

## EXHIBIT 21

**1. [REDACTED] (ID 6895), Alabama-Bessemer, Digital Entertainment and Game Design, 9/2004-3/2009:**

*“ITT Tech and Sallie Mae/Navient knew my loans would default and it has ruined my credit and my life. I am unable to find a decent paying job because of the private loans and my poor credit score. Luckily I was able to enroll into a training program that allowed to get certified as a computer technician. However, ITT Tech and Navient still follow me as I am unable to find a job in the IT field.”*

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

*“Prior to my student loans going into default, I had a decent credit score and could get approved for some things but now that the loans have hit my credit has dropped 100 points which will prevent me from getting a car or house of my own.”*

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

*“The student loan I have accrued from ITT has ruined my credit score and made it impossible to find a job buy a house.”*

**4. [REDACTED] (ID 4710), Alabama-Bessemer, 3D Game Design, 8/2004-8/2008:**

*“The loans accumulated from ITT Technical Institute have caused me to put my life on hold; I am not able to further my education because of the accumulation of debt, and the affect this debt has on my credit.”*

**5. [REDACTED] (ID 7959), Alabama-Bessemer, Computer Aided Drafting and Design, 6/1996-6/1998:**

*“Emotional stress of constant debt and impact on credit scores from supposed late payments to student loans.”*

**6. [REDACTED] (ID 8605), Alabama-Madison, Criminal Justice, 12/2010-12/2012:**

*“My credit score sucks now... I can't get a loan from anywhere[.]”*

**7. [REDACTED] (ID 8715, 8050), Alabama-Mobile, Drafting And Design Technology, 9/2012-6/2014:**

*“I currently have one student loan which has accrued enough interest to be more than what I had started, being unable to pay these loans when asked, has caused very low credit scores. I have had to either pay my loans late or pay another bill late.”*

*“It has taken a huge financial toll on me. At first I was paying near 500 a month which is pretty much rent. I can’t even feed myself some weeks because I have to pay these, I had to put one in forbearance which is just adding to my debt, just sitting there collecting interest. This had taken some part in my low credit score which prevents me from doing anything.”*

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

*“Receiving a \$23,000 loan while working part time so I could be a full time student completely ruined my credit score. By the time I could get a decent job to pay off my loan I was already too far behind in my payments. This has destroyed any chance I have of buying a house for my family, kept me from advancing in my profession, and has caused great stress on my wife and myself.”*

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

*“My husband’s and my credit score is ruined to were we can’t buy a home, have a bank account, get any type of loan...even for a home. Prospective employers see the bad credit reports and deny us jobs thinking were are incapable of paying our bills therefore wouldn’t be good employees.”*

**10. [REDACTED] (ID 9664), California-Corona, Electrical Engineering, 3/2015-12/2015:**

*“The loans have a huge impact on my credit score as I am starting it. Its making it harder for me to provide for my wife and baby child.”*

**11. [REDACTED] (ID 6057), California-Culver City, Drafting Design, 6/2008-4/2010:**

*“I have a family of 5 including myself, it has been so hard with credit score because it’s affecting me with getting a car, a house, marriage, taxes taken away, daily debt caller with no professionalism and rude. Stressful!”*

**12. [REDACTED] (ID 7977), California-Culver City, 7/2014-7/2015:**

*“Dipped my credit score below 550 and I cannot get a credit card or a loan from a bank to pay bills to cover for the lost credit on my life.”*

**13. [REDACTED] (ID 8010), California-Lathrop, 1/2006-1/2012:**

*“I live at home with my parents I am 27 years old if it wasn't for my parents I would be homeless. I cannot own anything because of my debt. Has prevented me from getting jobs, credit line, a home, vehicle my life!”*

**14. [REDACTED] (ID 3109, 8215), California-Lathrop, 9/2009-3/2013:**

*“Because of default in private loans, my credit score has plummeted.”*

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

*“I could not afford to buy real estate and property with my credit score/statement with a large debt on my credit report. Every finance company would not approve me for anything which resulted in with drawing from staying in the military as a career. [ ]My credit score is so very ruined that my new family is living in a room sleeping on the floor because we can't afford adequate housing since everything is based on credit scores including employment.”*

**16. [REDACTED] (ID 9342), California-Orange, Information Systems and Cyber Security, 6/2011-6/2015:**

*“My load so high, now my credit score is very bad.”*

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

*“My credit score has taken a major hit, i am unable to apply for anything that requires a credit application. This debt will be with my for the majority of my life, not to mention when i get married my partner will also have this massive debt to deal with.”*

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

*“The student loan debt I have had from attending ITT tech has severely affected my credit and has ruined many career opportunities for me as many employers don't want to hire individuals with high debt. I cannot afford to pay my high interest loan student debt and support myself at the same time.”*

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

*“The burdensome debt has also trashed my credit score and I can no longer obtain any other form of credit.”*

**20. [REDACTED] (ID 7524), California-San Diego, game design, 4/2005-11/2008:**

*“My debt is almost \$90,000 for a 3.5 year education. My credit score is shot. I will never be able to own a home.”*

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

*“I’ve been watching my credit score drop, and there’s not much I can do about it. I cant afford 800 bucks a month as a single mother! With bad credit, I have been having trouble renting a place or gett a new car... ITT Tech put me in debt and the other aspects of my life been difficult.”*

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

*“When I graduated from my associates degree I was not able to find a job, and ITT did nothing to help me get one. For two years I struggle financially for almost two years and ITT did nothing to help. Even with no work I still attended ITT to finish my BS degree, with the hope that I would get something better with a BS degree. I graduated with no job, and I could not pay for my student loans because they took out too many small amount of loans, leaving me with a minimum amount of \$1800 a month. I was not working and could not pay for it, paid what I could, but interest, late fees and so many other fees piled up to today’s 160k.”*

