

## EXHIBIT 24

1. [REDACTED] (ID 8963), Alabama-Bessemer, Software Engineering, 3/2007-12/2010:

*"I stay tired and stressed trying to figure how I can move things around to afford my loans and my life at the same time. I firmly believe dealing with years of loans that is has triggered some sort of anxiety. I've been paying on loans for 6 years and not even a dent in loans has been made."*

2. [REDACTED] (ID 8011), Alabama-Bessemer, CNS Computer Network Systems, 6/2005-6/2007:

*"I currently owe over 40,000\$ in debt that I can not pay off. Even after paying more then the minimum payment I have barely made any progress in paying the minimum balance. [I have experience severe depression and stress because of this situation."*

3. [REDACTED] (ID 8303), Alabama-Bessemer, 9/2008-2/2010:

*"I am stressed and depressed because of the burden these loans have placed on myself and my family. I have no employable skills from ITT Tech and do not make enough to make even the minimum payment."*

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

*"I have developed severe anxiety about life because I expected to be successful due to the promise from ITT. I cannot find meaningful employment and cannot buy a house !"*

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

*"I don't like to admit it, because I'm somewhat old fashioned, and you know, Men aren't supposed to be down and depressed over stuff like this, but honestly, it kept me awake at night, sometimes. I've broken down a few times, trying to think about how I'm going to make the payments and whether it'll ever get paid off in my lifetime, and having to accept that it probably won't. I've come close to bankruptcy once or twice, and then been told that even that wouldn't help. I've been ashamed of being nearly 30 years old and living with my parents, being the first person in my immediate family to go to college, and yet bringing home a degree that is effectively worth as much as a paper towel. It got so bad that I stopped going to family gatherings, even on holidays like Thanksgiving and Christmas, because I was utterly ashamed"*

*and didn't want to be seen and known. I never really wanted fabulous success, but I did aspire to be self-sufficient and at least able to afford a small house and take care of myself. Having mucked that up so hard, I couldn't bear to look people in the eye when talking about careers and degrees. I lied to people out of shame when asked where I was living or what I do for work."*

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

*"I am mentally and emotionally suffering. I feel trapped with no way out. I have developed an anxiety disorder because of this and I am always on the edge. I live in fear every day of how I am going to pay back these loans. If I will ever be able to go to an actual college. If I'll ever have something that nobody can take away from me - a degree. If I will ever have a job that I can support my family with."*

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

*"Well honestly it's crushing. I fought my way out of debt a few years back and didn't have much but I got clear. Part of that was having to file bankruptcy and it was such a relief. I vowed I would never get under so much pressure again, which is why I no longer have credit cards. But here I am, worthless degree, no job prospects, working two jobs just to make ends meet. They've pretty much ruined my chance for a decent future."*

*"Might sound like whining, but honestly I've been depressed as hell since this all happened and it came to light for me that I'd been scammed. [I]t's two and a half years of my life down the tube and the only reward is just about 40K in debt. I've thought of ending it all over this stupid mess but fortunately my wife is a strong woman and keeps me straight. It's just hard a lot of times, getting up to go to work so hard to barely make ends meet. ITT was supposed to be my ticket to a better life and they screwed me like they did so many other people."*

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

*"[D]ue to the high payments, I have developed anxiety, always wondering which bill can be late or putting in more hours to be able to cover my debt. the stress is overwhelming knowing that I went to school to be financially able and even in the field I went to school for, I am unable to support myself."*

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

*"I don't have time to show the state of depression I am in due to my experiences with ITT Technical Institute, I have a wife and child to take care of and they don't need that negativity. For now I will stay strong and hope for the best."*

**10. [REDACTED] (ID 7953), Arizona-Tempe, IT/CNS, 5/2009-5/2011:**

*“Everything in my life is effected. [] It has caused anxiety, stress, frustration, humiliation and anger. I actively saw a therapist to help me cope with it all.”*

**11. [REDACTED] (ID 8375), Arizona-Tucson, Computer Drafting and Design, 3/2004-3/2007:**

*“I was suicidal because of the amount of debt I had accrued due to the unfair and criminal actions of ITT. My personal and professional relationships have suffered because of the extreme amount of stress I am under because of this debt. I sometimes go into deep depressions because I feel I will never be free from this debt.”*

**12. [REDACTED] (ID 8725), Arizona-Tucson, Project management, 8/2009-5/2013:**

*“At 31 years old, I feel I wasted my scholarship, time, and energy. I have worries of how I’ll support my family long-term. I’m depressed and I have no idea where to start picking up the pieces.”*

**13. [REDACTED] (ID 9282), Arizona-Tucson, 9/2001-5/2009:**

*“It has not only affected my financial life it’s affected me mentally and physically with stress. Every month I stress about how I’m going to pay the bill and have to keep putting the loans in forbearance. []I’ve had to take medication from the stress of my debt.”*

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

*“Since investing a large portion of my life into ITT-Tech, I have lost nearly everything except for my family. My health has taken a hit and I was diagnosed with severe depression. I have been on depression medications in the past but can no longer afford to seek medical care. I unfortunately am too poor to afford real health insurance or doctor co-pays and not poor enough for Medicaid. Due to this experience I have essentially given up on everything. I was promised a bright future if I worked hard and so I did, I graduated with a 3.96 GPA, summa cum laude, a member of every society, valedictorian of my program. I worked full time while in school and still had to take care of my mentally ill brother and run my mother to chemo and renal appointments five days a week. I held up my end of the deal. Where is the dream I was promised? Yes, I am extremely depressed and in a dark place. Who wouldn’t be? I let myself down and now I am letting my family down.”*

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

*“The amount of stress I’ve been put under has weighed upon me so much that I’ve lost a good chunk of my hair, I’ve gained weight, I barely sleep, I have suicidal thought just to escape the debt. The stress isn’t just on me, its on my family. Not only do I feel like a complete failure, I’ve been taken care of like I’m a child again. For over a year I battled not killing myself because every day I would be called 10-15 time about my debt and every time, I was pressured into paying some form of monetary value even though i didn’t have the money to spend.”*

**16. [REDACTED] (ID 8227), Arkansas-Little Rock, multimedia, 6/2007-6/2008:**

*“[F]or a long time i fought with depression and stress that i would never be able to finish school and having to pay these loans back that i never agreed to for the rest of my life and have nothing to show for it[.]”*

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

*“It’s been hard having to feed of the bottom because of a debt incurred through dishonest means. I suffer daily with the idea that this debt will follow me forever and continue to hinder my ability to live a mentally healthy life.”*

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

*“I have had sleepless nights about what the future holds. [I] have anxiety and depression from feeling incomplete, feeling stuck and no real future to look to. [I] have things i have to take care of and this debt has been a burden on my family and my self.”*

**19. [REDACTED] (ID 9422), California-Clovis, Computer and Electronics Engineering Technology, 9/2010-6/2012:**

*“I had some minor stress about the loan debt before, but after I was diagnosed with cancer within weeks of my 25th birthday, that’s when the stress really became an issue. Its hard to pay bills on disability, its hard waking up and not knowing you’ll ever get to go back to work or just have some time as a normal human before you depart this world. It go so bad I have been told I’m most likely going to need surgery on my esophagus and if I didn’t correct the stress I’m at risk of losing a lung due to the erosion from acid reflux, induced mainly by stress. Sometimes it feel like I’m having a heart attack, but most of the time its just anxiety.”*

**20. [REDACTED] (ID 7990), California-Clovis, Information Systems and Cybersecurity, 12/2009-12/2013:**

*“I have had many sleepless night pondering what I’m going to do. The future I had believed in so badly was attainable now that I received a degree , that would open so many doors; proved to be false on so many levels. The fact I had put my mother into debt for a loan only gave me even worse stress and contemplated suicide in order for my debt I would be unable to pay off be erased so she can survive.”*

**21. [REDACTED] (ID 8604), California-Hayward, Computer and Electronics Engineering Technology, 9/2007-3/2012:**

*“Suffered much depression and anxiety due to the impact on my family including extended family.”*

