

EXHIBIT 22

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

"Harassing phone calls from Sallie Mae demanding repayment of loans i cannot afford to pay. They will call day and night and are very rude for example telling me to cut off my cable and internet so i could afford to pay them."

2. [REDACTED] (ID 5814), Alabama-Bessemer, Digital Entertainment and Game Design, 1/2003-1/2007:

"The stress on myself and my family when I have been called by debt collectors demanding money that I didn't have put a large strain on my marriage. I was told by the debt collectors that I needed to get the money from my family in order to get caught up. This is not something I was prepared to do as this is my financial burden and not my family's."

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

"It has caused my health to crumble my stress levels are to the roof. I had big dreams for myself my family and now I cannot even provide for my family. I am constantly getting calls from collectors I can't pay them when I have no income. I wish I could pay off my loans and have a better situation but that is not the case. [] I had to go to the hospital because I was having a panic attack due to the stress of debt collectors calling and not being able to pay off debt. I have thought of suicide many times that would make this all go away and my family will not have to stress or worry either. Its horrible please help!!"

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

"This debt has deteriorated my health has telemarketer harassing me all hours of the day harassing my family harassing individuals of my brother in laws family."

5. [REDACTED] (ID 8393), California-Lathrop, Criminal Justice, 9/2004-10/2005:

"I have been harassed by these creditors calling me lazy and threatening to send me to jail. [] I was mental abused by Sally Mae threats. They called me lazy told me to sell my body and they were going to send me to jail. So much more. I was trash all I wanted to do was lived off of the goverment. It was so bad I seriously thought about suicide I eventually went on meds for this. It caused a hardship in my marriage."

6. [REDACTED] (ID 7047), California-Rancho Cordova, Electronics Engineering Technology, 9/1996-5/1998:

“Harassing calls from the lender were the worst. I did contact them when I wanted to rehabilitate my loans and was threatened with garnishment if I didn’t pay them \$500/month for six months. At the time I was working retail just to survive and \$500/month hurt so bad.”

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

“Constant calls and harassing emails from debtors, leading to increased stress which has resulted in poor health and emotional wellbeing.”

8. [REDACTED] (ID 5546), California-Rancho Cordova, Multimedia, 3/2006-12/2010:

“After taking a position as an IT specialist at Tony’s Fine Foods, I was paid \$15 an hour, after speaking with Sallie Mae they made statements that I owed \$800 a month, about 50% of my pay at the time. I informed them there was no way I could make that payment and asked for an IBR plan or another solution in order to lower my payments, I was told my only option was forbearance and I would have to work to increase my income if I ever wanted to come off forbearance. I’ve never missed payments on any loans I had taken out previously, I always was so careful with staying clear of more debt than I would be able to handle, I had been so careful in life trying to never take a miss step. I never thought collage would be my downfall. In addition, once I get a job I’m still under constant threat of being fired. Sallie Mae split my debt between Navient and Conserve, so now if each company requests debt collection from my employer I can be fired. There is a law protecting if one debt collector contacts the employer but if two make contact there is no legal protection for me.”

9. [REDACTED] (ID 9670), California-San Bernardino, Computer Networking, 9/2005-2/2008:

“Sallie Mae now Navient is a predator. They harass you day and night bugging fore money. You can make a deal with one person only to have another person call you the next day asking again yet not knowing anything about the previous arrangement. [] I quickly came to realize it was a lost cause without some kind of employment. After it was a no win situation I stopped even trying to work with Navient and just started avoiding them because there was nothing else I could do.”

10. [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. Sallie Mae/Navient has called my work repeatedly. Let messages with my boss and other coworkers. Called my family about my debt, asking them questions about me. [] I

get extreme anxiety over my student loans. I have insomnia and every time my extension rings at work I'm afraid it's them hounding me."

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"I get extreme anxiety over my student loans. I have insomnia and every time my extension rings at work I'm afraid it's them hounding me. I am waiting for my wages to be garnished and to be sued for non payment."

11. [REDACTED] (ID 7329), California-San Dimas, Computer Networking Systems, 1/2006-1/2008:

"I have at least 5 calls a day from Navient collectors calling to harass me into a repayment plan I can't afford. For a degree I can't get a job with. I had to file bankruptcy and I am continually burdened by the debt and the anguish I have for working a hard as I did to obtain the degree I applied myself for only to find it to be worthless and downright demeaning to my future success."

12. [REDACTED] (ID 9485), California-Torrance, Computer Electonics Engineering Technology, 12/2010-12/2012:

"I have been reported to a collection agency for a private loan as a result from what the school called: "Temporary Credit" and had to pay costs out of pocket to avoid serious credit withholdings."