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

*“I could not get a security clearance job because of my bad high student loan debt from Itt-Tech. I cannot buy a home because of this high loan balance. My credit score does not allow me to get certain jobs because of high student loans.”*

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

*“\$137,000 that I can’t pay off on minimum wage. Taking my credit score down.”*

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

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

**26. [REDACTED] (ID 7654), Florida-Tallahassee, 9/2010-3/2012:**

*“I can not take out a single loan, have super high APR’S on any credit card and can not purchase a home for my family, my insurance rates have gone up due to bad credit. I think know the lost could go on and on. Without these loans my credit would be pristine.”*

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

*“[M]y credit score is ruined. anytime I apply for some type of credit my student loans show up as negative.”*

**28. [REDACTED] (ID 7965), Florida-Tampa, Network Administration / Network Security Specialist, 6/2001-12/2005:**

*“Since i have been unable to find a good paying job in my field of study, I have been unable to repay student loans and have ruined my credit score and my purchasing power while trying to start a family. The burden of my student loan debt is directly tied to ITT’s questionable business practices.”*

**29. [REDACTED] (ID 8466), Florida-Tampa, Digital Entertainment and Game Design, 9/2004-12/2010:**

*“For over half a decade I have had my credit destroyed because of all the student loan debt which kept compounding and regularly has made my credit very poor for a very long time. This is worsened by my loans constantly being sold to creditors who keep harassing me via mail and phone calls. [Plus with my credit under attack from my loan debt I have never had a new car or one younger than six years old, and can never buy a house or anything requiring credit approval.”*

**30. [REDACTED] (ID 6415), Florida-Tampa, 11/2006-11/2009:**

*“Since I could not afford the payments required on my loans, I have had to defer them in order to support my family. It has ruined my credit, and increased the amount I have to pay off. I was*

*forced to sell off a good majority of my personal property to try to pay off my student loans. I was evicted from the home I was renting, and my wife left me. I was forced to move into a trailer park that I did not feel was the safest place for me and my daughters as the amount of my loan payment, the eviction, and now poor credit kept me from being approved for a better home.”*

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

*“I have no credit score to speak of due to the loan debt. I cannot afford to live on my own, and as such have no choice but to live with my family. I cannot pass a credit check for an apartment (I lived in one for a short time, but only due to my parents co-signing for the credit check), nor do I have any hope of possibly being able to afford a home or a car.”*

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

*“This has ruined mine and my grandmother/cosigner’s credit which has made it impossible to get loans for a vehicle, drastically increased payment plan amounts if I was try to get a vehicle, barred me from renting apartments or trying to get a home. The Credit checks have influenced potential jobs.”*

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

*“I am in the process of now trying to purchase a home. The amount of my student debt is high. I can not afford a home with my debt. It has also reduced my credit score.”*

**34. [REDACTED] (ID 8096), Illinois-Mount Prospect, 1/2006-4/2008:**

*“I am paying a lot in student loans. I have two loans that are currently in collections effecting my credit score and is effecting my ability to get a house or any new loans.”*

**35. [REDACTED] (ID 8166), Indiana-Carmel, Criminal Justice, 9/2010-1/2012:**

*“I’ve been in financial hardship since then. I do not earn much in my current job, I work as a grocery stocker, and most of my check goes to paying off my loan. I had my hours cut about a year ago, and this led me to default on my loan, which has affected me greatly because I am not elegeible for credit anywhere. My credit score is horrible because of this school, I cannot afford anything, I can barely make ends meet.”*

**36. [REDACTED] (ID 8570), Indiana-Carmel, 8/2007-8/2009:**

*“Since Graduation, i have been unable to make even I payment on any loans, putting them in forbearance etc, while intrest rates continued to accumulalte. several time they have been put into*

default. My credit score is poor, in the low 500's. i cannot get a loan for a house, or even a personal loan."

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

*"The debt that i have from attending this school has [ ]also caused my credit score to drop substantially bc i was never informed of when my loans would go into repayment. I ended up missing multiple payments before i received an information from them. Also, they told me i had graduated but i didn't received my diploma until 2014 after i graduated in 2012."*

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

*"I have failed to qualify for jobs, housing, and auto loans due to student loans reducing my credit. This has left me homeless around 3 years, total."*

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

*"I can barely make ends meet. It has destroyed my nearly perfect credit score because I have had to make the choice to skip my loan payment in order to be able to buy food or make my rent for the month."*

**40. [REDACTED] (ID 7027), Indiana-Fort Wayne, 1/2011-1/2013:**

*"I am over \$70,000 in debt. I can't afford the payment plans offered to me. My credit score was ruined."*

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

*"My payments per month are estimated at \$350 for federal loans and \$650 for private loans. I cannot in any way afford these types of payments. I'm struggling to survive on my associates degree and struggling to figure out how to pay for a bachelors degree that I can't use. Every time I call my loan providers to try to arrange a decent payment amount, I'm always given some astronomical payment amount that I cannot afford. [ ] Every month I watch with absolute horror, the effects this is having on my credit, my chances of ever owning a home, being debt free or even landing a job that checks your credit score."*

**42. [REDACTED] (ID 4442), Indiana-Indianapolis, 6/1996-2/2002:**

*"I've basically had to go completely off the grid and stay off the grid because I could not get a good job with student loan debt showing up when companies would do a pre-employment credit check, and I lost out on housing opportunities because of student loan debt showing up on credit"*

*reports, and forget about ever applying for anything where a credit check was part of the process because it was nothing but losing opportunities and getting harassed constantly by debt collectors any time I did have any small achievement. My life was over because of student loan debt that I shouldn't even have because it was a scam and I was powerless to fight against this big demanding giant."*