**22. [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. [ ]My stress and depression is though the roof since 2008 cause of this debt.”*

**23. [REDACTED] (ID 8989), California-Lathrop, IT- Information Tehchnology Systems, has been discontinued, 5/2008-3/2012:**

*“When I was going to school and would have deadlines on projects I did suffer anxiety attacks because of the pressure of both working, family, and going to school. I have medical records of the attacks. When all the bills (personal and school loan bills) started coming in during 2011-2013 period I had severe anxiety and panic attacks as well all those bills where hard to handle. All for what? [A] degree that is now worth nothing.”*

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

*“Very much stressed, depressed, my health is poor. 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!!”*

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

*“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. [] I am on anti depressents and now seeing a therapist because of the stress i have endured. I am tortured with the thoughts of always being stuck for a mistake i made to do this decieving program. I have developed vertigo[.] I rather have my mental health than to ever go back to this school.”*

**26. ██████████ (ID 8393), California-Lathrop, Criminal Justice, 9/2004-10/2005:**

*“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 government. It was so bad I seriously thought about suicide I eventually went on meds for this. It caused a hardship in my marriage.”*

**27. ██████████ (ID 5719), California-Lathrop, CNS, 6/2001-5/2003:**

*“This has caused stress, and high blood pressure and periods of depression. []The stress of losing my job of 9 years and not being able to be taken seriously because of my school. Losing my House in foreclosure since I was unable to find a job to pay enough. Having to relocate to another state, where there is no ITT tech Campuses. (still did not help due to their reputation though). I experienced stress and self loathing. Still having Debt collectors for student loan debt.”*

**28. (ID 4863), California-Lathrop, Information Technology Computer Networking Systems, 9/2011-5/2013:**

*“The situation with unemployment and crippling debt has caused me no end in stress and depression.”*

**29. ██████████ (ID 2608), California-National City, Computer Network Systems turned into Network Systems Administrations, 2/2011-6/2014:**

*“I’ve had panic attacks because of this. I’ve lost hope for the most part and the only thing making me go to look for jobs or go to school is a slight hope for a light at the end of the tunnel that I can not see.”*

**30. ██████████ (ID 4731), California-Orange, 10/2010-12/2012:**

*“The stress and emotional pain caused by my debt is unbearable. I could not find a job for many months and had to move out of my apartment. I spent countless hours applying for jobs and getting 0 call backs. The stress it put on my relationship and my finances was tremendous. I fell into depression and could not function in my normal day to day life.”*

**31. [REDACTED] (ID 8020), California-Oxnard, Criminal Justice, 12/2007-6/2013:**

*"I have suffered depression and anxiety because of the amount of debt I have from ITT Technical Institute."*

**32. [REDACTED] (ID 8306), California-Oxnard, 3/2014-12/2015:**

*"I felt cheated and lied too, I felt like I wated my time and effort attending classes and fighting for my degree in hopes that I'll land a nice career as promised at the time of my enrollment. I was depressed and be became overweight because I was so sad and had a loss of faith I was distraught and disappointed."*

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

*"My quality of life took a noticeable downturn when I graduated from ITT-Tech and realized how I had been tricked. I endured many harrassing calls and letters from debtors until I started making enough money to make payments. The stress caused me to develop esophageal spasms, which will probably lead to stomach/esophageal cancer in a few years, and the stress has already cost me many thousands in hospital bills and lost wages."*

**34. [REDACTED] (ID 8811), California-Rancho Cordova, 9/2008-8/2012:**

*"I'm depressed beyond words."*

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

*"I am 26 years old suffering from insomnia, high blood pressure and depression all stemming from this student loan debt that was supposed to make my life better but only made it worse."*

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

*"I am having to see a Psychologist monthly to discuss the overwhelming amount of stress in my life. The day I was expelled and my loans came crashing down was the day that caused me to have my first mental break down. Part of filling out this DTR is an attempt to get my life back on track. I have have suffered depression and anxiety for too long because of this life event."*

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

*"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."*

38. [REDACTED] (ID 8529), California-San Diego, 9/2010-6/2012:

*"I've even ended up in the mental hospital multiple times partial to it because of the stress and burden. I've had to starve, ask for food from church and friends, just to feel like I wasn't going to die.... I feel like there is a vice grip around my neck and I can't get away from it."*

39. [REDACTED] (ID 8310), California-San Dimas, Computer/Electronic Engineering Technology, 9/2005-3/2010:

*"Stress, depression, emotional have all been a result of ITT Tech's predatory practices. I stress to make payments even when I can't because loans appear on my dad's credit report too."*

40. [REDACTED] (ID 9661), California-Sylmar, Electronics Engineering, 9/2005-9/2009:

*"I have felt nothing but stress, trying to find a job to pay for my expensive degree, and not being able to get one. Knowing that the loan repayments were starting soon, and not knowing how to make the payments. [I feel like I wasted years of my life, and it has actually resulted in me being diagnosed as clinically depressed. I've been seeing a psychiatrist for several years now."*

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

*"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."*

42. [REDACTED] (ID 8004), California-Sylmar, 9/2006-3/2008:

*"Psychologically I fell into a great depression and have been diagnosed with Schizophrenia ever since. I feel stress from having a great amount of debt and no gain from completing ITT Tech's program."*

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

*"I have high anxiety because of how I was defrauded and have emotional pain by not wanting to pursue my degree in electronics anymore, I have lost all passion for this field because of this school."*

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

*"It's taking a toll on my mental health. It's really depressing to know you have a \$137,000 piece of paper that is worthless. Been depressed in the past. A little right now because this crap going on."*

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

*"I find myself depressed a lot and I hate that my kids have to witness their mother this way and its spilling over to my work which is my livelihood. I don't have any energy and it takes a lot to get up and go to work, when in the past it was quite easy because I had things to look forward too. I feel like such a failure and I really am embarrassed to tell people I went to that school. My kids ask me, "mom when are we getting our house?" I always tell them soon, and in reality it will never happen. I used to tell them that we were going to be moving into a house and they could have a dog and play in our backyard. Usually I can kick the sad feeling but I went to the Dr. a couple of years ago and explained to her how I was feeling and asked her for some medicine and she wouldn't."*

**46. [REDACTED] (ID 7579), California-Torrance, 1/1999-1/2003:**

*"Let just say. There were time that I was a little suicidal because of how much I owe on my student and the school I went to."*

**47. [REDACTED] (ID 9710), California-West Covina, 3/2007-9/2009:**

*"I've been taking anti depression pills . I am so stressed I can't sleep at night. I dream of my loans in which I can't afford. I can't even further my education."*

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

*"It has caused me depression and I feel like there is no light at the end of the tunnel for me. I will forever be in debt."*

**49. [REDACTED] (ID 9222), Colorado-Aurora, Construction Technology, 10/2012-6/2015:**

*“This has created extreme stress and anxiety for me and my family. I spent 6 months out of work, looking for the jobs ITT tech assured me were there. I had to go on public assistance during that time which was a humiliation for both me and my family. Knowing I had this student loan hanging over my head for a degree that was essentially fraudulent has caused constant anxiety. The amount of stress it has caused is an understatement.”*

**50. [REDACTED] (ID 8944), Colorado-Denver, ITCNS - Computer Network Systems, 9/2006-5/2009:**

*“I have been treated for severe depression and anxiety since 2012.”*

**51. [REDACTED] (ID 7796), Florida-Doral, Criminal Justice, 6/2008-12/2011:**

*“Stress, frustration, anxiety, migraines, emotional distress upon myself, financial distress, caused emotional distress upon my family, depression, unhappiness, concern, and embarrassment.”*

**52. [REDACTED] (ID 7035), Florida-Doral, Information Systems Security, 11/2006-5/2010:**

*“I am officially diagnosed with Generalized Anxiety Disorder and Panic Disorder. I attribute a lot of my stress and these mental and emotional disorders to my debt and career hardship.”*