13. [REDACTED] (ID 2627), California-Torrance, 1/2007-1/2013:

"I can't repay I owe over 50,000\$ in debt I have people harassing me every day now."

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

"15 years of harassing phone calls and e-mails..."

15. [REDACTED] (ID 5328), Colorado-Westminster, Information Technology - Computer Network Systems, 1/2012-1/2013:

"Unable to make payments to other bills and constant calling from debt collectors."

16. [REDACTED] (ID 2626), Florida-Fort Lauderdale, Multimedia/Animation, 1/2002-1/2004:

"I receive constant harassment calls from collectors."

"I can no longer get any type of credit or loans because of the amount already out there. And instead of it being one lump sum, it looks like multiple loans that I didn't pay back which is a huge red flag for all lenders. This has stressed me out because I can't get a loan to buy a house, a new car, or anything like that."

17. [REDACTED] (ID 8559), Florida-Fort Lauderdale, 12/2008-12/2012:

"Constantly harassed by Sallie Mae/ Navient. When i try talking to them over the phone they are so rude and disrespectful. Due to them, i have had a lot of sleepless nights and even cried because of the unprofessional way of handling things."

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

"[H]aving a hard time living life with private loan company calling every day for the past 10 months telling them about the lawsuit and they don't want to hear it and having my credit score be effected with these loans."

"[M]y stress always increasing with these private and federal loans calling me and causing a lot of stress in my family life too my father is on my back about these and he is pissed about them calling every day 4 times a day."

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

"I have [] received numerous harassing phone calls from debt collectors at both my home and at my work."

"I've been having a lot of stress in my life because I've been getting numerous letters from debt collectors about the amount and more recently I started getting letters from a company saying they were in charge of the student loan however they had almost tripled the amount that I knew I had leftover from \$7,000 all the way up to 20,000 saying that it was actually part of a loan when nobody has ever said anything about it previously."

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

"Emotional an stress pains that I've had to endure for so long has been immeasurable from before I had even graduated. Sallie Mae was calling my aunts, sister, and the grandmother of the person I was dating in order to force me to start paying on loans."

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

"This has ruined my mental state of well-being leading to anger, depression and thoughts of suicide due to debt harassment on an debt that cannot be paid off or even come close to touching

the interest. Myself, my mother, grandmother and great aunt are continuously harassed by phone & (Mail: marked & unmarked letters) SallieMae/Navient makes multiple daily violations of the FDCPA. There is no quality of life after ITT. [] This has destroyed my relationship with my grandmother who is my cosigner & has put a large burden on my relationship with my mother.”

22. [REDACTED] (ID 8991), Georgia-Duluth, 12/2010-12/2014:

“I was the first of my family to graduate from college. I took pride in that idea and now I feel nothing but shame and stress from debt collectors calling. I want nothing to do with the degree I have and will probably never pursue this type of dream again as I question my own intelligence.”

23. [REDACTED] (ID 5074), Georgia-Kennesaw, Graphics Design, 9/2005-12/2007:

“I've not been able to repay my loans and have defaulted on them. I receive multiple calls from collection agencies a day demanding repayment. [] The constant phone calls that I receive from debt collectors are extremely stressful; the collectors have called my family members as well.”

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

“I have student loans that are around 40K. I am still unsure where exactly my loans are and who they're all through. I get harassing phone calls about the debt, along with some of my family members. Constant phones call to my previous employer. Threatened garnishment along with income tax withholdings.”

25. [REDACTED] (ID 8582), Illinois-Orland Park, Computer Drafting and Design, 6/2008-6/2009:

“I have had to pay off personal student loans to stop harassing phone calls from my short term at ITT Tech. Im a single mother, and we went without to pay these. Im currently a dislocated worker (and single mother) and am unable to pay federal student loans.”

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

“I've lost all hope and the constant phone calls from debt collectors makes me physically ill.”

27. [REDACTED] (ID 7562), Indiana-Greenwood, 5/2010-8/2010:

“I can't afford to take care of my daughter. Constant harassment calls from collectors, credit has been ruined.”

28. [REDACTED] (ID 8419), Indiana-Indianapolis, 9/2006-8/2008:

"The constant calls from debt collectors and the potential of wage garnishment has put undue stress on myself and my wife. We constantly live in the fear of a wage garnishment beginning and having no recourse to stop it. I often have said, I wish I could turn back the clock because if I could I would have never gone there."

