

## EXHIBIT 23

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

*“The first year that I was married and my wife and I were filing jointly we were happy with the return that we were going to get only to find that Sallie Mae took the refund as a payment on my loans that I could not otherwise pay. I have been served with wage garnishment papers only to force myself and my wife to file for bankruptcy in order to forego the garnishment and try to get our finances in order and ultimately fail.”*

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

*“I was never notified about it being time to start paying my loans. My loans were put in default even though I never knew how to pay them or ever got a notification of when it was time to start paying the. Now I am a single mother struggling to get by, getting further into debt due to the negligence of this school. My garnishes are being waived and my taxes are being taken. I am forced to live with my parents due to not having enough money for my son and myself to live on our own. This debt has been so unbelievably hard to overcome and I yet I'll owe \$15,000+. If I would have known then what I know now I would have never attended this school. It's hard being a single mom living from paycheck to paycheck trying to support a child.”*

**3. [REDACTED] (ID 5478), Arizona-Tucson, 9/3-6/7:**

*“I am not able to get a car without paying cash for it, it is hard to find apartments due to the loans, they have garnished my wages and made it difficult to earn a living and made multiple threats to me trying to get payment.”*

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

*“My and my husband's yearly tax returns are being confiscated to pay of the debt. [ ] Due to all of the struggles I have went through and and am still enduring caused by ITT-Technical Institutite my family has to live in a cheap rundown apartment, barely able to pay our monthly bills, while the federal government is banging down our door demanding our supposedly "disposable" income to pay off this outrageous high debt, regardless of us being able to put food on the table. For crying out loud, I world at McDonald's as a drive-thru attendant 32-60 hours a week earning only \$8p/h... and my husband has gotten laid off his \$28,000p/y factory job. But yet the government thinks I have money to give them and still live. Because my daughter has a psychotic & behavior disorder (since age 2...now age 14), the state could file charges of child*

*neglect and endangerment if I can't afford to buy food, pay rent/water/electric bills due to the government threatening to gouging my wages and confiscating our state and federal tax returns.”*

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

*“My taxes are being garnished due to the lack of me being able to afford payments. After paying almost \$24,000 in taxes to them I recently found out that after all of those payments I still owe \$24,000 in student debt, and will probably never be able to pay them off due to the lack of education I received at ITT.”*

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

*“I was told that all my loans would be combined to be under one low payment a month that I could afford. When I received my first loan repayment letter they wanted \$1400.00 a month for Federal Loans. A few weeks later I got a letter in the mail for my private loans wanting \$800 a month. I could not afford to make these payments because I was barely making ends meet with the \$8.50 an hour job that I found that would hire me. After years of what I thought was a debt/ loan forgiveness program that I was told because I didn't make enough money I could fill out paperwork sent from the department of education that would dismiss my loans after a few years due to my lack of income. Not long ago I found a job that paid more than minimum wage and out of no where my checks started being garnished for 15% of my income. I had to quit because after taxes and insurance it was costing me more for childcare and bills then what I was making, so my wife had to pick up a second job while I watch the kids.”*

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

*“Both during my time at ITT and for years after it, I was working as stocker at night. My montly income at the time was about 600 per month (net). I did make some payments on the loan, because I thought it all went to the same place. A few years down the road when I found a slightly higher paying job, I was notified that I was being garnished and my tax returns were being seized. So for the last few years they have garnished about \$ 230 per month from my income for one loan, and I am voluntarily paying about a \$125 for another part of the same student loan mess. That is nearly \$ 400 a month out of my income, which as of now is only about \$25,000 a year. So what is being taken out of my checks and what I am paying on my own, is a lot for a low income person like me. It has made it where I cannot afford to rent most apartments in my area, but yet at the same time I do not qualify for assisted income/ low income housing payments because my gross is being held against me, while my net has nearly put me homeless 2 times now.”*