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

*“This have cause me to suffer from a deep depression thinking about negative thoughts about wanting to harm myself is better to be dead than having someone pointing and calling you everyday saying they will take away everything. It has paralyzed me completely...devt collector calls my phone almost everyday knowing I am struggling to find a job”*

**54. [REDACTED] (ID 4169), Florida-Fort Lauderdale, Multimedia, 7/2004-4/2007:**

*“I’ve been depressed about my debt situation for nearly 10 years now. It’s been a tough struggle emotionally and financially. There is a huge burden that is constantly hanging over my head and I think about it ever single day.”*

**55. [REDACTED] (ID 7969), Florida-Fort Lauderdale, 3/2104-9/2016:**

*“My mental state is uneasy during this time of unknown outcomes. Paying back a loan to a school that did not deliver it’s part of the bargain has me so angry that I have been finding it difficult to focus. [ ]I hope that there is a light at the end of the tunnel.”*

**56. [REDACTED] (ID 8987), Florida-Fort Myers, Electrical Engineering, 1/2013-5/2014:**

*“I suffered much stress and emotional pain due to the fact that I was in contract with a school that didn’t care about me. I went through depression and anxiety because of how stressed out I was about this school. I suffered countless migraines because of all the money I had to spend in gas due to the fact that the school was almost an hour away. I wasn’t eating for a while because of all of the stress I was going through.”*

**57. [REDACTED] (ID 8127), Florida-Jacksonville, Criminal Justice, 3/2008-12/2011:**

*“I’m a Type 1 (insulin dependent) diabetic. Diabetes is a very expensive disease to manage. I’ve had to choose between managing my diabetes and paying my student loans. [ ]My student loan debt hanging over my head has led to depression and suicidal thoughts, which I have been in treatment for in the past.”*

**58. [REDACTED] (ID 9390), Florida-Jacksonville, 3/2004-5/2006:**

*“My life is ruined. My credit is laughed at. I can not take care of my wife and kids like a man should. It has put me in a state of depression.”*

**59. [REDACTED] (ID 4413), Florida-Lake Mary, Computer drafting and Design, 12/2010-12/2014:**

*“I have been suffering from anxiety, depression, which in turn has affected my overall health from this student debt situation.”*

**60. [REDACTED] (ID 7970), Florida-Lake Mary, Criminal Justice, 9/2007-10/2009:**

*“Because of what seemed like an insurmountable problem I have faced bouts of depression. I currently work an incredibly stressful job that I can not escape because I can’t risk missing payments and harming my credit.”*

**61. [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.”*

**62. [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.”*

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

*“This has crushed my dreams and sense of self worth coupled with the severity of the debt and collection harassment has caused anger, depression and frequent panic attacks & thoughts of suicide or violent acts of retribution towards those who have robbed me of my financial status and life.”*

**64. [REDACTED] (ID 5680), Illinois-Arlington Heights, Computer Networking/Information Security, 8/2001-10/2005:**

*“The stress of my student loans are a huge source of anxiety for me. I have had panic attacks cause of fear of not being able to make payments and I constantly wish I never went to school.”*

**65. [REDACTED] (ID 8873), Illinois-Arlington Heights, Criminal Justice, 1/2008-9/2011:**

*“I have anxiety about my debt which seems as if it will never go away, no matter how hard I try. This type of stress has spread to my everyday life as I have to turn down certain social situations as I cannot afford them due to my high school loans from ITT. I have begun seeing a specialist for my anxiety to get medication caused by this situation.”*

**66. [REDACTED] (ID 8959), Illinois-Oak Brook, Computer and Electronics Engineering Technology, 6/2004-6/2006:**

*“The stress I had caused me to go into depression for a while because I couldn’t figure out how I was going to repay my loans and try to live a life while still paying bills.”*

67. [REDACTED] (ID 5535), Illinois-Orland Park, 6/2009-9/2011:

*“Serious Depression, health issues, severe stress. I have been hospitalized five times from self harm.”*

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

*“All of the above has lead to a horrible quality of life. I work as a machine operator at a factory, now, and were I to pursue this entry-level path instead of college; I would have a much better quality of life and have avoided years of depression, anxiety, and paranoia of institutions.”*

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

*“I have panic attacks and high blood pressure. I have also been diagnosed with depression and anxiety and have to be medicated for both. My hair is falling out. I have gained a considerable amount of weight because I never want to leave the house. I literally struggle getting out of bed everyday because I am so unhappy with my life. My self esteem has been ruined. Being unable to afford to have children has been absolutely devastating for me and my husband and as I turn 30 this year I don’t see how I will ever be able to afford or be emotionally stable enough to have children.”*

70. [REDACTED] (ID 8830), Indiana-Fort Wayne, Digital Entertainment and Game Design, 9/2004-6/2008:

*“My student loans cause me depression because I feel like a failure. I just wanted to better myself by going to college and all I got for it is debt.”*

71. [REDACTED] (ID 7889), Indiana-Indianapolis, Industrial Automation Engineering Technology, 12/2007-6/2008:

*“There are times that I actually cried, because I worked so hard to put myself through school and don’t have anything to show forth. People with high school diplomas is doing the same job I’m doing now.”*

72. [REDACTED] (ID 9526), Indiana-Indianapolis, Criminology and forensic technology, 6/2012-12/2014:

*“It has caused me a great amount of stress and emotional pain, severe depression, anger that I have to go to therapy and am now on an antidepressant medication. I am very frustrated about this matter and how was lied to by ITT Tech.”*

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

*“I have been very stressed and depressed from my debt with ITT Tech and from not being able to get a job in the field of my degrees. I am actually on medication from my depression and on anxiety medicine. Every day is a struggle on trying to figure out how I will ever become debt free. And, now that ITT Tech is closed, I am even more stressed for the fact that I feel as employers will not look at my degrees. Every month is a struggle in coming up with the money to pay for each months loan bill. It is hard and I hope all gets better in time.”*

**74. [REDACTED] (ID 8948), Indiana-Indianapolis, Associates in Applied Sciences, 9/2010-8/2012:**

*“I am going through a period of severe depression and anxiety dealing with the massive amount of debt, and now also dealing with the fact that I have a degree that is greatly devalued by the shutting down of ITT Tech.”*

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

*“I feel that ITT Technical Institute has caused me a lot of stress and emotional pain. I have wasted my youth obtaining these frivolous degrees. I am now 40 years old and I cannot start again by going to another college or university when this is the time I should be getting ahead in my career. I have given up my American dream of purchasing a home because of my student loan debts. I will have to be a renter for life. Also, my autistic daughter will be a senior in high school next year and I cannot even help her pay for college if she decides to attend because of my own student loan debts. I cannot afford the basics of providing food, shelter, and transportation without worrying about my student loan debts first. My future is already gone, but I need to think about my family’s future instead. All I can do is hope that no one else commits my mistakes. I am constantly ridiculed by my friends and even employers for choosing ITT Technical Institute to complete my education. If I could go back in time and do things differently, I would have just walked away and never enrolled in that school. At times, I think it is best to commit suicide, so my loans are finally forgiven. All my husband has to do is give my death certificate to the lenders, so I can finally be free; and him as well. He does not deserve to be chained to a person who will only drag him down due to my student loan debts. My family deserves better, but I feel I have failed them all as a wife, mother and daughter. ITT Technical Institute has done this to me; it has broken me. I have never been a quitter, but all I want to do is quit this horrible life. I am no longer that young, self confident, and hard-working person. I am so frustrated and disillusioned by ITT Technical Institute that I cannot believe how gullible I was in the past. I believed ITT Technical Institute. Back then, I thought ITT had my best interest at heart. But it used me and others to line their pockets with our cash. It never cared for us!”*

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

*“The stress of debt alone is bad enough 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.”*

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

*“It has caused me extreme depression and anxiety which I take medication for. I have a 6 year old daughter, and I will never be able to help her with college because I have ruined my credit with these student loans. I hate myself for getting into this predicament. All I wanted was to be able to provide a better life for my family. I was actually financially better off before attending college.”*