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

"After i wasnt able to pay on loans phone calls had started with harassment that was getting stressful. Receiving phone calls companies claiming they were part of collection agency under ITT and was told them to start paying them. I had soo many phone calls from people claiming they were calling for ITT I did not know what to do."

30. [REDACTED] (ID 9254), Indiana-Indianapolis, 8/2009-8/2012:

"I dont know what they did but the payments and intrest on these loans is outrageous my credit is ruined because I can't afford to make payments and support my family I have a special needs son at home so my wife can't work."

"The stress of debt alone is bad enugh and you want to pay and can't but then the people at ITT are haunting you on the phone harassing you making you feel ten times worse. I literally had to go to therapy for depression."

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

"I am so stressed out about my student debt and the burden that my parents feel being \$99,000 in debt for parent plus loans. My parents live check to check and have many health problems. They are harrassed via phone all the time by Navient and we have been forced to put my mother's parent plus loans in forbearance or deferment as well. The stress my family feels from this "school" is unbelievable. I cry every time we talk about it because there is no way I will ever be able to pay this loan off. I regret every single moment of my life those 4 years. And would do anything to take it back. I wish more than anything that my parents could live out the rest of their lives debt free by having their federal loans terminated. They do not deserve to live into their 60's and on w/ \$99,000 of debt hanging over their heads. Especially when their daughter was never afforded a job nor helped in her future from ITT."

32. [REDACTED] (ID 6703), Indiana-Newburgh, Computer Electronic Engineering Technology and Project Management, 1/2007-1/2013:

"I am call at least once a day by a debt collection agency because I am unable to pay at this time."

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

"I cry when I talk about my student loan debt. There just seems like there will be no end. When they won't accept a payment I try to arrange as atleast good faith that I'm paying atleast SOMETHING, it just depresses me even more. Medical billers will accept atleast a minimal payment a month, why can't Sallie Mae, DOE, or Navient? Showing good faith should count for something, but all we get in return is harassing phone calls because the payment is what they want. It's literally draining. I just recently started working 3 jobs to atleast try to come up with the payment they want for income based repayment, but I haven't been able to find the time to file the paperwork with all the hours I'm working (example, this week I work 36.5 at my full time job, and 42 hours at my part time job, not counting the 10 I'll probably put in at my 3rd job.) It's exhausting and seems to be non rewarding."

34. [REDACTED] (ID 8009), Louisiana-Baton Rouge, Visual Communications, 11/2007-3/2010:

"I am harrassed by debt collectors on a daily basis."

35. [REDACTED] (ID 8750), Maryland-Owings Mills, Information Technology- Multimedia, 3/2007-3/2009:

"I am also getting phone calls and being threatened/harassed daily from debit collectors."

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

"Stress and emotional pain cant even explain the harassment I got from ITT-tech and private loan companys calling me everyday asking me for money."

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

"The phone calls from collections just don't stop. They will offer you deferment for Navient/Sallie Mea, but for the private Peaks loans you were only allowed two or three deferments. Also They never disclosed that Peaks Loans was loan service provider that belonged to ITT-Tech. I found that out from someone in HR who told me not to say anything."

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

"During the few times offinancial hardship that HAVE occurred, I would receive hundreds of phone calls a week by more phone numbers than I could count from employees of Sallie Mae (and now Navient) who were trying to collect on my debts. Explaining the situations of my hardships would do little-to-literally nothing to aid me as I have private loans out alongside my

federal loans. The employees on the phone would make it very clear that they could not ease up on the amounts that were due every month and that the interest rates were bringing my total amount owed to skyrocketed levels.”

39. [REDACTED] (ID 5226), Michigan-Canton, Computer Network Systems, 9/2005-7/2007:

“I don't want to be a dead beat, I wish I could make enough to not only pay my debts and contribute to my household, but as is I would lose money (having to pay for child care) and likely not be able to pay more than the interest on the loans, it's ridiculous and impossible. The creditors have also called my husband at his place of work, hassling him for money, even when I have specifically requested that they communicate in writing via mailings or email.”

40. [REDACTED] (ID 4540), Michigan-Swartz Creek, Criminal Justice, 1/2008-8/2012:

“I can't get a job! They harass me daily and my parents! My dad is worried and upset even more because of these people harassing us and threatening us! []I'm depressed and so is my dad who already has major mental issues with PTSD being in Vietnam. He is on disability and can't take this abuse/ harassment anymore!”

41. [REDACTED] (ID 4259), Michigan-Swartz Creek, Computers, Drafting and Design, 3/2009-3/2011:

“I receive over 20 phone calls a day from the private loan servicer. They also call my place of employment. It is embarrassing. It has put a huge financial strain for me, my wife, and my family.”