**8. [REDACTED] (ID 9622), California-Culver City, Information technology, 6/2012-9/2012:**

*“The last two years my taxes have been taken from me and given to that loan, and just today I received a garnish notice, I just had a newborn and this is hurting me[.]”*

**9. [REDACTED] (ID 6575), California-Lathrop, 6/2006-8/2008:**

*“I live paycheck to paycheck and on my own I barely can even afford to eat cause they garnish my wages.”*

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

*“After finding out that i had 12 or so different loans which i was unaware of until i was being garnished by most of them, it set me back at least 3 years of my life. I had so much stress that i missed time at work. I was emotionally and mentally unable to cope. I was rendered homeless for sometime sleeping in my car and when i could, slept on peoples couches because the amount of garnishments took most of my take home pay. I have still to this day been unable to pay back the full monthly payments so i have had to defer my loans letting it collect intrest. I am afraid that i will never catch up on my student loan debt that i was decieved on taking on. I am tired of being hungry and worrying where i will end up because of this mess. I would have been better off working my way into the industry than to take on \$40k for a piece of paper that employers mock. It has ruined much of my life.”*

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

*“My wages and tax refunds continued to get garnished putting my quality of life in ruins which also strained my 1st marriage and eventually divorced.”*

**12. [REDACTED] (ID 8361), California-Rancho Cordova, 7/2004-8/2005:**

*“Since my expected salary is so much lower the expected I can not afford to pay any of them and am in fear of defaulting. If I had known this I would have never incurred the student debt and what I already had would have been much more manageable. [ ]My inability to find promotions do to my association with ITT has left me stressed and in emotional pain due to my fear of losing what little I have. If i go into default and legal action is taken and my wages garnished I will likely lose either my home, car, or left unable to financially meet the needs of my family. I am already living paycheck to paycheck with very little going into any type of savings so losing or having to pay my student loans would take money away from rent, food, car payment, utilities and the like.”*

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

*"I am earning 13\$ and hour. The more I work the more they take because my wages are being garnished. I am paying mostly collection fees, a 1000\$ loan is costing me 4000\$. Plus they take my tax refund every year even my Earned income tax credit that I should get because I have a 2 year old. When I first had my baby in 2013 I was making 11\$ an hour at the goodwill, I lost that job and they took my tax refund even though I was unemployed with infant. I could have used that 3000\$."*

*"I feel like I have let down my entire family. I went to the school, my dad used to pay them every month while I attended about 150\$. And now his tax refunds are being taken so are mine and I have nothing to show for it. I live in absolute poverty and with no way out. Loan rehabilitation only makes the fees grow higher, I can't pay it off ever. And my dad calls me everyday saying that creditors are calling his manager at work threatening to garnish his wages. And for what, we have nothing to show for tens of thousands that we have paid. This has caused me to have severe depression, because I see no way out ever. It hurts, I used to cry everyday but now Its just a part of my struggle. It's like being in a strong arm robbery every paycheck and every tax refund."*

**14. [REDACTED] (ID 9311), California-West Covina, Computer Networking Systems, 7/2003-5/2006:**

*"I have been getting wage garnishments because i could not pay the asking rate of \$800 a month ,when they promised me it would be like \$250 a month. [] I tried to work with sallie mae (navient now ) at the time to pay \$250 but they wanted \$800 and i could not afford a \$800 payment ."*

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

*"I graduated with just a Associate in 2003 and still owe \$29,000.00. I have had my low income wages garnished because of the school. I have even had a car repossessed because i could not afford to pay it while paying my garnished wages. Its been 13 years since i graduated and still cannot afford to buy a house because of student debt."*

*"The time when I was making very little money working for a company full time and my wages being garnished because of my student debt and a car being repossessed is one of the most stressful times of my life. One of the lowest points of my life. I could not pay any of my credit cards so i lost all my credit. Till this day i still don't own a home and is all because im still recuperating from one of the worst mistakes of my life which is to have enrolled in ITT Tech."*

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

*"I was forced to take out PEAKS private loans to cover what was initially offered as temporary credit, offered by the school to cover the difference between government assistance and the cost*