**78. [REDACTED] (ID 9567), Indiana-Indianapolis, Information Sys Admin-Online, 3/2010-12/2010:**

*“Severe emotional distress I nearly lost my job and altho I did not seek mental help from a professional till July 2011(mainly because I kept thinking I would get better) My entire experience with ITT Tech caused me to have a complete mental breakdown. Trying to keep up with my studies and my work schedule was wreaking havoc with my job family and my general well being. After quitting, there was a new emotional stress of how to pay for this new debt at the same pay. I am still working the same jobs. Simply retelling this story makes me feel sick to my stomach.”*

**79. [REDACTED] (ID 6501), Indiana-Indianapolis, Business Administration, 3/2003-11/2009:**

*“I have been diagnosed with depression and anxiety due to my inability to secure a job that will allow me to pay off student loans \*and\* care for my children. I feel like I’ve let my family down, and that I am unable to dig my way out from under this debt.”*

**80. [REDACTED] (ID 8665), Indiana-Newburgh, 6/2013-3/2015:**

*“I’m on anti depressant have severe anxiety and panic attacks. Have thought about suicide. Go to better myself and end up worse. I’ve been a single mom for 25 years. Now raising grandson. I can not keep doing this.”*

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

*“I am 25 years old and have spent almost 2 years of my life in college. It has taken me away from my family, ruined my marriage and wasted my time. I went into a state of depression*

*costing me money in doctor expenses. My family has suffered from my focus having been fully on school. It would be one thing if I had something to show for it however I have nothing. No degree and a lot of debt.”*

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

*“I get so depressed because my kids are the ones that’s suffering and I can’t get them what they need or want, because I am always broke. Its not even they’re fault, because when I went to school I didn’t have kids, and now I do and I can’t hardly support them.”*

**83. [REDACTED] (ID 8192), Louisiana-Saint Rose, 8/2007-12/2009:**

*“The student loans came calling at a horrible time. Unfortunate circumstances due to divorce led me to start working for McDonald’s, because of discrepancies with the church I was working for at the time. I couldn’t afford to pay them, and some time earlier last year, they were garnished from my wages. I was diagnosed with chronic depression, and went for days at a time without eating.”*

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

*“I have thought about suicide because of the debt, exclusively.”*

**85. [REDACTED] (ID 3758), Louisiana-Saint Rose, CEET, 7/2007-12/2010:**

*“I’ve become emotionally depressed due to the financial hardship that these unreasonable loan payments have left me in. I’m in an constant state of sadness.”*

**86. [REDACTED] (ID 3951, 7808), Louisiana-Saint Rose, Digital Entertainment and Game Design, 8/2004-10/2008:**

*“I am on Prozac for depression because of this and I have to live my financial life very cautiously.”*

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

*“Every waking moment is filled with regret. Every single day I think about the mistake I made attending ITT Tech. All I wanted was to better my life because I worked a dead end clerical job in a state building. Their commercials made me believe I could find a career doing something I’ve been proficient in since middle school. The only thing that has changed since achieving my*

*Bachelor's degree is the amount of debt I am in and the state building I work in. I would never commit suicide, but I have pontificated on the idea of suicide. I don't feel like an adult, I feel like a sucker who got sold a dream."*

**88. [REDACTED] (ID 9215), Maryland-Owings Mills, Network Systems Administration, 9/2012-5/2016:**

*"I have been severely depressed over the last few months during job search. I have felt as though my life is over even though I'm 21 and it should be just starting."*

**89. [REDACTED] (ID 9299), Maryland-Owings Mills, Computer Network Systems, 8/2009-9/2011:**

*"Having this looming debt in which I don't deserve has caused me anxiety and depression. Since graduating, I have had to seek medical assistance for both issues."*

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

*"Have a loan but i feel i am not prepared for the field that i graduated from."*

*"After being there for 2 + years i feel i dont have the tools nor knowledge to pursue a career in the it field. And that to me is depressing to say the least."*

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

*"I don't take any medication but I live with severe depression almost every day of my life now. And I hide it from others so that they don't have to feel bad for me. This gets even worst every time I pay the loans and everything that I work for every month is taken away from me."*

**92. [REDACTED] (ID 8174), Michigan-Canton, 8/2006-6/2008:**

*"The amount of stress, anxiety and depression all this school has done is overwhelming."*

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

*"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!"*

**94. [REDACTED] (ID 8165), Michigan-Swartz Creek, 1/2010-1/2011:**

*"I've wanted to kill myself ever since i stopped going to ITT. I can't believe i let a company take advantage of me and put me in the position that i am in. I've always done things right and made one wrong decision by deciding to go to college and it has totally ruined my 20s."*

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

*“I have already filed bankruptcy to try to free up money to pay loans but still can’t afford them. I don’t sleep at night because I’m always worried about bills. I have mood swings from the stress of not making enough money. I will never be able to buy a house even though it would be half my rent. I just can’t live like this anymore.”*

**96. [REDACTED] (ID 9039), Michigan-Troy, Electronics Engineering, 9/2011-6/2015:**

*“This student loan debt burden from ITT Technical Institute has had a tremendously negative impact on my life. The amount of stress this puts on me affects my mental health and has even began effecting my physical health as well. It has changed who I am as a person -- no longer happy with anything, I have an extremely pessimistic viewpoint with an overall negative outlook on my entire life. I often question why I made the choice that I did to attend this school and I often regret ever even stepping foot into an ITT Technical Institute. The thought of suicide has crossed my mind just to ease the stress, but unfortunately the stress of my loans would just be passed on. I suffer from anxiety now, because I have no idea how I am going to be able to afford paying my student loan debt in addition to my current bills and still be able to eat and keep a roof over my head.”*

**97. [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.”*

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

*“I have suffered from depression, stress, anxiety, and panic attacks from these loans and I still do. There are nights where I don’t sleep, where I would be up half the night crying and I even had thoughts of suicide. How are people supposed to survive yet live with all this debt and worthless degrees. I wish I never went to ITT, I’m glad they shut down and can no longer take advantage of people, and those who went to ITT deserve a second chance.”*

**99. [REDACTED] (ID 2829), Michigan-Troy, 1/2001-1/2003:**

*“I am so stressed out by all of this i am now on stress medications for panic attacks and overall depression like moods.”*

**100. [REDACTED] (ID 2700), Michigan-Wyoming, Project Management Administration, 9/2006-9/2013:**

*“I have been diagnosed with sever depression and I am buried in debt my credit is destroyed and my degree will not benefit me in any way.”*

**101. [REDACTED] (ID 9152), Michigan-Wyoming, Drafting and Design, 9/2008-5/2009:**

*“I have suffered and still am under a lot of stress, because I know I will never be able to pay this back and feel I shouldn’t have to because it was all a lie. I have been in the hospital for multiple chest and heart problems do to anxiety and stress from this place. I will never be the same because of ITT tech.”*

**102. [REDACTED] (ID 4520), Michigan-Wyoming, Compters and Electrical Engineering, 1/2010-3/2010:**

*“Having this high amount of debt has caused me much anxiety and stress. I have had to seek medical help in part due to coping with this repayment.”*

**103. [REDACTED] (ID 9613), Michigan-Wyoming, 6/2007-9/2011:**

*“Sever depression because i am so far in debt and unable to get a good job and i cant go to a school of my choice because my funding is gone.”*

**104. [REDACTED] (ID 8663), Michigan-Wyoming, CJ, 9/2008-11/2012:**

*“Emotional stress beyond compare, to have been in counseling for 4 years or more. My daily life was a mess with all these school loans hanging over my head. I couldn’t even have my own accounts for a checking account, let alone a savings account. The stress by this situation caused me to be on medication for depression and anxiety. I am hoping that I can get my life back to normal again.”*

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

*“Very very high levels of stress. It has almost gotten so bad i was going to start looking into options for therepy thinking suicide would be the only way out.”*

**106. [REDACTED] (ID 4030), Missouri-Arnold, 8/2004-12/2006:**

*“Depression, thoughts of suicide, fights with my family and my mother who took out PLUS loans to help with my education. [] The debt I have through student loans is a constant source of stress, anxiety and depression.”*