**43. [REDACTED] (ID 8739), Indiana-Indianapolis, computer networking systems technology, 1/2000-3/2002:**

*"I'm living paycheck to paycheck trying to make ends meet. My credit score is basically in the pits. I can't see an end to the black hole in my financial welfare."*

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

*"My "debt to income" ratio is SO high, I cannot own my own house, or secure any type of loan. I have a car loan only because I had a cosigner then refinanced years later. I have been turned down for credit cards and rental agreements. It has severely affected my credit score and I am forced to keep it in forbearance or deferment because the 'minimum payment' requested is more than a house payment each month. There's NO way I can pay that, AND I work two jobs!!!!!"*

**45. [REDACTED] (ID 8525), Indiana-South Bend, Visual Communications, 6/2009-6/2011:**

*"My credit score is severely impacted because I have defaulted on the private loans."*

**46. [REDACTED] (ID 8253), Kentucky-Louisville, 3/2010-10/2011:**

*"My student debt is ruining my credit score. Each time I pay somehow the payment is denied yet my credit score still takes the hit."*

**47. [REDACTED] (ID 2560), Louisiana-Saint Rose, Computer Networking Systems, 4/2009-10/2010:**

*"It has affected my credit score. I was ignorant of credit and how it worked when enrolling, since my parents are also blase' to credit. I want to have good credit, to help me get a car and a house like a normal person, I never wanted this. I had no idea."*

**48. [REDACTED] (ID 8090), Louisiana-Saint Rose, Network Systems administration, 10/2010-5/2014:**

*"Messed up my credit score and ability to rent a decent habitation."*

49. [REDACTED] (ID 8102), Louisiana-Saint Rose, 9/2006-5/2008:

*“My credit score is too low to apply for any type of housing loan. As I am not working in my field, my current job pays \$1 above minimum wage.”*

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

*“I’ve been having difficulty repaying my loans that my credit score has been negatively effected.”*

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

*“The student debt has completely ruined my credit. I do not have a method to pay the \$400-\$500/M Naviant wants for the \$50000 in debt that was fraudulently placed on me. That kind of payment would leave me without food, gas or clothes for my family. [] My credit cards have cut my limits or increased interest rates do to my impacted credit score. My last auto purchase also was impacted and I had to take a sub-prime loan in order to make the purchase. I almost was not approved.”*

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

*“Well to start my credit score has been hurt exponentially. I have to divert resource that would otherwise go to food, housing, clothing etc. to pay for the loans. There have been time where I just don’t make the payments just because I don’t have the money to make the payments.”*

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

*“Where this turns into a nightmare for me is how a fantastic credit score can even be applied. I may have damn-near the best credit score of my entire family (700+) but absolutely nobody will work with somebody with the amount of debt that I have. I have tried applying for mortgage loans as a co-signer for my mother. I have attempted to live on my own or with roommates by signing up for apartments across the south-eastern region of Michigan. I have attempted applying to payment plans for vehicle repair and home repair. I have been turned down at every single opportunity due to none of it being possible when the institution discovers the amount of mandatory payments being made to my loan handlers. I can not afford to save even one dollar to my name and have absolutely no way of utilizing the credit score that I have built up because the debt I currently owe does not allow it. My fantastic credit score is literally useless to me.”*

**54. [REDACTED] (ID 8232), Michigan-Canton, 4/2010-8/2010:**

*"I have over 10k of debt and i was only at ITT for 1 semester! Way over priced. Now my credit score cant even buy me a house let alone rent one. Im a father of 2 kids my wife working 14 hours a day to provide for us and its still not enough."*

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

*"[I]t has prevented my credit score from going up, it has cost me a job with the TSA due to the debt was so high, that's why I went to school to get a job like that."*

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

*"I have over \$100,000 in student loan debt, which is a huge red flag against my credit score."*

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

*"It put a hurting on my credit score, stopping from purchasing almost everything with out a cosigner."*

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

*"The student loan debt had adversely affected my credit score and is stuck with me for life."*

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

*"This debt has negatively effected my credit score resulting in me paying significantly higher interest rates. I have on more than once occasion almost lost my home due to interest rates and the inability to obtain credit lines."*

**60. [REDACTED] (ID 7012), Michigan-Troy, Information Technology - Computer Network Systems, 8/2005-2/2008:**

*"I lost my home I had lived in for 8 years with my wife. We had to declare bankruptcy and move into a small rental. This has made it my credit score a mess which in turn has raised all my auto insurance rates and made getting any type of credit nearly impossible."*

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

*“My student loans were bought by the department of education and federal government and because I had trouble paying my loans because I was either unemployed or working part time they defaulted and my credit score dropped. I am trying to fix my my credit score but now I am paying \$500 a month on my student loans, I still live with my mom because I can’t afford my own place. I have a parent plus loan that I am desperately trying to pay off and because of that my mom can’t refinance her house so she is stuck paying a higher house payment than she should be.”*

62. [REDACTED] (ID 7344), Michigan-Troy, Computer and Engineering Technology, 1/2002-6/2004:

*“[I]ts a huge dark cloud hovering over me every day. My credit score is very low, because I had fallen behind in payments and now, even though I have not missed a payment in over two years, my credit score has not improved.”*

*“The hit to my credit is horrible. I cant even get a credit card.”*

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

*“My credit score has been horrible, I havent had a credit card sent in the mail for 10 years.”*

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

*“It has by hurting my credit score and putting me into high loans I can’t afford to pay.”*

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

*“My credit score has greatly suffered due to too high of a debt-to-income ratio. As a result I have been denied loans for automobiles and any sort of new credit cards that could possibly help to rebuild my credit.”*

66. [REDACTED] (ID 7051), Michigan-Troy, 9/2009-5/2011:

*“The tremendous debt from ITT Tech has ruined me financially. My credit score has tanked into the low 400’s and I cannot obtain another loan to further my education. The impact has been catastrophic on a personal level and has caused significant stress and depression.”*