*of the program. They are a private loan provider. After using up their forbearance and one year of reduced payment they offered, the monthly payments doubled and became unbearable. []During my last year I became ill and shortly after graduation I was diagnosed with stage 2-3 hodgkins Lymphoma. I had to put my loans, federal and private on forbearance and take a reduced payment plan on the private loans. During this time I underwent treatment for the cancer and because I needed the insurance of my current job and because employment prospects were flimsy and because of the increasingly bad reputation and worthlessness of an ITT Tech degree, I could not seek better employment. As a result, I now have to deal with the after effects of over a year of chemo and radiation therapy, with no improvement in my living situation, no better prospects for a better job, and the threat of unmanageable crushing private student loan debt. The federal loans held by Sallie Mae qualify for Income Based Repayment and I can manage those at \$20 a month. However, the PEAKS private student loans are \$300-450 a month and unmanageable as I have used up all the lowered payment options they offered. I now live in fear of them suing me and starting wage garnishment.”*

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

*“I have a large amount of student loan debt that i can never repay and have Federal Income Tax Return Intercept. and refund i may ever get will simply go towards interest and never towards the principle therefore never reducing the debt .”*

**18. [REDACTED] (ID 7002), Florida-Jacksonville, Computers/Electronics engineering technology, 8/2005-11/2005:**

*“I have had my wages garnished, my tax return completely taken away from me numerous times, received numerous harassing phone calls from debt collectors at both my home and at my work.”*

**19. [REDACTED] (ID 5291), Florida-Tallahassee, 9/2004-5/2006:**

*“My wages are being garnished, even when I have worked out with the loan companies a repayment plan, as a credit report shows my loans with near 10 different companies.”*

**20. [REDACTED] (ID 6686), Florida-Tampa, 12/2010-1/2012:**

*“When I enrolled I had hopes for a bright future instead I received a massive debt, a degree that is essentially useless, stress and depression over said debt, Having to beg borrow just to keep a roof[.] Damage to self esteem because I'm unable to pay and fear of becoming destitute after garnishments begin.”*

21. [REDACTED] (ID 4369), Georgia-Kennesaw, Information Technology, 6/2009-1/2010:

*"I have been wage garnished for my Fed Student loans, I have been struggling to pay my bills to live."*

22. [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. I've been sued and have had my tax refunds garnished."*

23. [REDACTED] (ID 9023), Illinois-Orland Park, Criminal Justice, 12/2007-1/2012:

*"I can't afford the payments and now my wages are being garnished. I have 3 children. I figured the garnishment would be more affordable than the actual payments. I am just barely getting by with a job that has nothing to do with what I went to school for. The over 75k in loans will take decades to pay off with money from a job that I didn't go to school for. I cannot afford for my kids to partake in sports or extra curricular activities because of the debt. I can't get a credit card because the loans have destroyed my credit. I can't buy a car because of my credit because I can't afford the high payments due to poor credit due to the loans. My car has almost 250k miles and I don't know how much longer it will last. I have to buy less groceries for my children because of the garnishments. These loans have ruined my financial stability."*

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

*"Once, while my student loans were with 'united student aid funds' I was garnished without due notification. This led to me losing becoming homeless despite having a \$14/hr job. Garnishments left me without enough take-home pay to support myself."*

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

*"My taxes have been repeatedly taken year after year. I can't afford to take care of my daughter."*

26. [REDACTED] (ID 8554), Indiana-Indianapolis, Computer Aided Drafting and Design Technology, 8/1997-5/1999:

*"My loan once went into bad standing and I am stressed that if that ever happens again my salary will be garnished. I can barely make ends meet now with the stress of having to repay my loan."*

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

*"I now have over \$53,000 and over \$5000 of interest that is due immediately. I cant get a car, house, or even get a job some of the few nursing homes that accept non-accredited nurses, because they do credit checks. After graduating and getting a job, the loans were deferred for 6 months. My very first loan payment was \$1600. That was the monthly payment due from then on. I obviously haven't been able to make a single one. [I cant even make the monthly interest payments. I have had my federal tax refund garnished already and i've only been out of school for 3 years."*