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

“Due to ITT's misrepresentation and outright lies I have suffered severe emotional stress. I was treated for depression. I almost lost my home 2 times over the past and even had my car repossessed. Going to ITT for an education was the worst mistake of my life. I am constantly reminded of the mistake I made because Navient calls me several times a day.”

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

“I am stuck with an almost 70,000 loan that continuously builds and lowers my credit score as it slowly grows larger with interest. I cannot use their degree nor do I have the skills I need to get a job within that path to repay the loans. Navient calls me multiple times a day and will not stop.”

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

"I've had to move and change my phone number because of harassing call at hours."

45. [REDACTED] (ID 7771), Michigan-Wyoming, Business Administration, 9/2006-6/2011:

"The constant harassment from Sallie Mae/Navient contacting me or my family whom I listed as "references". The calls are non stop and go all day long."

46. [REDACTED] (ID 8566), Michigan-Wyoming, Visual Communications, 9/2008-12/2010:

"It has destroyed my credit score, I can't take out any other loans, i'm being called constantly, and can't afford to make a student loan payment."

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

"I have over 107k + in student loan debt that I can provide proof from the websites. I would get calls wanting me to pay 1200/per month which I couldn't afford. I got these calls even after 9:00pm on some times. Sallie Mae would threaten me at times just to try to get the money from me."

48. [REDACTED] (ID 3963), Missouri-Arnold, 9/2006-12/2011:

"The constant harassing calls have stressed me out beyond belief."

49. [REDACTED] (ID 4094), Missouri-Arnold, Computer Electronic Engineering, 3/2005-5/2007:

"The collection agencies will not accept the payments that I said I could make every month. I have debt collectors harassing me all the time."

50. [REDACTED] (ID 7174), Missouri-Earth City, Software Applications and Programming, 12/2000-3/2003:

"I got harassed daily with threats of them saying they would take my house and throw me on the street from Sallie Mae's collection company. I ended up filling for bankruptcy, and shortly afterwards they started again. I never knew about consolidating my loans or anything. I had to pay high monthly payments to the collection companies. []Those calls from the collection companies were horrible. They made it seems like they were going to take everything I had. The people who spoke to me would call everyday, and threaten me. I was younger at the time so I believed everything he said, and got scared."

51. [REDACTED] (ID 8332), Missouri-Kansas City, Associates in Network Management, 8/2007-6/2009:

"I am having 15% of my wages garnished. Dealt with multiple collection agencies calling at odd hours AND contacting my parents and brother who had nothing to do with the loans nor were they even on the loans."

"The collections companies violated Fair Debt Collection rules and contacted family members also provided them with information regarding the loans. They refused to take them off the contact list. This has caused a very large strain on my relationship with my brother. We are virtual strangers at this time."

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

"For the past month month-and-a-half I've been dealing with bad credit trying to go to the car lot to get a loan that I am not able to get up and dealing with creditors calling me non-stop debt collectors wanting thousands at one time that I am not able to pay. I told them that I have to pay rent truck payment insurance food electricity gas and they would rather me starve and be homeless and have their money then help me out in any way shape or form I told them at one point I can give them maybe \$10 a month and they refused to take it. My blood pressure is going through the roof I'm doing nothing but freaking out because I know that I'm never going to be able to pay these loans off by the time I'm 50 years old and I'm going to be in debt for the rest of my life because of ITT Tech and Sallie Mae and navient not caring at all just wanted me to get loan after loan after loan and putting me in financial ruins while they make millions and millions of dollars and live the high life I wish I could meet the CEO of ITT Tech because I would hit him in the nuts so he knows what it feels like to live in my life."

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

"I've been getting harassed day and night by collectors that are trying to get me to pay my private loans, even though I've stated numerous times that I'm unable to do so. My friends and family have also received calls regarding the status of my loans."

54. [REDACTED] (ID 9085), Nevada-Henderson, Network Systems Administration, 5/2009-12/2013:

"[T]hey have begun harassing my father with phone calls saying that "I need to talk to them now," I changed my phone number for this very reason."

55. [REDACTED] (ID 9391), New Mexico-Albuquerque, 6/2008-6/2012:

"I have been receiving calls from Navient and other student loan agencies. I recently received a letter from Navient threatening wage garnishment. I work a minimum wage job and cant afford

to pay without being on the streets. The daily calls and messages to call along with the letters received causes stress and considered harrassment. I feel bad that I cant pay but what is asked is not right with a diminished degree because of ITT Tech not following ethical behavior and causing debt without full disclosure of how much and from where it was coming.”