67. [REDACTED] (ID 8121), Michigan-Wyoming, Criminal Justice, 4/2008-5/2011:

*“This debt [] has also very negatively affected my credit score, impeding me from the possibility of purchasing a home, among other things such as paying more for insurance, etc.”*

68. [REDACTED] (ID 6963), Michigan-Wyoming, Criminal justice, 6/2010-12/2012:

*“Unable to pay loan due to high interest, fell into default, now on garnishment, student loan killing my credit score.”*

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

*“I am trapped in an endless cycle of payments and my debt to income ratio caused by these loans is preventing me from being able to buy a house. I would be able to with my income if it weren't for these loans. The huge amount of debt also prevented me from finishing with my education. I still don't have a college degree because of it.”*

*“I have a private student loan in collections that I don't recognize and didn't sign for, it's affecting my credit score and I'm currently disputing it. I had a very hard time paying off the huge amounts of private loans that I had from Sallie Mae, and had to negotiate a settlement with them. This and the multiple 120+ day late payment marks on my credit history has greatly affected my credit negatively.”*

70. [REDACTED] (ID 9489), Minnesota-Eden Prairie, 12/2004-9/2007:

*“My loans are in collections, i cant afford them being a single parent. And my credit has suffered.”*

71. [REDACTED] (ID 9127), Mississippi-Madison, 6/2009-6/2011:

*“I cannot find a home, my credit score is in the 400s.”*

72. [REDACTED] (ID 8296), Missouri-Arnold, 9/2005-12/2009:

*“I, at one time, had almost perfect credit and after not being able to afford all of my loans, I'm left with a tarnished credit. I had a credit score of 480 at one time. I have worked with my loans companies and now can afford the interest only payments. This means I will never really get to pay off any of my debts as I have so many. I've had to rely on my parents credit to get new cars if I've needed them. As well if I needed maintenance done to the car that cost too much. I will probably never be a home owners so I'm stuck paying higher rent than what I could by a home for.”*

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

*“I have a significant amount of credit card and health related debt that I should be paying off instead of this loan. My credit score is under 450 currently because of my debt.”*

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

*“I have over 70000 dollars in student loan debt affecting my credit. I have many bills that make it impossible to pay it off, which results in low credit score and near impossibility getting any kind of home/auto loans or credit cards. I will likely have to file for bankruptcy just to handle even part of the loans.”*

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

*“My inability to pay such high payments thanks to the predatory lending of ITT tech has left me with not only almost 100K in debt, but completely ruined my credit score, and credit history. I have a high interest rate on my car, and I cannot get approved for a home loan. This has put any family planning on hold. It depresses me knowing that I will have this hanging over my head probably past retirement, if I can even retire due to these loans. Almost half of my monthly income is supposed to go to students loans. Every month I have to decide which to pay; student loans, or other things like utilities, food, rent. And I have to rent because i cant buy, which is more expensive, and im missing out on building equity.”*

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

*“The student loan debt I have accrued has negatively affected my credit score so much that it is nearly impossible for me to purchase a house. My debt to income ratio is completely out of whack due to the loans for an education that I didn’t finish due to the schools incompetencies.”*

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

*“Interest has accrued, my credit is not good. I was afraid to get married because I didn’t want my student loan debt to hurt my husband’s credit score.”*

**78. [REDACTED] (ID 2544), Missouri-Earth City, Visual Communications, 6/2008-11/2011:**

*“\$46,202 outstanding principal plus \$7,235 outstanding interest. That doesn’t include the \$10,000 Peaks Private loan at 30% interest. This has ruined my credit and ruined any chance of*

*me getting another student loans since ITT completely depleted it and it also ruins my chances of getting any other type of loans.”*

**79. [REDACTED] (ID 7812), Nebraska-Omaha, Criminal Forensics Technician, 3/2011-6/2015:**

*“I can’t get a job in my field because they do credit checks. I can’t better my life because I am financially unable to pay due to not having a job.”*

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

*“Navigate to go over the loans and when I went to go trade my car in about a month ago I found out that in seven of the loans are in default and I had no idea that they were in default so they were sitting there for about 9 months I believe collecting interest and ruining my credit and my credit dropped down to 8300 because of this and I can no longer get a car loan I have to go to a Buy Here Pay Here site to get a car. I cannot even go get an apartment anywhere in my city of Omaha Nebraska because my credit is so low so I am stuck living at my parents house until I can get my credit back up to get my own place.”*

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

*“Graduating when I was 18 and not being able to get a job within my field, and not getting the salary I was promised at the beginning of the program really put me in a rough spot that I still struggle with almost 10 years later. I’ve been unable to take out auto loans, private loans to fund a better education, credit cards, and much more. I’ve been stuck in a hole I can’t get of because of ITT Tech.”*

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

*“Because I was saddled with a now ~50k dollar debt with little job opportunities I have almost no credit to speak of. I’ve managed to keep it mostly at bay through forbearance but I also have basically been forced to stay with my parents because I have not been able to get a job.”*

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

*“[M]y credit score is terrible because of all the debt I received attending ITT-Tech. Before I married my wife her credit score was flawless. As soon as we got married her credit score drop because of the affect my student loan had on my score. We were unable to be approved for a car loan at a low interest rate and our debit to income ratios was uncontrollable.”*

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

*“My credit is ruined and I can not get married. [J]Every time I check my credit score annually and see my student loan debt I get stressed out how much the interest has made it higher & causes me to have anxiety attacks. I always think about it in the back of my mind and how it’s weighing me down in life & future plans.”*

**85. [REDACTED] (ID 2760), Nevada-Las Vegas, electronic engineering, 6/2009-3/2011:**

*“I’m stressed out fighting credit bureaus to get my credit back to where it should be. If I didn’t have these student loans my credit score would be in good standings. I can’t buy a house, I can’t buy a car, I can’t even get approved for a best buy credit card. It is overwhelming.”*