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

*“All of the student loan debt resulting from my going to ITT, and difficulties in life resulting from said debt, have taken a major toll on my mental and emotional being. I have suffered from severe anxiety and stress, and major depression mainly because of the knowledge that i will never be able to pay these loans off and that because of that i and my family will likely never be able to move up in life and actually be able to afford a decent home or vehicle.”*

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

*“My loans keep me awake at night. I have been diagnosed with anxiety and depression, most of which stems from money. I have to live around the loans taking out \$854 out of my account every month. It is very hard to make sure I have a fruitful life when loans in which I can't pay down are burdening me.”*

**109. [REDACTED] (ID 8034), Missouri-Arnold, Information Security Systems, 4/2006-6/2010:**

*“Stress galore finding a job in a field I enjoy have been emotionally taxing and mentally disabling.”*

**110. [REDACTED] (ID 8274), Missouri-Arnold, Digital Entertainment and Game Design, 9/2007-5/2012:**

*“I don't like my job. I work at a manufacturing plant currently and before that I worked at Walmart. I'm always tired and unmotivated. I often find myself depressed and disheartened because I will think of all my friends and family that DIDN'T go to ITT Tech and how successful and happy they are and how I wish I was. I work paycheck to paycheck and barely make ends meet with my student loan payments and living expenses living as cheaply as I can.”*

**111. [REDACTED] (ID 7547), Missouri-Earth City, Multimedia and Design, 10/2008-11/2011:**

*“Developed an Ulcer due to the high amounts of stress related to my financial issues. Suffer high amounts of depression due to my financial ruin.”*

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

*“Since repayment I've developed and been diagnosed with an anxiety disorder which requires medication. My anxiety stems from financial stress and getting my first payment schedule from SallieMae sent me over the edge. Until I started stressing over my school debt I had never*

*anything of the sort happen to me and I didn't know what was happening, I went to the ER 2 times for anxiety thinking I was having heart trouble, and I've endured a couple of very costly out patient procedures to ensure that my heart is ok. Even filling this out now makes me feel sick."*

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

*"After two months of starting at JCCC I had a mental breakdown. Sitting in another learning environment and being told I just wasted a number of years of my life at a worthless college and drowning in a debt that would keep me from getting a car, home, or another degree I began to suffer from suicidal depression and was medicated by my doctor."*

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

*"I am in a substantial amount of debt that has led to diagnosed depression as well as panic and anxiety disorders. I know that I am unable to pay the overwhelming amount of debt that ITT has placed on me."*

**115. [REDACTED] (ID 9502), Nebraska-Omaha, Digital Entertainment and Game Design, 8/2008-8/2012:**

*"I have developed high blood pressure and anxiety since graduating. This is not a coincidence. If I had the choice of attending ITT Tech again, I absolutely would not. It has not only caused financial hardships but health wise it's been much worse then before."*

**116. [REDACTED] (ID 9663), Nevada-Henderson, Criminal Justice, 11/2006-3/2010:**

*"Already suffering from depression and anxiety from losing everything (house, car, possessions), I was hounded by phone calls from Sallie Mae and their loan default department demanding repayment on the loans. I explained to them my financial situation and explained that I had trouble finding a job in the Criminal Justice field because no one accepted my degree that would satisfy the education requirement, all they could do was push some of the loans into forbearance and deferments but the private loans went into collection. I felt trapped with no way out. I did try to work with one of the collectors who was part of the Sallie Mae company to try to make a small payment monthly but it was too much of a financial strain that at times, my family and I barely ate. When my sister-in-law and husband helped to move us back to Hawaii to live with them, I too was unemployed until I found a job at Home Depot with was 10.50/hour. Not much to live by. The collectors hounded my job calling me trying to collect and I was embarrassed. It is now 2016 and my loan balances has grown from \$50k after graduation to \$90K and it is still growing from interests and late payment charges. I am still struggling financially to make*

*enough to survive and I have nothing to show after 3 years of schooling except for a “blank piece of paper”. I need help and I need this nightmare to go away.”*

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

*“This whole ordeal with my loans and ITT Tech has caused me many years of anxiety and stress that I still have to this day. Earlier this year I was put on anti depressants to help cope with it all.”*

**118. [REDACTED] (ID 9164), Nevada-Henderson, 3/2002-3/2004:**

*“Imagine having your future stolen from you and then being told, “There is no help”. The really sad part is I love to learn. I knew what I wanted to do with my life, I loved technology from when I was a kid. Every single night I think about this loan and how it has effected me, my family, and my significant other. I dont sleep, I have heart populations from constant stress, and frankly I’m too exhausted to elaborate.”*

**119. [REDACTED] (ID 8472), Nevada-Las Vegas, 6/2010-1/2012:**

*“Now I have really deep depression because I can not find a job in my field and I cannot improve and I waisted my time and my money... And right now I’m nothing. I feel very bad.”*

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

*“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.”*

**121. [REDACTED] (ID 5917), New Mexico-Albuquerque, Business Administration, 3/2004-9/2010:**

*“I’ve thought about leaving the country, my family, my job, and other even more drastic measures to get out of my student loan debt.”*

**122. [REDACTED] (ID 9654), New Mexico-Albuquerque, Criminal Justice, 12/2007-9/2011:**

*“This has caused a lot of stress and anxiety in my life because I am a single mother of 4 kids. I went to school to try and better our lives but instead it has caused stressed and emotional pain. My credit has taken a huge hit and my other bills are taking a hit because of me trying to pay on loans I can’t afford but I am scared of my wages being garnished. I wanted to give my kids a better life and instead we are struggling to get by.”*

**123. [REDACTED] (ID 6436), New Mexico-Albuquerque, Computer Networking Sciences, 3/2009-6/2011:**

*“I have had to seek counseling to deal with the depression of living under the debt I have. Five years later and I have no career in IT.”*

**124. (ID 7234), New Mexico-Albuquerque, Computer electronic engineering technology, 8/2003-6/2005:**

*“High blood pressure resulting from stress along with anxiety attacks.”*

**125. [REDACTED] (ID 9501), New York-Albany, SAP, 1/2008-7/2008:**

*“Clinically diagnosed Anxiety disorder, I still struggle in poverty as a result of this action to this day 10 years later.”*

**126. [REDACTED] (ID 5515), New York-Getzville, 9/2003-6/2006:**

*“Due to my student loan debt, I have become majorly depressed and have been hospitalized 3 times during the last year. I really thought ending my life would be a better option than all this debt. I been under a lot of stress of how am I going to pay for all this debt. I don’t have family that I can ask to help as most of them have passed away like my mother and father. I have no social life as I can not afford to do anything with my friends due to the lack of money.”*

**127. [REDACTED] (ID 8379), New York-Getzville, Information Technology- Computer Networking Systems, 9/2008-9/2010:**

*“I am always stressing feeling depressed I cant further my education, I have a degree I can’t use to better myself. I cant keep a relationship because am always too emotional.”*

**128. [REDACTED] (ID 7476), New York-Liverpool, Computer Networking Systems, 8/2006-8/2008:**

*“I have had so much mental stress because of these loans I contemplate suicide just to escape them. I mean what quality of life will I ever have if my loans exceed my ability to live a decent life. I have worked hard my whole life to watch banks and corporations get bailed out at my expense for bad business choices by them. Yet I’m stuck footing huge student loans, with huge rates of compounding interests, penalties and fees.”*

**129. [REDACTED] (ID 8770), New York-Liverpool, IT Network Solutions, 9/2003-5/2005:**

*“Stress has caused me to gain over 100 pounds which has taken me years to take off and sleepness that has lead to problems during the day including having to limit driving distance due to falling asleep behind the wheel of the car in the past years.”*

**130. [REDACTED] (ID 9141), North Carolina-Charlotte North, 11/2008-6/2011:**

*“I stress daily knowing I have to pay on a loan I didn’t know about. Ive gone into depression because I feel like a failure because I can’t graduate due to them using all my financial aid on just my associates degree.”*