**28. [REDACTED] (ID 8968), Indiana-Indianapolis, CAD, 8/1996-5/1998:**

*"I am currently having my wages garnished, I cannot afford my basic needs because of this and fear I will lose my home."*

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

*"Creditors call me daily, they have called my place of employment, and began taking my tax returns. The first time I called to set up payments, they wanted a minimum of \$800 a month. There was no way I could make those payments, and at the time they didn't offer to help me with bringing them within a reasonable amount. Currently I owe \$67,000 in debt for my associates Degree. My current amount due is \$870. even though I agreed to a payment plan that I am currently making. My past due amount is \$23,000."*

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

*"My son did not get a high paying job just because he had attended ITT Tech., so now I still have the loan to pay. I told them I would never be able to pay this and I can't. What started out as an eight thousand dollar loan ten years ago now has become a fifteen thousand, five hundred dollar debt. I am a bartender. (Same job I had when I signed the loan.) I make ten dollars an hour and now my wages are being garnished for this loan that has not helped myself or my son any at all. I also find it ironic that after ten years they decide to start garnishing my wages a week before all this came out about ITT Tech. I can barely afford to pay my bills now that I am being garnished. I have several medical bills I am also trying to pay. I had to stop paying on them because of my garnishment. My credit is ruined because of this loan. They also told me my loan payments would only be about \$86.00 a month. That was untrue. I payed \$100.00 a month for 12 months and at the end of the 12 months the balance due was higher than when I started paying because \$100.00 a month didn't even pay the interest. I will never have this payed off. They only get about \$30.00 dollars a week from my garnishment. This will be over my head the rest of my life. [I have been dealing with this for ten years now. It is very stressful. My wages being*

*garnished makes it difficult to pay my bills and still have money to eat. I have to choose some weeks between paying my electric bill or buying food. I can forget about saving any money for retirement. There is nothing left to save.”*

**31. [REDACTED] (ID 6368), Kentucky-Lexington, Computer and Electronics Engineering, 11/2007-12/2008:**

*“I have two kids now and my check is being garnished every week. I can't even afford to buy groceries. I live week to week eating whatever we can afford.”*

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

*“I work at a minimum wage job and fear the my wages will be garnished which is extremely stressful. My federal and Maryland state taxes are taken from me every year and my loan only seems like it's getting bigger. I am also getting phone calls and being threatened/harassed daily from debit collectors.”*

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

*“Constant collection calls, depression and anxiety for a lack of means to pay, eventually leading to defaulting due to lack of contact with creditors, harm to credit record, attempted seizure of spouse's tax return (married after graduation).”*

**34. [REDACTED] (ID 8932), Michigan-Swartz Creek, Computer and Electronics Engineering, 3/2010-8/2011:**

*“Collectors calling at all times. Stealing my federal tax returns.”*

**35. [REDACTED] (ID 8836), Michigan-Troy, CAD, 3/1993-9/1995:**

*“I have two kids to support and a house ad bills. I was 1 day away from being garnished due to lack of payments on these loans. They took 40% of my wages for 2 years.”*

**36. [REDACTED] (ID 6078), Michigan-Wyoming, Computer Networking Systems, 8/2008-4/2010:**

*“[I]t has made it difficult to repay them they are in forbearance and they are garnishing any wages I make which dosnt leave much for me and my disabled wife or children to live off.”*

**37. [REDACTED] (ID 8957), Michigan-Wyoming, 9/7-4/10:**

*“[W]age garnishment and homeless. [H]ad to move to my parents basement and cant take care of my family.”*

38. [REDACTED] (ID 8339), Missouri-Arnold, 8/2007-11/2011:

*“Getting garnished hurting my family's ability to pay bills.”*

39. [REDACTED] (ID 8761), Missouri-Arnold, 3/2004-8/2005:

*“By having so many loans i fell behind and now i get garnished every paycheck and still have more loans to pay.”*

40. [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 financial stress of the garnishment, has my wife ready to walk out on the marriage taking my children.”*

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

*“I am and have been extremely stressed with all this debt. I am a single mother, as soon as I am able to find a place that will hire me my check is going to be garnished for these student loans. Meaning I won't make enough to pay just my rent let alone my utilities and so forth. I just can't do it[.]”*

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

*“\$60K+ in debt, best job I found with my degree paid \$11 an hour. A major gap. My tax returns have been seized for over 2 years and I can not get a mortgage.”*

43. [REDACTED] (ID 8902), Pennsylvania-Pittsburgh, 3/2007-6/2009:

*“I haven't landed a good job in the programming field, and because I don't work a good paying job, I couldn't afford the payments. Now the government is garnishing my wages and forcibly taking the payments from me.”*

44. [REDACTED] (ID 5530), Tennessee-Cordova, Information Technology - Multimedia, 9/2004-6/2007:

*“I have not received a Federal Income Tax Return in many, many years[.]”*

**45. [REDACTED] (ID 8757, 6013), Tennessee-Johnson City, Paralegal Studies, 3/2010-6/2012:**

*“They have garnished my pay checks and tax refunds, so I have to work more than 40 hours a week to make up from what they take and that doesn't help, because the more I make the more they take...I am a single parent who was trying to better my life for my daughter and I, now I don't spend time like I want with my kid, because. I am working all the time and I am drowned in debt that I will never be able to repay.”*

*“I have now had my wages garnished and my income tax taken from me and it has left me unable to pay my rent, bills and get food...I barely bring home \$100 every week!!”*

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

*“My wages have been significantly garished when I was able to work. My taxes taken. I tried the repayment plans based on income that didn't work cause my hrs never stay the same. I would work 2 to 3 jobs at a time just to make. It's cause stress between me and the family. 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.”*

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

*“Ruined credit, Social Security wages are being garnished with very little or none going towards principal loan balance but mostly interest only., anxiety, depression, spousal resentment issues due to ITT student loan debt which has caused marital problems on a semi regular basis over garnishment of Social Security Benefits, parental resentment for having to help with student debt.”*

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

*“I have to always worry about debt collectors calling. And them trying to take mine or my moms taxes.”*

**49. [REDACTED] (ID 9634), Texas-Arlington, Computer Networking Systems, 3/2002-12/2003:**

*“This debt has completely changed my life. I couldn't get a job in the IT field to help pay for my loans. IT jobs pay significantly more than warehouse jobs. Yes I have a decent job now but the damage had already been done. My loans are in default because I couldn't keep up with the payments. [ ]It is embarrassing to be told your wages are being garnished because of student loans.”*

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

*“Financial debt is the single-most source of stress in my life. When you're the bread winner of the family and 15% of my paychecks starting getting garnished, it had me wondering and stressing if I would be able to put a roof over my family's head. That stress extended to my wife who side by side goes through the struggle with me.”*

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

*“I am now being garnished for an education that I did not really receive and will possibly lose my job as I don't have the educational background required.”*

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

*“Stress came with the wage garnishment. Not knowing if I was going to be able to survive without 15% of my paycheck.”*

**53. [REDACTED] (ID 8651), Utah-Murray, BAS/ID, 9/1997-12/2000:**

*“At one time I had garnishment to my payroll which reflected negatively to my employer. Many phone calls to and from the loan servicer.”*

**54. [REDACTED] (ID 7703), Virginia-Chantilly, Computer Electronic Engineering Tech, 5/2004-9/2006:**

*“My checks were garnished and i haven't received a tax return years.”*

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

*“I haven't been able to find work in my field of study in order to repay my loans, which are currently in default. My wages are garnished every paycheck -- over 11% of my paycheck -- and I have trouble affording housing for myself. I have to live with a friend, I can't get my own place, either to rent or to buy. I also haven't been able to purchase a car because of the garnishment.”*