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

*“My student loan debt has been a constant weight on my back that I feel with every financial choice I make. Many of my student loans have gone into default because of the extremely high payments needed to pay these micro loans back. My credit score has suffered on a massive scale which is now preventing me from qualifying for car loans or home loans. The student loans that I am repaying have such a high interest rate that the loan is growing in size with each payment and will never be paid off.”*

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

*“My credit score is awful, I can’t buy a house I’m forced to rent fast above my means to pay keeping myself forever stuck in a low income bracket.”*

**88. [REDACTED] (ID 8762), New York-Albany, Multimedia, 9/2009-12/2011:**

*“It has killed my credit score.”*

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

*“The debt has affected my life majorly, I have a very low credit score and I can’t get anything because it. I’m a single mother my credit is ruined. [J]I would like to start my own business selling aromatherapy bath products, but I can’t even get a small loan or anything else because of ITT, i feel like I was scammed.”*

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

*“Prior to attending ITT I had a credit score over 800, with the massive student loan debt I have missed payments and my score has dropped by nearly 200 points in 5 years.”*

**91. [REDACTED] (ID 7907), North Carolina-High Point, Computer and electronics engineering technologies, 12/2009-9/2010:**

*“With \$30,000 in student loans unpaid for it has ruined my credit. Buying a house regardless of my income is nearly impossible. No matter what I do until this goes away my credit will forever be ruined. Also I have a defaulted credit on my report due to them charging me for classes I never took.”*

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

*“My credit score is really low keeping me from getting certain jobs and any kind of financing. I can’t even get a car without paying cash for it.”*

*“I am unable to get a decent job, unable to go back to school because of student loan debt, unable to finance a car or house, unable to get a credit card, unable to finish my degree; so all-in-all I can’t do anything until this debt is gone.”*

**93. [REDACTED] (ID 7693), Ohio-Hilliard, 3/2014-12/2015:**

*“Its effected my credit score, my fiance want to get a house and start our life together but no bank will approve me.”*

**94. [REDACTED] (ID 8157), Ohio-Hilliard, RN, 12/2014-4/2016:**

*“My credit score is Ruined.”*

**95. [REDACTED] (ID 9246), Ohio-Hilliard, Masters in Business Administration, 1/2013-8/2016:**

*“Credit score has been significantly lowered. I am currently paying husband’s loans back that total over \$20k and not being able to continue Masters, I will need to start paying back my loans soon as well. [] I am afraid that if I have two additional loan payments to make, I will be further and further behind. This will eventually/possibly set off a domino effect of bankruptcy possibilities. The loans can be garnished from wages. That would be incredibly difficult to make ends meet. We have 1 student in college now but will soon have another. This will make it impossible to find a solution out.”*

**96. [REDACTED] (ID 9000), Ohio-Norwood, 11/2005-4/2006:**

*“My credit score is terrible and I have been denied many things in my life because of it.”*

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

*“The loans from ITT have destroyed my credit. I am 35 years old and have nothing because of my horrible credit score. They were supposed to make life better for me financially and I got the complete opposite.”*

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

*“Due to student loans, my credit has suffered immensely, I am unable to purchase necessary items to live. I was forced to live paycheck to paycheck with little or no money left over for gas to get to work. I have lost job opportunities that would lift me up due to the level of debt. It has hindered my advancement in my career and as a result my life.”*

**99. [REDACTED] (ID 8999), Ohio-Strongsville, Networking Systems, 9/2007-4/2009:**

*“Because of the debt accrued from ITT loans, I have extensive and growing Credit card, and personal loan debt; I’ve had to live paycheck to paycheck; my debt-to-income ratio is so high that I’m not able to refinance my mortgage, despite not having any infractions with my mortgage company, and my credit score has suffered. Most recently I’ve been a victim of a repayment/forgiveness scam that will take weeks to resolve and possibly losing hundreds of dollars.”*

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

*“Cant fully pay both loans at the same time one lone is currently in default and has reduced my credit score significantly.”*

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

*“My federal student loans have gone from \$28,564 to \$43,091 that is nearly double what it cost for my degree and that is not including the private loans I had to take out as well. This has had a huge impact on my ability to get ahead in life and pay off debt. This has damaged my credit score.”*

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

*"I have a mother with dementia that I have to support along with my own household and other bills. This is hindering me to help my mother to my full potential and also hindering my credit score to where I could potentially find housing for my mother closer to me. At my residence now I could not get utilities in my name, can not receive credit for anything."*

**103. [REDACTED] (ID 8297), Ohio-Youngstown, Electronics engineering Technology, 7/2010-6/2012:**

*"Due to the lack of pay ,I'm very behind in my payments,this has damaged my credit score[.]"*

**104. [REDACTED] (ID 9007), Oklahoma-Tulsa, 1/2012-4/2016:**

*"I don't make enough money every month to afford my loan payment and it has effected my credit score so therefore I'm stuck in a vicious cycle and it's hard to get out off."*

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

*"[I]m now in about 45000 in debt, i cant get car loans/home loans/not even a pay-day loan. Even with a solid work history. I now have kids and i am unable to provide them a proper home to live in, due to the shear destruction of my credit and no possible way to pay it back on top of feed, cloth, raise my kids...we live paycheck to paycheck, because of the lack of pay i can get. Also with this horrible fico aka credit score, it makes it 10x harder for me to find employment, thanks to that wonderful background check involving credit scores."*

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

*"The debt load has worked against me when applying for sensitive jobs. I believe I've lost out on two sheriff support jobs as well as one with the Vancouver Police department my deferred debt is seen as poor fiscal management on my part."*

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

*"My student loans are nearly double in what I was told. I can't make the monthly payments alone. This debt has made me loose car loans and home loans for my family. I even lost a job because of my student loan debt showing up on my credit report."*