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

*“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. I am a mom also. I get so depressed about how I can’t better myself for my son because of this debt. I can’t get a degree from another school even if I started over. I am always going to have to live paycheck to paycheck or work my way up from the bottom which takes years to compete. I’ve had mental breakdowns from not being able to get a car when mine broke down. I’ve always had the attitude that you gotta work to get ahead and i have no control over this debt so I can’t work up anymore except to apply for jobs that you need a degree for which I can’t get.”*

**132. [REDACTED] (ID 9227), North Carolina-High Point, 3/2012-3/2014:**

*“This is also emotionally draining and has caused me depression. I feel like I am living a nightmare. My dream was to be able to take care of others after graduation and I feel as though this school is taking that dream right out of my grasp.”*

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

*“The daily stress of having so much money in debt. The lost hope and broken dreams of a career and life changing moment. The depression that it has caused me and the many nights and days of thinking how im too screwed now to make a change again. How could i afford the loans to start all over at another school. And the years waisted thinking it was all for good change. The money can dissappear but i can never get those years back.”*

**134. [REDACTED] (ID 4894), Ohio-Dayton, Network Engineering, 1/2004-1/2006:**

*“The anxiety I feel from this crushing debt and the knowledge that I will probably never be able to pay it off completely is causing me to feel depressed and hopeless. I don’t feel that I will be able to properly prepare for retirement. I will probably be unable to assist my children with college, which causes me even greater anxiety and pain. I don’t want them to be crushed by student debt like myself. I will do everything in my power to help them avoid the pitfalls that captured me, but I feel that the high cost of higher education will ultimately win out.”*

**135. [REDACTED] (ID 7681), Ohio-Dayton, Computer Networking, Information Security Systems, 6/2006-6/2013:**

*“Since graduating ITT tech back in 2013 I have been constantly stressed and depressed on a regular basis for the last 3 years. I take anti-depressant supplements daily to try and cope with these feeling of lossless and despair and have consulted my Dr on other remedies but he would not advice taking prescription antidepressants because of my other health issues that arose from high levels of stress. I suffer from High blood pressure, high cholesterol, diabetes, and high stress that started after ending up in the hospital back in 2012 while attending ITT tech and getting frustrated with the lackluster quality of education and the realization of the exorbitant cost of the program.”*

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

*“I resorted to substance abuse to cope with alternative employment outside of my field of study. This became a loop of dependency and predatory tactics used by my employer. I have bouts of insomnia worrying about making my monthly payments. How will I pay off my student loans without gaining employment from the education I am still paying for? I suffer from depression because I cannot take too many financial risks. How will I make my monthly payments if I make a mistake? It is a constant drain of motivation. The substance abuse, insomnia, depression and the constant stress have developed into health consequences such as Hypercholesterolemia, Hypertension and Migraines.”*

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

*“ITT caused me to make several doctor visits I was put on anxiety pills, depression meds, as well as sleeping meds because of stress I couldn’t sleep.”*

**138. [REDACTED] (ID 8722), Ohio-Hilliard, 9/2010-2/2013:**

*“The depression from the stress of not being able to move forward in a caree has been awful.”*

**139. [REDACTED] (ID 7896), Ohio-Strongsville, Drafting and Design, 3/2010-8/2011:**

*"I was hospitalized for being suicidal in May 2013 due to overwhelming financial stress."*

**140. [REDACTED] (ID 8469), Ohio-Strongsville, 3/2016-9/2016:**

*"I have been extremely stressed and depressed at the fact I thought I was going to achieve my goal and now all my hard work, no sleep, cutting my work hours and losing money for my family has depressed me."*

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

*"Due to student loans, the stress had taken a toll on my health, this leads to weight gains, long periods or sleep or no sleep, financial stress that caused tension and confrontations. I've had to balance money for student loans before I was able to spread what was left over necessities as the hit to my credit only caused life to be pushed back further in being able to provide. The stress of being cornered and locked into one school, the lack of freedom and empty promises that constantly lead to let downs eventually lead to depression. Being cheated on such a large scale leaves me to climb out on my own with unnecessary stress of needing to provide and grow at the same time. This effects my work, my emotions towards my family and loved ones. Its a black cloud that no matter where I go it will be there weighing me down."*

**142. [REDACTED] (ID 6249), Ohio-Strongsville, Computer Networking Systems, 6/2010-6/2012:**

*"[B]ecause i haven't been able to get a job I have had to take a minimum wage job to pay for living expenses. This leaves me living paycheck to paycheck and causes a large amount of stress. Also the fact that i do not get many call backs on job applications makes me feel useless and unworthy, which is very emotionally painful. This all effects my Bi-polar Disorder and causes me to be suicidal."*

**143. [REDACTED] (ID 2628), Ohio-Strongsville, Programming, 4/2002-9/2002:**

*"After i left ITT i had expierenced depression and at the time taking psych meds. [ ] I'm a single mother of an 11 yr old special needs child. Life has very difficult since i left the school."*

**144. [REDACTED] (ID 3926), Ohio-Warrensville, 6/2013-4/2014:**

*"During my time at ITT Technical Institute i had several panic attacks and thoughts of suicide do to the stress of finding out two years of work was a waste after several job inquiries."*

**145. [REDACTED] (ID 9488), Ohio-Warrensville Heights, Nursing, 6/2013-6/2015:**

*“Its stressful, painful, embarrassing, disappointing, and disgusting to have to go through something as horrific and avoidable as this. I didn’t chose to be affiliated with a school conducting fraud and misleading students. I chose this school because I was under the impression that this school had my best interest at heart. They heard my goals and desires, and used them against. It was never about seeing each student succeed and become a Registered Nurse. It was all about getting our name signed on the dotted line so that they may manipulate us and take our student loan money. They had no regard to how it would affect our life down the line. They had no regard to how we would possibly struggle to pay our loans back. They had no regard to the school potentially closing and thousands of people being out of opportunities for employment, continuing education, and etc. It is disappointing that a educational institution would manipulate students for a an extra dollar.”*

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

*“I can’t begin to tell you the amount of stress and anxiety this has caused me in my life. I am hearing impaired with profound hearing loss in my right ear and only 80 percent with hearing aid assisted left ear. It is hard enough to find a job as it is but so much harder to find a job in the field with my impairment. This has caused me stress and emotional damage because I still cannot get a job in my field of study, I feel worthless because I am nearly 40 years old and only making \$33,000 a year. I cannot keep up with the loans as well as being able to provide for my family adequately.”*

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

*“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 horrrble affect on heart, mind and soul.”*

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

*“Thanks to all the stress of not being able to do normal things that people with just average credit scores can do, i’ve developed severe anxiety, followed by a wonderful mental break down last year in Dec of 2015, got to enjoy a wonderful trip to the local Mental Health ward...Mainly cause they were still calling/emailing/whatever they could to tell me how determintal it was for me to come back to school, but i would have to re-apply for loans, and it would tac on another 20000+, even though the school was less then a year away from closing, which i didnt have a clue about. So now im classified as bi-polar/schizophrenic with anxiety disorder. So now i get to*

tell whoever does try to higher me, “hey by the way im legally insane and have to report to the mental health department once a month every month for at least a year.””