56. [REDACTED] (ID 7616), New Mexico-Albuquerque, 6/2011-12/2012:

“I'm constantly harassed by debt collectors.”

57. [REDACTED] (ID 6053), New York-Albany, 9/2011-9/2013:

“I am now currently jobless, struggling to find a place to work that will pay enough to pay my current bills, and all of my ITT-Tech bills. My mild anxiety and depression is only being made worse, especially now that I receive phone calls from debt collection on a debt that I, realistically, just can't afford to pay.”

58. [REDACTED] (ID 6568), New York-Getzville, Computer and Electronics Technology, Computer Networking Systems, 6/2001-9/2004:

“I was continually harrassed on a daily basis by Sallie Mae even though I was laid off from work during the recession. My private loans are in collection. I've made a settlement with some shady debt collector that works on behalf of Sallie Mae/Navient called Allied Interstate which I've reviewed and have heard they violated consumers rights in the past and been sued. I let on I had \$7000 and wanted to do a settlement since my loans overinflated more than by double due to interest. Majestically my "loan collection" cost is a little over \$7000 and I didnt see that money go anywhere towards my loan. I think the guy on the phone for the collection company pocketed the money for himself. I had no option but to deal with this place because when I try calling Sallie Mae/Navient it automatically throws me to the debt collector, even if I have a question about my federal loans which are in good standing. Sallie Mae continually charged me a lot of money between me and my wife to put our loans into forbearance during that timeframe when I was out of work.”

59. [REDACTED] (ID 7907), North Carolina-High Point, Computer and Electronics Engineering Technologies, 12/2009-9/2010:

“Still to this day years later I receive phone calls daily harassing me about ITT Tech.”

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

“The payments and interest rates are so much that my wife and I struggle to make the payments and can barely make the mortgage payment and have something to eat, not to mention the other daily bills that come with life. We have tried to contact the programs about getting some kind of help but they can not offer anything. Peaks loan in particular threatened to garnish wages and

forcefully take money if we could not pay. We have payed something to peaks every month, even if it is not the full amount owed. Even though we do this, we are still harassed by phone calls at all hours of the day. Since we are overdue a certain amount on the account we now have to give our bank account number to make a payment when we had just been doing it by credit card. These loans have significantly increased our stress the last 4 years and have made it very hard to survive."

61. [REDACTED] (ID 7773), Ohio-Hilliard, 3/4-3/6:

"It has left me nearly penniless and the loan agencies are a step above the mob regarding their tactics to get you to pay. Especially the private loans. I pay 150 a month for my private loans and nearly all of it is interest. I feel they will never be paid."

62. [REDACTED] (ID 7396), Ohio-Norwood, Computer Networking Systems, 7/2006-5/2007:

"Navient/Sallie Mae have harassed my siblings and my elderly grandparents."

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

"Payments are outrageous and I was forced to consolidate the loans which are reviewed every year and the price is raised again and again. Each year limiting my ability further to provide for my family. Because fo the private loans taken out in my name I am in default and collection agencies would call my place of work asking for me and explaining my situation to others defaming my name to where I was separated from a position due to it. Student loans are never ending and due to interest rates compounding it is a life sentence to take out a loan."

64. [REDACTED] (ID 8228), Ohio-Youngstown, Information Technology - Multimedia, 9/2003-9/2005:

"Everyday battles with debt collectors became too much. Finally, i agreed on a monthly payment with the debt collector. The everyday stress of knowing ill never pay off the 75,000+ student loan debt is overwhelming and makes it almost impossible to get anywhere in life."

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

"I received 7-10 phone calls a day about my loans. I had to get on medication because of my debt. I started to have anxiety attacks multiple times a day because of the stress of debt. It has put such a horrble affect on heart, mind and soul."

66. [REDACTED] (ID 9067), Oklahoma-Tulsa, Information Systems Security, 8/2006-1/2008:

"I am now making income based payments that simply keep Navient/Sallie Mae off my back but does nothing to pay the principal down on my loans. After two years I have to go back and starting paying on these exorbitant loans that I probably won't be able to afford. I have had debt collectors call for the loans I cannot pay right now."