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

*"I have a credit score below 500. I have not had steady employment so my loans have defaulted. The whole purpose of attending school was so I could obtain substantial income from reliable employment and I have neither. I am currently homeless and unable to even get approved for an apartment due to my credit score and low income."*

**109. [REDACTED] (ID 9584), Pennsylvania-King of Prussia, 3/2006-5/2009:**

*"I have never been able to make enough to pay my student loans in a consistent basis. My credit score is on the floor and I live pay check to pay check."*

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

*"My credit score suffers and I feel like I got myself in a hole for life."*

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

*"Well the debt has affected my life in several ways one by my credit score being affected due to the high amount and not having the funds to make the payments. I feel like that is life changing and altering in itself."*

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

*"The debt has caused my credit score to drop to the point I cannot buy a car, a house, or even find an apartment. My credit score is around 520 because of it. The ONLY reason I have a car right now is because of my grandmother who raised me as my legal guardian, passed away, and I was able to use the money from her estate to buy myself a car. [ ]Applying for bankruptcy will not help me because the student loan debt will not diminish, therefore will not help my credit. I cannot afford to make the minimum payment on my loans."*

**113. [REDACTED] (ID 8569), Tennessee-Cordova, 1/2012-6/2013:**

*"I have a poor credit score resulting me not being able to apply for things that I need in life."*

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

*"The debt has completely killed my Credit Score. I currently have a Bachelors degree and have more debt than students coming from a local college who have Masters degrees in the same and*

*higher fields. I can honestly say that I don't know if I'll ever be able to pay the debt at this time. Not to mention the fact that my degree is now worthless."*

**115. [REDACTED] (ID 9145), Tennessee-Knoxville, Visual Communications, 4/2007-1/2010:**

*"Lack of loan repayment affecting credit scores. Cannot get credit to purchase vehicles or a home due to amount of student loan debt."*

**116. [REDACTED] (ID 8922), Tennessee-Memphis, 11/6-3/11:**

*"My credit score has taken a bad turn. I can't even get a loan. Cause these loans. I can't even get a descent place to live cause my credit due to I can't pay my student loans."*

**117. [REDACTED] (ID 8277), Tennessee-Memphis, Software Development, 8/2011-11/2013:**

*"Stress of not being able to pay back loan had to file bankruptcy because reported I defaulted on my loan with them when I was instructed by the school to drop a semester because of family problems and come back next semester fo)owing . Messed my credit score up."*

**118. [REDACTED] (ID 9657), Tennessee-Nashville, CEET, 1/2006-1/2008:**

*"Credit scores,I'm trying to pay what I can but they expect 6 to 700 a month so I'm in default or delinquent allot which is reflected in my score,and when navigation starts pushing I have to try and pay more to them making me late on other loans then I get late notices ,it's a vicious cycle been nice if I was making 90k a year like I was told."*

**119. [REDACTED] (ID 8844), Tennessee-Nashville, Digital Entertainment and Game Design, 5/2005-9/2011:**

*"I have also been constantly turned down for jobs and APARTMENTS that require credit checks. Just recently I was declined for a clerical position because of my low credit rating. Luckily the church I go to was more than willing to take on me on as their IT person and pay me peanuts to keep from going hungry. If it wasn't for them, I'd still be completely unemployed, depressed, and a broken man."*

**120. [REDACTED] (ID 8368), Texas-Arlington, Information Systems Security, 6/2007-3/2012:**

*"Looking to purchasing a house and can't do so since I am practically already paying for one because of the amount of my debt caused by ITT. Unable to even purchase a car or even anything that uses credit scores due to my student loan debt."*

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

*“Being led to believe that I was 100% paid for at time of receiving my degree and not worried about having to pay for a loan that I didn’t know I had, has caused a good amount of stress. Paying this “loan” has forced me to live at home under my parents roof and not on my own as I should be. This has also put stress on my parents worrying about my credit score to help ensure I have the life that I deserve and make it through life.”*

**122. [REDACTED] (ID 8884), Texas-Arlington, 12/2006-12/2008:**

*“I am 31 years old and I had to move back home with my parents because my student loan debt won’t allow me to purchase a home. My inability to repay at times caused my credit score to suffer. Couple that with the fact that I make barely enough to keep myself going[.]”*

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

*“I have been turned down for applying for rental homes, purchasing cars and applying for any new credit due to the amount of debt i incurred at ITT. My debt to income ration has been skewed ever since i graduated and cannot provide for my family accordingly. My dream of owning a home is exactly that, a dream because i don’t earn enough to offset my student loan debt to apply for a house.”*

**124. [REDACTED] (ID 9453), Texas-Houston West, Electrical Engineering Technology, 6/1997-5/1999:**

*“Low credit scores and high loan debt has stopped me from home and car financing. Higher interest on loans.”*

**125. [REDACTED] (ID 8402), Texas-Richardson, Computer Networking and Administration, 10/2009-12/2011:**

*“The student debt I have accrued from ITT-Tech has severely hurt my credit score and out me in a financial burden that I see not end from though 1/3 of my pay goes to trying to pay these loans. The Peaks loan is ridiculous with the high interest rates and the mountain of debt I am trying to pay.”*

**126. [REDACTED] (ID 9615), Texas-San Antonio, 2/2007-10/2007:**

*“I have anxiety about trying to figure out how to repay this amount. I can’t borrow any money due to my credit score. I had to pay a very high interest rate on a car loan in order to get approved for a car loan. I cannot afford to continue to lower my credit score because of this loan.”*

**127. [REDACTED] (ID 6635), Texas-San Antonio, 10/2010-3/2013:**

*“The loans have affected my credit score extremely badly to the point where I have the lowest possible score that could be reached. Because of the amount only time will tell until I have reached an average score. I am discouraged as to how I am going to move on only making a salary any restaurant manager could make without an education.”*

