans. Half way through my associates degree I deployed and had to sign a \$10,000 personal load so I it would not be sent to collections. (1 year into the school)[.]"

15. [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."

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

"I was removed from classes for bring in the military .. And because of that I had to retake classes and pay out of pocket to the va for those classes.. Even though I gave them my military orders[.]"

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

"I gave up furthering my education because we simply could not afford anymore school debt. I feel like I wasted my GI Bill on this school."

18. [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)."

"I was hoping to make the best out of my military service/GI bill, and in fact I was subjected to having been covered for all the lowest costing classes, and am responsible now for out-of-pocket payments for 15 months of the most expensive, Bachelor level classes."

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

"When I applied to ITT Technical Institute, they assured me that my post 9/11 GI BILL benefits would cover all of my expenses at ITT Technical Institute for 3 years. However, how am I left with \$56k + in student loan debt? [] This degree has brought nothing but shame on me, my family, and tens of thousands of other students and veterans across the country. I was the first in my family to complete a college degree, and now I am the laughing stock."

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

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

21. [REDACTED] (ID 9354), Minnesota-Eden Prairie, 3/2009-4/2011:

"Said i was using my chapter 33 gi bill when i was using chapter 31. [B]asically getting me loans even though i had a GI bill to use[.]"

"[I] have \$20,000 in debt. [I] have taken lower paying jobs to pay the bills and couldn't make my student loan payment that i thought my GI Bill was taking care of, went into default and destroyed my credit completely[.]"

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

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

23. (ID 7786), Missouri-Earth City, Information Systems Security, 11/2004-11/2008:

“What I really want is to get my loans audited to make sure ITT wasn't overcharging me. I've heard they've done worse to others that come up as sums almost twice what I had. [] Did they take advantage of me because I was a veteran with the GI Bill?”

24. [REDACTED] (ID 6054), Ohio-Dayton, Computer Aided Drafting and Design, 12/2009-12/2011:

“I went to speak to the ITT recruiter, I was told []that the GI Bill would pay most of my tuition, and the remainder would be a small amount. []After enrollment ITT financial aid did all of my loans for me. I had no idea what they were doing and I was told if I didn't sign I couldn't finish school.”

25. [REDACTED] (ID 4176), Ohio-Warrensville, 5/2008-5/2010:

“They said I would get a VA scholarship during registration. Then they sent me to a financial advisor when I began school and said they would give me a military discount not a scholarship. She lied about being a VA rep when she wasn't.”

“They said they would have a VA rep to help me with getting my school payed for through the VA but they never had a VA rep not until a couple of years after I stopped going there.”

26. [REDACTED] (ID 7949), Oregon-Portland, Project Management, 9/2009-3/2013:

“Also while I was enrolled, I did notice that ITT seemed to target veterans specifically as the amount of veterans in class seemed disproportionate to the class sizes. It was an 'open secret' that we veterans were cash-cows to organizations like ITT.”

27. [REDACTED] (ID 9544), Oregon-Portland, CNST - Computer Networking Services Tech, 5/2000-5/2002:

*“They never told me that the loans/grants weren't enough to cover finances until i school had started. Then they told me i would have to pay them cash as i went. [] [S]uddenly i had to work overtime to be able to cover it. []I even used the GI Bill. This is what is so unbelievable- [] It was specifically because federal loans/grants *and* GI bill could be used that led me to believe ITT was legitimate, along with just knowing about them for decades.”*

28. [REDACTED] (ID 8606), Pennsylvania-Harrisburg, Software applications and programing, 8/2007-8/2009:

“They said I would be using only my GI bill to pay for my education plus my guaranteed grants as a veteran would cover the majority of all cost but it didn't make a dent[.]”

29. [REDACTED] (ID 8170), Pennsylvania-Pittsburgh, Computer Networking Systems, 9/2005-9/2007:

“They never told me that my GI bill with yellow ribbon program was going to be exhausted when I signed up for the Bachelor program along with all of the grants I qualified for. Towards the end of my program about 9 months out I found out. Now I have no way of continuing my education. [] I am currently having to pay \$240 monthly due to this which has given me a hardship since I have 4 children which one will be attending college here in about 2 years. I am a disabled Veteran and I have loans totaling \$20,262.94 and as much as I have paid over the past it has not went down. While I was attending school I had no income at all and a single parent. [] Exhausted all Veteran benefits for this along with not being able to incur more debt. My credit score is poor due to this.”

30. [REDACTED] (ID 9211), South Carolina-Greenville, Network Systems Administration, 9/2011-5/2015:

“While we were going through the financial portion of the enrollment they kept skimming over the "cost" of everything and were pretty vague about the cost. Once we were near the end they pointed out what the total cost would be but failed to explain that it was the total cost minus what was expected to be paid for by the GI-Bill.”