67. [REDACTED] (ID 9114), Pennsylvania-Greentree, Computer Electronics Engineering Technology / Computer Networking Systems, 6/2002-3/2006:

"During the first few years out school, there were many times where I underpaid or was not able to pay for my loans, or had to sacrifice not paying something else (utilities, credit cards) in order to pay something on the loan to get the constant calls of the debt collectors to back off for just a month or two before the cycle would start again. I am currently in a good place financial and have been making consistent payments to my loans, but I'm not into year 10 of what was supposed to be a 15 year loan and I've only paid down a third of the total value due to forced missed payments or loan deferments which tacked on thousands of dollars in interest over the last decade."

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

"It's extremely stressful to be harassed by debt collectors every day, [] I feel like I got myself in a hole for life."

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

"The stress from debt collectors calling daily and the inability to repay loans has had me enrolling in classes for the past 8 years to put off the repayment issue. This should not be a proper way to learn from being scammed by a for-profit education system."

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

"The situation I am in with the loans is extremely stressful. I have been constantly harassed with phone calls from both Sallie Mae and SC Student Loan corporation. I have changed my phone number 4 times since I graduated because of this. I used to get around 10 calls a day from these loan companies seeking to get paid. I have had to completely ignore the debt sometimes because of the overwhelming stress it causes. Me and my wife can't even talk about the loans sometimes because it causes to much stress and friction between us. I have no idea how I am going to pay them back."

71. [REDACTED] (ID 8384), Tennessee-Knoxville, Associate of Applied Science, 7/2006-5/2008:

"I am in so much debt and it will never go away! The calls I have received and what they have said was awful! I will never be able to pay back the loans and they just collect more interest which is just more money. []I've thought about killing myself due to the threatening phone calls from the debt collectors. I've had collectors ask me if I had an uncle that was about to die if I could go and ask him if he could write me into his will. I've had them tell me to live inside my means, like i wasn't already homeless because i couldn't pay the loans and a place to live. [] They made me want to die! My sister and brother in law cosigned for me and when i couldn't pay anymore they started getting calls so then my family was calling me on top of the collectors!"

72. [REDACTED] (ID 8543), Tennessee-Knoxville, 1/2007-12/2013:

"The stress of my husband paying on my loans and that takes money from my kids! Our whole family is stressed! Plus the debt collectors calling my family members and the embarrassment of having them call me to tell me a debt collector is calling them over my student loans!"

73. [REDACTED] (ID 8382), Tennessee-Nashville, Electronics and Communication Engineering Technology, 1/2005-1/2010:

"Loan shark stress and emotional taxing. Harassing phone calls. Daily phone calls. Job interrupting phone calls."

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

"Stress, stress and caused divorce due to my wife's mother co-signing for this junk degree and being harassed to pay when I couldn't ,also on next part I can't even get my records to upload them."

75. [REDACTED] (ID 8338), Tennessee-Nashville, Criminal Justice, 7/2011-2/2012:

"I am harassed constantly by debt collectors. I have to always worry about debt collectors calling. And them trying to take mine or my mom's taxes."

76. [REDACTED] (ID 4765), Texas-Houston West, AA Network Systems Administration, 9/2012-10/2014:

"I am harassed by US and Nelnet now because of it, and UAS won't budge and is reporting to credit despite me making small payments. Nelnet is at least TRYING to work with me but you can tell, their patience is thinning."

77. [REDACTED] (ID 9466), Texas-Richardson, 6/2003-12/2007:

"Harassing phone calls and emails from Sallie Mae and their loan handlers. [] There are no words for how stressful this has been."

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

"I have been robo called night and day for years because of this debt."

79. [REDACTED] (ID 6913), Washington-Everett, Network System Administrator, 9/2014-3/2015:

"I feel empty at times when I think about what ITT Tech did to my life. I joined the Army to pay for school, and ITT Tech mislead my dreams of higher education. Now I'm \$ 10,000 in debt and have nothing to show for it. I'm constantly being harassed by collection agencies and it's making me depressed."

80. [REDACTED] (ID 7307), Washington-Everett, Information Systems Security, 12/2002-12/2006:

"I'm constantly harassed by Navient to check in on my loans and re-verify the viability of my financial status, which has not changed since I graduated. [] I don't look for new educational opportunities, because I'm already submerged underneath insurmountable debt. [] I worry about my two kids and family, that the vultures might try to take what little money I have to buy food, pay for daycare, and gas to my \$15/hour job, to try and pay off this \$72,000 worth education goods that I did not receive."

"I'm constantly stressed from the harassing emails, letters, and phone contacts from Sallie Mae and Navient who don't care, or understand my situation, because they just want money, even if it jeopardizes my family's well-being."

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

"I have constant calls from debt collectors and being harassed when I have made it clear that I am unemployed and have no money."