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

*“I pay double for my car insurance with a perfect driving record and have been denied for dozens of loans. I had to pay hundreds of dollars extra to get into a tiny apartment and I stand to lose even that if my wages are garnished, leaving me homeless.”*

**129. [REDACTED] (ID 8101), Virginia-Richmond, 3/2010-3/2011:**

*“It has given me a very low credit score, I can’t get a house with my spouse and the car were were able to get is horrible with the interest rates because of my credit.”*

**130. [REDACTED] (ID 8647), Virginia-Springfield, Computer Networking Service, 3/2004-3/2006:**

*“I did not have a ton of credit before my loans, but what I had was excellent. Now my credit score is very poor and I am unable to get loans for things like cars, mortgages. I am unable to rent in certain apartment homes, once they see my credit score, I am denied.”*

**131. [REDACTED] (ID 9372), Virginia-Springfield, 9/2008-12/2010:**

*“My credit score is drop I’m having hard time to pay off debit.”*

**132. [REDACTED] (ID 5986), Washington-Seattle, Criminal Justice, 9/2007-6/2010:**

*“I cannot get my credit score higher and I have constant calls from debt collectors and being harassed when I have made it clear that I am unemployed and have no money. It is also making it hard for me to get loans for a real college so I can continue to higher degrees. I can’t even raise my card limit.”*

**133. [REDACTED] (ID 9095), Washington-Seattle, Networking Administration services, 11/2013-9/2014:**

*“I am barely making ends meet. It is completely destroying my life and future. I am in a situation that I can not rent an apartment because of this loan. I can’t buy a car because I do*

*not have the cash to put down up front. My credit score is so low because of it. It is effectiing me mentally more than anything. I feel I have no voice to be hear. Even if I made a mistake I was American always to have second chance.”*

**134. [REDACTED] (ID 8154), Washington-Spokane Valley, Information Technology - Multimedia, 9/2006-12/2008:**

*“\$54,000 in debt. No way to pay it back. Being stuck at below poverty level, unable to go back to school, pay my loans or even move beyond this, because my credit score is affected by the astronomical amount of student debt I have.”*

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

*“I’ve had my credit ruined because I wasn’t able to pay my student loans. Even through payment plans, I still owe a huge amount of money for my ITT ones, and they generate more in interest each month than I can afford to pay. I can’t buy a house, or a car, and I think that the poor credit scores really affected my job prospects when I was unemployed.”*

**136. [REDACTED] (ID 8302), Wisconsin-Green Bay, 1/-1/:**

*“My credit score is terrible and I can get a loan from anywhere to get a decent dependable vehicle to drive to work. I can’t rent a decent place to live, get a good vehicle, and I can’t have the job I want because of my credit. Also my fiancée left me because she wasn’t going to marry me because then my debit would also become hers and drop her credit score.”*

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

*“Debt is one of the most stressful things I have ever experienced. Student Loan debt combined with medical bills that I have received that weren’t covered by insurance have led me to conclude that I will never own a vehicle that I know is safe, or my own home. I expect to rent for the rest of my life and have a poor credit score that prevents me from purchasing anything that costs more than a few hundred dollars.”*

**138. [REDACTED] (ID 8285), Wisconsin-Green Bay, 1/2010-8/2012:**

*“Credit score is very low. Can’t get a loan for anything. House, car, even a cellphone.”*

**139. [REDACTED] (ID 8671), Wisconsin-Greenfield, 3/2008-1/2010:**

*“It has a great effect on my credit score.”*

**140. [REDACTED] (ID 8077), Wisconsin-Greenfield, computer drafting and design, 6/2009-6/2011:**

*“My credit has cause denial of auto and rental loans. I also believe I was denied a permanent position do to my credit. [ ] Just this month 9/2016 my credit score dropped by 9 points due to an increase in my student loan balance.”*

**141. [REDACTED] (ID 8344), Wisconsin-Greenfield, Computer Network Systems, 8/2005-5/2010:**

*“I need a home for my children. I currently live in a two bedroom apartment with a 15 year old and a 2 year old. The main reason stopping me is the student loan that weighs so heavily on my credit score. I maintain all my other bills, I am not in credit card debt either. I can’t get a car loan as well and I’m on the bus.”*

**142. [REDACTED] (ID 8742), Wisconsin-Madison, Associate of Applied Science in Criminal Justice, 3/2010-6/2012:**

*“It has heavily impacted my credit score which now prevents me from becoming a home owner and limits me access to credit that I deserve or that I try to apply for. Before enrolling in IBR, I was unable to make any payments towards my loans because I didn’t make enough money too.”*

*“This has been a constant struggle in my life as I am still so young and already \$40,000+ in debt from student loans. My credit score is poor and I can’t get ahead in life because of that. I cannot provide for my family as I would like to because of the debt.”*

**143. [REDACTED] (ID 8401), Criminal Justice, 11/2006-6/2011:**

*“Because of this I lost my car, had to move out of my home because I couldn’t make my house payment, my credit score is completely ruined. For the rest of my life I can not provide better for my family because the best I can do is a part time security guard job that is mostly seasonal. I’m driving a 20 years old car with an oil leak, can’t get a loan on a new car that fits my family needs. Why? Because I decided to further my education with ITT Technical Institute.”*

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

*“The debts from my student loan is constant affecting my credit score dropping it down even lower every month. Couldn’t apply for loan even if I wanted to.”*

**145. [REDACTED] (ID 2743), Multimedia, 1/2006-1/2011:**

*"I am unable to pay my debts which has affected my credit score very much and have made it hard to get loans for vehicles and other things, the amount that they want you to pay a month is astronomical and is not feasible at all."*