**56. [REDACTED] (ID 9651), Virginia-Norfolk, CDD, 8/2001-5/2004:**

*“I still owe close to \$17,000. 00 in student loans. I have had my tax returns held for unpaid loans I was unaware of. I was not aware of 10 loans. I received a letter of "congratulations" after 2 loans were paid off. I had assumed that was all I owed. I then received the collection notice and letter from the IRS that they were holding my \$8000 tax return to pay toward my debt.”*

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

*"I was taken to court 2 years after graduating. I was put in default, threatened with garnished wages and property seized. Since then I have been working hard, in a field that does not pertain to my degree, to pay off these erroneous and numerous loans."*

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

*"They're garnishing my taxes."*

59. [REDACTED] (ID 8982), Wisconsin-Green Bay, Computer Systems Security, 9/2008-5/2011:

*"I have so much student loan debt that I now have a wage garnishment that is taking 10% of my income every payday."*

60. [REDACTED] (ID 4135), Wisconsin-Madison, Information Technology Computer Networking Systems, 9/2008-12/2010:

*"I am being garnished 15% of my wages. My credit is crap and due to the interest there is no way the garnishments will ever be able to fully repay the loans."*

61. [REDACTED] (ID 8417), Computer Networking Systems, 9/2002-6/2004:

*"It has affected my credit as I have been unable to afford to pay the loans and my cost of living here in San Jose, Ca. with my job salaries. It has started to garnish my wages which has put me and my family into danger of not being able to afford our home and get kicked out unless a change is made."*

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

*"Our income tax return was taken. My wife had to file an injured spouse form because they took her half which she was entitled to because she had children before we met. 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."*

63. [REDACTED] (ID 5554), 6/2006-6/2008:

*“Wages being garnished, unable but willing to pay, non stop phone calls demanding payment and ruined credit. This wasn't supposed to be this way.”*

64. [REDACTED] (ID 9323), 9/2006-11/2008:

*“All my taxes have been garnished for around the last 5 years, my work pay checks are beeing garnished, so im losing alot of money making it hard to pay my bills and take care of my family.”*

65. [REDACTED] (ID 8829), 3/1993-9/1995:

*“I had to go into deferment, due to lack of pay, versa cost of living after school. Then I was 2 days away from the government garnishing my wages for payment. They took 40% of my pay for 2 years...try living off that with 2 kids, a husband that left us and all the bills.”*

66. [REDACTED] (ID 9245), Information Technology, 3/2006-3/2007:

*“I am receiving threatening letters from Navient stating that they are considering garnishment. I live on disability now and a 15% garnishment would be devestating.”*

67. [REDACTED] (ID 9653), Computer Systems Information, 7/2009-1/2011:

*“I now have debt that they were able to get for me and I had my wages garnished at one point.”*

68. [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.”*

69. [REDACTED] (ID 9688), 4/2012-7/2012:

*“The IRS has garnished my wages at tax return and is affecting my credit score.”*

70. [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.”*

71. [REDACTED] (ID 4093), 6/2006-9/2006:

*"They've taken tax returns. [] I'm a mother of three trying to be a good person who pays taxes. I've now earned a legit business degree and am finally able to begin building my credit but I fear I'll never be able to buy a home or take my kids on vacation because of this haunting debt and the affect it has had on my credit report for the past ten years. I've had wages garnished and tax returns ripped from the mouths of my children. I was back and forth with jobs just trying to make a living. My family desperately NEEDED that money. ITT Tech hasn't helped better my life AT ALL. It's depressing when you need a new vehicle to get back and forth to work and you're counting on an income tax return only to find out it was taken my money-hungry, greedy, immoral snakes of ITT Tech."*

72. [REDACTED] (ID 2612), CNS Computer Networking Systems, 9/2005-9/2007:

*"I'm suffering right now cause my loan is in garnishment and I'm barley able to keep a meal at the table everyday and barley able to keep a roof over my head."*