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

"I have struggled financially for the past 10 years and have had to deal with constant debt collector calls from Sallie Mae (now Navient) and taking money from my minimal income to whittle away at the ever growing amount I owe them."

83. [REDACTED] (ID 7722), Washington-Spokane Valley, Digital Entertainment and Game Design, 9/2007-6/2011:

"I am constantly having to pay on the student debt and making very little progress in repaying it. I have been close to eviction and have lost possession of my car because I made the choice to make a student loan payment for fear of my credit being destroyed. But since the job I have is constantly putting it employees on breaks that personally have lasted as long as three months, I have had to rely on unemployment to cover rent/car payments/insurance and students loans, which is difficult when I have been forced to be overdrawn on my bank account several times, putting me in even more debt."

84. [REDACTED] (ID 5963), Washington-Spokane Valley, 6/2013-4/2014:

"I was 15,000 in debt after three quarters two-years ago. I have been scared to try to find out how much this total is after interest has been building. I have been scared to put out any personal information or status of my location due to the debt hounds. I was called repeatedly and told that the minimum payment I could make to each of the three debt collectors was 100\$ a month. My rent alone was \$330 and I only made \$350-400 a check."

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

"I've received so many harassing phonecalls from Sallie Mae/Navient at all hours of the day and night. They do not stop, even when I was making payments on a program they were still calling me. Every time I have spoken to someone from Sallie Mae/Navient, I get differing information or I don't get an answer at all. I've been hung up on, and no one can answer a lot of the questions that I have. My online account with Sallie Mae/Navient never reflects what I actually need to pay based on my student loans, so I never know if I am current or not (because no matter how many payments I make, I am still past due). Even when I was unemployed, or making bare-bones money, they were still requiring me to pay them way more than I could for these loans even though I filled out the IBR from the federal government...they still went after me for the private loans without relief. I deferred them as long as possible until I had to start making payments on them to prevent them from going into collections. I would just have to wait another 6 months of harassing phonecalls so I could afford to make another minimum, which would start the 6 month timer again."

86. [REDACTED] (ID 6516), Wisconsin-Greenfield, IT Networking, 8/2000-5/2004:

"I'm a Veteran who suffers from PTSD, depression, suicidal tendencies, insomnia and other maladies. Before incurring the debt without completion from ITT Tech I was doing fine being on medication and care of the Veterans Administration, but now with the burdening of the debt from

ITT Tech and the constant bombardment of collection calls, being threatened that any tax refunds would be withheld causes much needless stress. Sallie-Mae and now Navient have sent or called me threatening to take action on my tax refunds, payroll and even harassed my family members for repayment."

87. [REDACTED] (ID 4076), Wisconsin-Greenfield, Computer Networking Systems, 9/2010-12/2012:

"I regret ever going to ITT technical institute. these debt collectors call me, I already know what there going to say, and it breaks my heart that i can't repay my debt, thanks to ITT technical for predatory lending and ruining my life in terms of debt."

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

"I get calls from debt collectors all the time. Harassing my moms friends. Harassing my family and calling me at work. This is very stressful on me. I already have a hard time struggling with depression. Then when a collector calls me while im working being angry at me because I cant afford to pay the debt. It is crazy. [] Around tax time the debt agencys try to collect and harass me. It makes me want to relapse. However I just try and think happy thoughts because my mother needs me as she had cancer and I have to show her that I am strong myself. however the calling and needing money when you dont have any hurts and makes it very hard."

89. [REDACTED] (ID 3770), Criminal Justice, 1/2008-9/2010:

"Whenever I file for yet another deferment I always get letters "reminding" me that the interest is always mounting and calling always gets me harassed for being irresponsible[.]"

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

"IT is very stressful with the harassing phone calls and what not that you get from the loan companies telling you to neglect other bills and what not because you need to pay them and working a job that pays minimum wage and that your student loans take 2/3rds of your monthly paycheck."

91. [REDACTED] (ID 8315), 6/2007-4/2009:

"Always being harassed by collectors which has also desired my credit rating because i can't afford the payments to state and federal loans."

"Knowing that every other call on my phone is to pay for a degree i don't have because the program was removed after my brief leave of absence has pretty much discouraged me to go back to school. My credit score has been diminished."

92. [REDACTED] (ID 6651), Web Development, 6/2007-9/2009:

"I now have \$80,000 worth of debt and am being harassed by the loan companies to make payments I can't afford. It has caused me to not be able to get approved for loans to get a house for me and my family."

93. [REDACTED] (ID 9117), Computer Science, 1/2014-10/2015:

"I have debt collectors constantly calling from Navient because of the ITT student debt accumulated. I'm unable to pay their required amount and their tactics are becoming more questionable as time moves on."