**146. [REDACTED] (ID 9586), 8/2009-12/2011:**

*"Because of the miscommunication And misleading information my student loans are sky high and with no job being able to be obtained with the degree I received. I can not afford to pay monthly payment. Therefore I keep accumulating interest making it impossible to pay it, because of it. My credit score has definitely been hurting me in my personal life. Not being able to purchase a car, or loan for house or even a credit card."*

**147. [REDACTED] (ID 3769), Information Systems Administration, 6/2008-9/2011:**

*"I cry constantly because I am at the end. I am 48 now and cant go back to school and I will probably never pay off this debt in my life time. My credit score is under 450!"*

**148. [REDACTED] (ID 8552), Criminal justice, Electrical engineering, 9/2008-3/2009:**

*"My student loan debt from ITT tech has affected my life dramatically. It has affected my credit in having a poor score, which is hard to get any loans, credit cards, etc. [M]y credit score is poor which dosent fit well in life and its hard for me to get approve for credit. Always get denied credit."*

**149. [REDACTED] (ID 9332), 12/2012-3/2015:**

*"My credit score has dropped. I currently do not have employment and can only get a mediocre job that pays 10.00hr max. I have 4 kids, so I don't have the money to pay for the loans that were used for a useless education."*

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

*"I cant get a job some jobs look at my credit, cant get a new car, a house, cant get credit cards, if i wanted to purchase a new bed for my children and pay payments most places look at credit,my credit is detroyed, im on verge of garnishments and taxes taken, i filed for bankruptcy but that didnt matter, no matter what you cant do nothing with outstanding loan debt. I cant get nothing."*

151. [REDACTED] (ID 4255), 1/2010-5/2012:

*“Low credit score. Can’t stay above water. Affects me being able to buy a house or it was hard for me to get into a car. I have then in deferment, but I live paycheck to paycheck. I have no idea how I will pay for them when that is up.”*

152. [REDACTED] (ID 9241), Software Development, 8/2014-9/2015:

*“I have accrued about \$25,000 in debt and it’s taking a toll because I am having trouble finding a job in my field or even a job that pays enough to pay off my debt and it’s affecting my credit score to where I can’t get a car or apartment.”*

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

*“I have not been able to further my education with high student loans in deferment. It has also affected my credit score.”*

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

*“ITT Tech left me with a large amount of student loans and I did not even finish school. I struggled for years to make payments for the loans, but due to the high values and high interest rates I was almost always late on payments and never in full. In turn, my credit suffered for years and I’m still working to bring myself out of this.”*

*“Due to being unable to pay student loans, my credit suffered. With poor credit, I was having a difficult time locating a place to live, get a vehicle, and move on in life, which has created a great deal of stress. I had issues when looking at jobs, as credit scores are considered for most government or contractor jobs, which is the most common in the area. While I managed to finally secure a job, it was at no help to ITT Tech and if I want to advance any more I need to restart my entire degree.”*

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

*“I have participated in debt consolidation. My credit score is low. My marriage is in danger because of constant stress of how we are to pay for everything.[] Thus burden has forced me to have to retire from the military because I had my security clearance revoked and could no longer serve my country. I have emotional and physical damage because of this.”*

156. [REDACTED] (ID 2730), 1/2011-1/2012:

*“My credit is destroyed (432) and I can’t get a loan on a new work truck to provide for my family. I can’t get a loan on a house so I have to pay high rate rent. I can’t go back to school because I can’t afford it and all of my credits are nontransferable.”*

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

*“My credit score is always affected causing me to get sub prime car loans. I already couldn’t afford to pay on the student loans, and then got hit with a higher car payment while not making enough money to put food on the table.”*

**158. [REDACTED] (ID 9271), 1/2009-1/2011:**

*“My financial debt isn’t allowing you to move on with your life-buy a house and trying to get married. I keep failing behind on my payments and hurting my credit score. I have been denied trying to get loans.”*

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

*“The student loans is messing up my credit score.”*

**160. [REDACTED] (ID 9695), 9/2012-1/2015:**

*“My hard work and 2 years of my life I dedicated to school was for nothing. I call schools daily and am let down. I can’t afford to start all over again. At this rate I will be paying off loans until I’m 80 just to finish my bachelor’s let alone get my Practitioner as planned from the start. They lied to get me in the door and then closed campus leaving me to feel defeated and try and fix what they did. My credit score has dropped and I’m constantly struggling to not give up.”*

**161. [REDACTED] (ID 9013), Business Administration, 7/2015-9/2016:**

*“I have two children and a \$9 an hour job. I was hoping that with a business degree that I would be able to pull in more than \$17k a year. Now I have thousands of dollars in school loans that I cannot afford and will probably never be able to repay. Not only that, but these loans, quite literally, suck the life out of your credit score. I’ve worked so hard to get my credit back up after a horrible marriage only to have a liar of a school ruin it again.”*

**162. [REDACTED] (ID 9053), 3/2003-12/2012:**

*“I keep taking hits on my credit score because I cannot afford to make the amount of money they want from me every month. I also have a family to support. No end in sight.”*

**163. [REDACTED] (ID 9294), 3/2007-5/2008:**

*“Loans are affecting my credit score. Can’t afford to pay what they are asking for monthly payments.”*

**164. [REDACTED] (ID 8887), Computer and Electronics Engineering Technology, 9/2003-6/2005:**

*“My credit score has been ruined for years of collections activity.”*

**165. [REDACTED] (ID 9504), 9/1996-12/1996:**

*“[T]his has caused me a huge debt it affects my credit score severly damanging it to the point it affects my lifestly that i now live in poverty..and has put my mental health in severly issues..stress axity depression because of this ridiculous fraudulent school.”*

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

*“I owe a total of about \$160,000. This has stopped me from getting a top secret clearance and cost me several careers. When they all come off of forbearance I will not be able to pay my living bills and these. They will default and my credit score will suffer.”*