73. [REDACTED] (ID 6111), 10/2011-6/2013:

*"Can't get a car, apartment, about to be homeless because my taxes were garnished. Money needed to catch up on bills gone to repay student loan. So basically worked for nothing last year."*

74. [REDACTED] (ID 8576), 5/2006-3/2008:

*"Ruined my credit and caused my federal taxes and state taxes to be taken for 6 years now plus continue to garnish my wages."*

75. [REDACTED] (ID 8145), Criminal Justice, 9/2006-3/2007:

*"I have never been able to get anything in my name since, denied jobs, housing, vehicles, credit cards etc due to this \$73k debt being on my record for an education I didn't even receive. I have also been garnished and had my tax returns taken year after year."*

76. [REDACTED] (ID 9575), Electronic Engineering Technology, 12/1996-11/1998:

*"Currently in debt as well as actively being garnished."*

77. [REDACTED] (ID 8455), Computer Networkin Systems, 5/2004-9/2011:

*"It has affected my credit. Not able to buy a home for my family and raise interest rates on trying to purchase anything. Can't open a bank account because of chances of freezing funds. [] Single mom of 3 kids and they take my taxes and a wage garnishment makes it hard to support my*

family. Makers it hard to live day to day without stressing about money and if I'll be able to feed the kids.”

**78. [REDACTED] (ID 7902), 1/2007-1/2009:**

“My family can barely make it my student loans have caused so much financial hardship and stress it's not even funny. The amount of money these loan companies are asking for exceeds my monthly income we are looking at garnishment and we can't afford to lose any money I wish I would have known how badly this was going to affect my life and my families life I would have never attended the school. Who would think getting an education in this country would ruin someone's life.”

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

“Severe depression and anxiety, cannot provide for my family due to wage garnishments.”

**80. [REDACTED] (ID 7343), Criminal Justice, 9/2008-4/2009:**

“I am a single mother of two and am hurting to get by, my wages are being garnished and I am unable to make ends meet as it is. [ ]Due to the garnishments of income tax, I am unable to save money to ensure the future of my children and the stress of making ends meet due to inability to be approved for living, bank accounts because of my credit.”

**81. [REDACTED] (ID 9717), 12/2008-10/2012:**

“I have been so stressed because my checks are being garnished every week which is making everything hard. I work 40 hrs a week but my check comes out looking like I work 25I'm emotionally drained because I want to go back to school but can't because of everything ITT tech has done.”

**82. [REDACTED] (ID 9249), Criminal Justice, 3/2006-8/2008:**

“Navient is currently garnishing me by 15% every month and I haven't nor will I ever be able to use the degree I received from ITT.”

**83. [REDACTED] (ID 9346), Computer Networking System, 1/2004-1/2007:**

“I can't pay back loans. [M]y pay is getting garnished.”

**84. [REDACTED] (ID 8724), Digital Entertainment and Game Design, 3/2006-4/2008:**

“My wage has been garnished to the point of overdrawing my account every paycheck just to make ends meet. My credit has been ruined by my inability to pay back the loans.”

**85. [REDACTED] (ID 8173), Computer Networking, 3/2003-5/2005:**

*“I continued to live with my parents as my first job did not pay enough to pay my loans and live on my own. Now, my federal loans are in default and my federal tax return is being offset by the department of education.”*

**86. [REDACTED] (ID 6689), 7/2007-5/2009:**

*“Wage garnishment to the point that I have had to move back home because I simply cannot afford to live on my own, and it has destroyed my credit to the point that I cannot get a loan for a car or a home.”*

**87. [REDACTED] (ID 9445), Videogame Design, 8/2002-10/2004:**

*“Can't get loans wages have been garnished.”*

**88. [REDACTED] (ID 9628), Computer Electronics Engineering Technology, 12/2007-12/2009:**

*“They have garnished my wages. I would have never went to ITT and made those loans because I can not make the money on that level to pay back. [A]nd the job I have I do not make enough and it is taking money from my family.”*