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

"I get calls and texts for debt collection all the time. I tell them to stop and they continue to disrupt me while I'm at work. I'm supporting my disabled father and trying like hell to make ends meet working construction again. I stopped receiving tax returns 2 years ago and now they want to garnish my wages."

95. [REDACTED] (ID 9122), 1/2006-10/2006:

"Being called over 15 times in one day by Sallie Mae about my loans. I had to change my number to stop being harassed. []Everyday I had to keep answering calls from different collection companies over the same loans. They even use your local area codes and leave messages as they are a friend of yours."

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

"Upon my student loans coming out of the grace period I was in for a rude awakening as far as repayment. Sallie Mae wanted more than I was making in a month just for my private loans. I thought that they'd be willing to work with me on payments, but that was absolutely not an option. I tried getting them to work with me to lower the payment but they refused to lower the amount. They said they could put my loans in forbearance but they would charge me \$50 per loan to do this. Having multiple loans with sallie mae the amount just to not pay for 3 months was more than I could afford at the time. Sallie mae immediately started using robo dialers to call my phone 10+ times a day to get me to pay. They started calling my job several times daily, It got to the point where my job was threatened if I didn't deal with the debt. They would use the same tactics with my parents, who were co signers on a few of the loans. My parents would then in turn get very stressed out and also call me and tell me to pay on my loans. Then the time came when I realized there were no way out from under student loan debt. It was made clear to me that they'd garnish my wages, take my tax returns, and ruin my credit. I called a Wisconsin lawyer hotline to see if there were any lawyers in the state that could help me , but the state bar

association couldn't find a single one that handled student loan debt. It was also made clear I couldn't even die my way out of the loans. They would just be passed to any co signors, aka, my parents. The daily struggle of working low wage job, combined with constant harassing calls , and the embarrassment of putting my parents in this situation along with me. Often times i would get so depressed I would simply break down and cry at my desk at work. On several occasions the thought of being stuck with increasing debt for life led me to thoughts of suicide."

97. [REDACTED] (ID 5004), 8/2002-2/2004:

"I've been ruthlessly harrassed by student loan debt collectors who have called every person they could find a number for on Facebook, perpetually embarrassing me in this way."

98. [REDACTED] (ID 8334), Computer Electronic Engineering Technology, 6/2004-9/2008:

"I cant buy a bigger house for my family, I've been turned down for job that does credit check for pre employment. Im having to work dead end jobs just to put food on the table, and stress out to the point my blood pressure medicine doesn't even work."

99. [REDACTED] (ID 2644), 6/2011-9/2013:

"I have so much debt and loans from them i have deferred it as long as i can, they actually sent my private loan to collections ruining my credit and they even lied when i made a complaint stating that loan doesn't exist and even sent false paper work from the school without that loan on it. [T]hey refuse to work a payment plan with me that wont take half my income a month, i will be in debt with them for ever for an education i cant use. [] [T]hat private loan in collections. [T]hat debt collections call me everyday all day from different numbers just harrassing me from 7am till 9pm at night i some times just turn the thing off."

100. [REDACTED] (ID 8567), Multimedia, 1/2003-1/2005:

"Complete harassment phone calls, feeling worried, sick and anxious, overwhelmed sort of like slowly sinking knowing I could never keep up. My friends and family were also harassed via phone calls non stop. And the thought of not even knowing how to repay the loan considering I began working as an Admin or Receptionist, a salary that could NOT keep up with my debt."

101. [REDACTED] (ID 8612), Information Technology-Computer Network Systems, 1/2009-3/2011:

"I am constantly getting phone calls, I am not able to make my payment and house payment[.]"

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

"My wife and I both have high blood pressure because of this. We both suffer with depression and have lost sleep due to the harassment over the default loans."

103. [REDACTED] (ID 4849), Multimedia & Game Development, 6/2004-7/2008:

"I have depressed moments when i receive collection calls for my balance. I receive phone calls from sallie mae and navient from local area codes to harass me for unaffordable payments. Ive experienced phone calls where my intelligence was challenged and insulted when asked what could i pay, and was joked and laughed at as if my offer was joke."

104. [REDACTED] (ID 2795), 9/2006-2/2007:

"From 2008-2012, Navient and Sallie Mae were calling numbers not provided NON STOP trying to reach me. They harassed my mothers cousin in Louisiana who knew nothing about this. It has been embarrassing. I have had to change my number twice to avoid the harrassing calls 3-4 sometimes 5 times a day."