“During my time at ITT Tech, I was in the National Guard and I still am. While going to school I still had to maintain my drill status by going to my weekend drills and my Annual Training. I was dropped from all of my classes on more than 1 occasion because I missed 3 weeks of class due to being at Annual Training. This happened after I had already talked to my Teachers, the Dean, and the Director. I gave each of them a copy of my orders and they all told me that I would not be dropped from my classes due to Military Absence. [] Also I would still be charged the tuition for that Quarter even though I was only there the first week of class.”

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

“Another reason I was quick to jump on board was because my mom was in the military and they persuaded us that we could use her G.I. Bill to get an almost free or cheap education. My mom knew that I was already too old of age to use the G.I. Bill on but they insisted that they could get it done.”

32. [REDACTED] (ID 7948), Texas-Arlington, Computer Aided Drafting and Design, 7/2005-7/2007:

“From all the information given to me I was believed to not having a loan of any kind and was using my GI Bill to pay my way through. [] According to Navient, I had a loan for somewhere

around \$8,000, but due to not paying on a loan that i was led to believe I was denied it had escelated to around \$32,000. [] So I am paying for a loan that I do not believe I even received.”

33. [REDACTED] (ID 8862), Texas-Austin, Network Security Administration, 9/2014-9/2016:

“Had issues getting disbursement checks and was always delayed. Never received the last one. I had assistance from Texas Department of Rehabilitation also and they constantly were having billing issues and miscommunication issues.”

34. [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 belive 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.”

35. [REDACTED] (ID 8164), Texas-Richardson, 12/2008-3/2010:

“I'm years away from being able to pay off debt. I used the largest majority of my military benefits to get the degree, which isn't paying for itself any time in the nearby future. Therefore, I'm unable to further my education[.]”

36. [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. [] [M]y GI Bill was supposed to cover approximately 2/3 of my education (post 9/11 and Montgomery GI), however, after completion of the course and with my GI Bill drained I still owe over \$70,000. I'm unsure what happened to the money that my GI Bill paid for. At this rate, I spent over \$100,000 for an Associates Degree.”

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

“I was told before I enrolled that my GI Bill and Navy College fund would pay for my schooling and that there would be a stipend per month coming to me to help me. I had to go to the GI Bill website monthly to let the VA know that I was still in school so that moneys were released to

what I thought was both the school as well as myself. I didn't realize that the school had put me on for loans through Sallie Mae when I had to go to the VA to have them release the funds for ITT Tech."

"I believe ITT Tech was funneling money from the VA from me [.]"

38. [REDACTED] (ID 9576), Washington-Seattle, Project Management, 1/0-6/0:

"Said GI bill would cover it all and it did not[.]"

39. [REDACTED] (ID 4097), Wisconsin-Green Bay, Construction Management, 9/2007-12/2010:

"I was quoted a lower price per credit that I would have to pay. While a few of my classes were at that lower amount, most of my coursework was more expensive, thus causing me to take out more loans. I did qualify for some grants, and also had the GI bill, but still managed to accrue a high amount of federal student loans. I was also given the impression that with all the credits that transferred over from not only my previous college, but my military experience, that the program would not take very long to complete. I ended up going for 3 years. 3 years of high tuition."

40. [REDACTED] (ID 4234), Criminal Justice, 11/2005-8/2008:

"They charged me "transfer" fees when I switched from ITT Tech in Anaheim, CA to ITT Tech in Tukwila, WA. They also sent that fee to collections while I was deployed in Iraq."

41. [REDACTED] (ID 9548), Criminal Justice, 3/2004-6/2011:

"The school took out loans in excess of the amount needed for me to finish my degree. My last 2 years they were getting direct payments from my G.I. Bill and taking out what I felt was large loans. Getting my G.I. Bill payment should have lowered my over all amount borrowed and I still ended up with the same amount of dept as if i had not had the G.I. Bill."

42. [REDACTED] (ID 7036), 9/2005-9/2007:

"To my understanding I had also thought the military benifits would have pay for most of it if not all of it. After graduation I fine out my military benefits did not even cover a quarter of the cost. Now I'm being harrassed to make student loan payments that are as expensive as a house mortgage. The whole process of the loan application happened so fast and ITT Tech did not give me the option to review the loan application to make sure I was able to afford to have it."

43. [REDACTED] (ID 8705), 12/2008-6/2011:

“Yes, I was told that my GI Bill would cover all tuition and books, but now I have a \$26,000 student loan bill.”

44. [REDACTED] (ID 9138), Electrical And Electronic Engineering, 8/2013-3/2016:

“They said that if I got a 3.5 GPA I would get the President's Scholarship but since I had my GI Bill I can't get it until that was gone[.]”

45. [REDACTED] (ID 8399), Computer Networking Systems, 6/2010-6/2012:

“I went to 2 branches. Washington State from June 9, 2009 - August 2010 I believe and South Carolina September 11, 2011 - June 2012. Both made schools said that although I had my GI Bill that I needed to get a loan in place of it due to the amount of time it would take for the GI Bill to kick in.”

“I kept being told I needed these loans to fill in the gaps of coverage. I thought I had enough loan but they said I need more. They said the loans would be small as well as the rate. I wasn't savvy at all when it came to the loans they suggested[.]”