**149. [REDACTED] (ID 9579), Oregon-Portland, Visual Communications, 9/2008-6/2011:**

*“It has also played a significant role in my depression and used to lead me to suicidal thoughts, primarily due to the amount of debt and combined with my anxiety over being judged by other people for attending the school. However I have sought help from a doctor since then and it has thankfully become less of an issue in my life. I’ve accumulated so many rejection letters from my initial job search that when I finally did get a job (doing ordinary customer service), I printed them out, cut them up, and made a decorative pinata out of them that my friends and I destroyed during a beach trip before my first day. It was probably one of the most therapeutic experiences I’ve had since I graduated.”*

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

*“The stress of the debt has had a detrimental effect on my mental health. Going back to college was supposed to help me get work which I was having trouble getting due to stress from my combat tour. Worst, while in VA therapy, my doctor said getting work would be the best thing for me; but with the debt working against me, getting that job is more difficult.”I’ve had to repeatedly ask my parents for money and at my age, this is very demoralizing making recovery from my Acute Stress Disorder (PTSD’s little brother) that much harder. This had led to depression and bouts of heavy drinking.”*

**151. [REDACTED] (ID 8454), Oregon-Portland, 6/2005-6/2007:**

*“I suffer from depression and stress out everyday because of this.”*

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

*“I can’t afford to make my monthly payment (nor do I want to), I feel like I’ll never be able to get married or buy a house, and my credit is ruined.”*

*“I suffer from depression and anxiety to the tremendous weight on my should, which affects my day to day life.”*

**153. [REDACTED] (ID 8002), Pennsylvania-Dunmore, cns, 1/2011-1/2013:**

*“I have lots of stress from going to ITT and all the problems it caused me. I have more mental issues cause of going to ITT. Anger issues depression.”*

**154. (ID 2712), Pennsylvania-Greentree, Multimedia technologies, 1/2006-1/2007:**

*“The amount of stress from this whole ordeal has caused me deep deep depression and has caused my marriage to fail.”*

**155. [REDACTED] (ID 5354), Pennsylvania-Harrisburg, Electronics Engineering technology, 6/2013-12/2014:**

*“The anxiety of trying to stay on top of my school work, and essentially teaching myself the material has made my life very difficult. I’ve become depressed and diagnosed with anxiety disorders because of all of my extra stress.”*

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

*“This debt has been a ghost over my shoulder for years now. The stress of the issue has caused medical issues directly related to stress. Prostatitis as well as caused my credit and options to acquire things with credit to be dismal at best. Suicidal thoughts to end the debt instantly.”*

**157. [REDACTED] (ID 4836), South Carolina-Greenville, 9/2006-9/1998:**

*“My quality of life suffered for years financially, mentally, physically, even spiritually at times because of the debt, the odd jobs, and grief that I carried for so long.”*

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

*“It is stressful knowing I cannot contribute in a significant way to help my family. I don’t make enough to pay my bills. If my wife was not working my family would severely suffer. I am being punished for doing what I thought would help my family. Without my faith I would be in a cyclical state of depression.”*

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

*“I am having a very difficult lifestyle, having to be prescribed to anti-anxiety medications because I am stressed constantly about the insurmountable student debt repayments I can’t repay, foreseeing no time in my future that I will be financially stable, having a credit rating that will prevent me from buying a home, or a car, creating an equation of self-sustaining poverty and a perpetual sadness of knowing that I will have to keep deferring the loan and living check-to-check for a long and indefinite number of years.”*

**160. [REDACTED] (ID 5089), Tennessee-Johnson City, Networking Information Technology, 1/2012-2/2014:**

*"I've never been more stressed in my entire life. Daily life is incredibly hard, and some days its stressful even to think how I'm going to survive to the next day. I have a fiance that I can't marry or support because of my financial situation, and that only makes the mental anguish a million times worse. ITT Tech promised me they'd help me find work if I only enrolled, and I was a model student. I kept a 4.0, took a crappy job working there, and got over 25 other students in as an ambassador for the school. They kept none of their promises and ruined my life in such a way that I may never be able to have a life or a family now."*

**161. [REDACTED] (ID 7759), Tennessee-Knoxville, Visual Communications, 10/2008-9/2010:**

*"I am in extreme stress on trying to find a way in getting through life in general from all this debt. I can't get another degree and get a actual job from it because I'm in too much debt. I am stuck and not only does it stress me out it depresses me."*

**162. [REDACTED] (ID 8738), Tennessee-Knoxville, Criminal justice, 12/2006-9/2011:**

*"I am suffering from debilitating anxiety and daily panic attacks. I am 30 years old and because of ITT misleading me when I was 20 I have been unable to be a productive member of society."*

**163. [REDACTED] (ID 5592), Tennessee-Knoxville, 6/2006-5/2008:**

*"Anxiety has increased and my doctor has upped my medication to try and deal with the huge burden that ITT has caused in my life."*

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

*"When I think of the future I have serious anxiety and fear because I will not be able to live a happy life or provide for my family or my family's future. I make \$12.99 an hour which is what I could make without a degree. I can't obtain any loans or assistance to go to a real school and obtain a real degree. I sometimes think very dark thoughts that I don't want to describe because they are very distressful and saddening. I don't want to lose my family or life because I went to I.T.T. tech. I don't want to live in poverty because I went to I.T.T. tech. The only reason I went there was because I saw all there commercials with former students talking about how much better there life is now because they went to I.T.T. My life is not better because I went there and I graduated on time and successfully. My wife can't go to a real school and better herself because we cannot afford the debt. My children will probably not be able to go to school, at least not with my help and that fills me with despair. This is supposed to be the greatest country in the world"*

*but I.T.T. tech is profiting on the backs of people that only want to make a better life for themselves. They are destroying peoples futures and should be forced to go out of business so they don't harm anyone else."*

**165. [REDACTED] (ID 8412), Tennessee-Knoxville, 3/2008-6/2010:**

*"There was much stress anxiety and emotional stress from knowing that I was basically educating myself as best as I could. From the time I was basically forced to sign the second loan I was under anxiety and emotional stress because I was older and knew I needed to be good and the school was not equipped to help me."*

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

*"My anxiety been up due to not being able to pay these. Which bring up other issues. I'm constantly stress about the loans. Never know if someone going to come know at my door sueing me. I'm always waiting for my check to be taken entirely for repayment. Having my check garish had my employer asking questions. About what I'm not paying my bills[.]"*

**167. [REDACTED] (ID 9358), Tennessee-Nashville, Digital Entertainment and Game Design, 3/2008-9/2012:**

*"The stress from having gone through their program and finding it worthless in finding a job that can pay the debt is emotionally crushing. It keeps me depressed and angry at myself for being duped to the point my life is ruined."*

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

*"After getting married, I was declined for every apartment that we tried to get SOLELY because of my student loan debt."*

*"The overwhelming stress of the looming debt and the need to find a career made it nearly impossible for me to function as a normal human being."*

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

*"There have been times when the thought of suicide has crossed my mind. Those without the weight of a never ending financial burden such as student loan debt will never know the tremendous amount of stress it puts on you...physically, mentally and emotionally. While I have maintained, others have not been so fortunate. Living like this is no way for anyone to live. It's not living...it's slavery in its purest form."*

170. [REDACTED] (ID 8409), Texas-Houston North, 9/2006-12/2007:

*"I am deeply depressed due to my employment situation, and extreme debt. Sometime i contemplate suicide."*

171. [REDACTED] (ID 8820), Texas-Houston North, AS Criminal Justice Paralegal, 11/2010-3/2013:

*"For a year I refused to even look i was disappointed.. the medication I had to take was ridiculous from the anxiety it caused.. ruined my life"*

172. [REDACTED] (ID 2764), Texas-Houston North, Drafting, 1/1999-1/2001:

*"The fact of being in debt and trying to payback all my loans put me in depression. A lot of emotional stress."*

173. [REDACTED] (ID 3794), Utah-Murray, 9/2014-4/2015:

*"Massive anxiety, episodes due to PTSD aggravated by the school experience, severe depression."*

174. [REDACTED] (ID 7837), Utah-Murray, 6/2010-9/2012:

*"Diagnosed with severe depression."*

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

*"I consider suicide daily because of this mistake I made and because of the predatory nature of the loans there is no legal way possible for me to address them. I cannot do IBR because of the vast number of private loans they did, I cannot restructure because my credit is destroyed. I cannot pay the loans because the degree is widely considered trash from a diploma mill. Going to ITT Technical Institute was by far the worst mistake I have ever made."*

176. [REDACTED] (ID 6104), Utah-Murray, Electrical engineering, 5/2010-5/2013:

*"This has caused me anxiety, grief, and even suicidal thoughts."*

177. [REDACTED] (ID 8607), Virginia-Norfolk, Information Systems Security, 8/2003-11/2004:

*"My entire experience with ITT Technical Institute has been nothing but stress and pain. Headaches, long dead end phone calls, multiple answers to the same questions and no answers"*

*to other questions. Time wasted that I can't get back. Run around after run around. Tears, anxiety, stress that caused health problems, sleepless nights because I felt I was alone and nowhere to turn."*

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

*"I suffer through emotional pain everyday for what I had to go through with ITT Technical Institute. I feel I was deceived and taken advantage of. I was given a false hope. When I decided to attend ITT I thought I was doing something positive to improve my life and build a good future for myself and family. At the time I enrolled I was young and ignorant to understand that I was being preyed upon by ITT Technical Institute. Myself and thousands of other students thought we were doing the right thing but instead ITT got their money and all we got was poor education and debt. It's hard to sleep at night when you're faced with so much debt."*

**179. [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."*

**180. [REDACTED] (ID 2725), Washington-Seattle, Digital Entertainment and Game Design, 12/2004-5/2009:**

*"I have been stressed trying to figure out how i'm going to pay such a steep loan. Sometimes i just want to give up and stop paying but i understand that i owe this debt so I've done my best to continue paying it. This has brought on a lot of depression and anxiety because, as stated above, i cannot afford my own house. I also feel like i'm stuck in a city I don't want to live in because it pays me enough to survive - but if i lose this job i have no idea how i'm going to be able to pay my loan. I feel imprisoned."*

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

*"I am stressed out physically and emotionally everyday about trying to figure out how I am going to be OK in life. I am loosing my hair and have dramatic weight gain with loss of motivation to do anything productive."*

**182. [REDACTED] (ID 2854), Washington-Seattle, Criminal Justice, 9/2008-9/2010:**

*“I don’t have confidence to go back to school. [N]o college will take my degree for a bachelors except for ITT Technical Institute, I feel I will never be successful and I and I am doing Family therapy and will try and do personal therapy for depression.”*

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

*“I am in a near constant state of depression/anger because of the stress caused by the massive amount of student loans I have to pay and the loss of my car and nearly being kicked out of my apartment were I live with my disabled wife. I have also had to go into deferment and forbearance several time to alleviate stress from payments. I once considered myself a very carefree and fun person but now I feel I have turned extremely bitter and spiteful, which has caused strain on my friendships and marriage.”*

**184. [REDACTED] (ID 7933), Washington-Spokane Valley, Information Systems Security, 1/2007-1/2010:**

*“Sleepless nights, no kids and the frustration of barely getting by difficult, I have found a mental health professional to help push me through but that’s no life to live. We have just enough to get by all because of this school and the fact that I got laid off that one dark day in 2007. I will forever regret my time that I spent at ITT.”*

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

*“Due to the hard time I had finding a job, and the denials due to by education and debt I began to have major anxiety. I have seen doctors as a result of this. I would get anxiety thinking about the repayment of the loans that I knew I couldn’t make. I became heartbroken when I found out I couldn’t get a loan to purchase a home. Whenever I needed something financially I would have to make the choice of what I could pay and what I couldn’t. I had to ask my family for help in paying back student loans and as a result caused strife between us. Whenever I would talk to someone in the loan repayment department they would provide me with misleading information or talk so fast that I wouldn’t understand and then I would end up with even more stress and anxiety.”*

**186. [REDACTED] (ID 8710), Wisconsin-Green Bay, 9/2004-5/2008:**

*“My stress has affected my blood pressure due to the financial strain I am in all the time. Every couple days I need to talk to the loan holders and tell them that I made a payment not less then 5*

days ago. Forbearance or Deferment it doesn't matter. the amount of accrued interest put's me into depression. Which just makes my stress and blood pressure go thru the roof."

**187. [REDACTED] (ID 9677), Wisconsin-Green Bay, 12/2009-6/2013:**

*"My stress has been through the roof because of my loans and all of the people calling me to get me to either consolidate, pay, or try to "erase" my loans. These people call me every day and now I am on medication for anxiety and have to see my doctor frequently. This whole ITT fraud, and financial struggle is effecting me and my family. My family and I have been emotionally strained because I have to live at home to be able to pay on my loans and live."*

**188. [REDACTED] (ID 6646), Wisconsin-Greenfield, Computer Networking, 9/2001-9/2005:**

*"I suffer depression and hopelessness knowing that when I retire, that money will be taken from me from a loan that was 35k, now 200k."*

**189. [REDACTED] (ID 7658), Wisconsin-Greenfield, Game Design, 9/2006-6/2010:**

*"I lost my father at the end of 2008, and grieving took a large toll on my mental health. I made it through the rest of my time at school in a relatively alright state of mind, but it was when I left school that things got a lot worse for me. Not being able to find a job along with the looming loan payments started to cause me unreasonable anxiety and depression. It wasn't long before I found myself in a severely depressive state often with suicidal thoughts. I was always too afraid to actually cause myself any harm, so in turn stopped caring about my health and well being, which in time I gained a large amount of weight, only making my mental state worse. As of this writing, my mental health is in a much better state, but the anxiety and the worry about my debt it still there."*

**190. [REDACTED] (ID 8069), Wisconsin-Greenfield, Criminal Justice, 6/2007-9/2011:**

*"I have struggled with stress and depression worrying about how I am going to be able to pay my student debt. []The constant reminder I get each month from paying the debt is a constant reminder that I went to a "school" that ended up costing me far more than any other reputable school leading to feelings of depression and a sense of failure."*

**191. [REDACTED] (ID 7471), Wisconsin-Greenfield, Software Engineering, 11/2005-1/2011:**

*"The stress of dealing with mounting student loan debt has caused me to have several severe depressive episodes. It has been a constant source of tension between my wife and myself. Also*

*has effected my relationship with my brother who was willing to cosign a loan for me. A loan which I am not sure I will ever be able to pay off."*

**192. [REDACTED] (ID 3878), Wisconsin-Greenfield, 9/2008-3/2012:**

*"I've been stressed out from the student loan payments and I'm not working at the moment so I've been having anxiety and panic attacks when I get calls 3 or 4 times a day."*

**193. [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."*

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

*"As stated above I do suffer from depression. I was even hospitalized for awhile from it. Around tax time the debt agencies 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. [H]owever the calling and needing money when you dont have any hurts and makes it very hard."*

**195. [REDACTED] (ID 5329), Wisconsin-Greenfield, Digital art I think, Or Computers, 8/2006-12/2006:**

*"Stress from having t pay with nothing to show for it. Depression caused by it and trust being broken with the college setting. It really did set me back like 5 years."*

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

*"I have suffered chronic anxiety (diagnosed) from the stress of creditors constantly calling and I have come to blame ITT and learned to despise the IT field for it."*

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

*"The stress of not knowing how I am going to be able to pay this back is horrible, I am having anxiety attacks and even see a psychologist now for the anxiety. I just wanted to be in a better*

*place after school but I am not. When payment have to be started I will probably end up on the streets because I can't even afford to pay \$100 a month with where I am at in life."*

**198. [REDACTED] (ID 8584), Criminal Justice, 12/2007-6/2014:**

*"I have been battling stress and depression since I graduated because I have a mountain of student debt that I can't pay, a diploma that doesn't mean anything, and a job that just pays the bills."*

**199. [REDACTED] (ID 8110), 8/2008-9/2012:**

*"They have made me depressed and my father suffered a heart attack from stress from navient!"*

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

*"I am stressed about this every day. I think about it constantly. I am in financial ruin and I know I will not be receiving any tax refunds if this is no handled soon. I was diagnosed with Anxiety and having this as a burden is not helping one bit."*

**201. [REDACTED] (ID 3668), 1/2013-3/2015:**

*"This school has put me into a deep depression my anxiety problems are nearly unstoppable. I worked so hard to maintain the grade and all of that hard work is done the drain."*

**202. [REDACTED] (ID 9194), 3/2009-6/2011:**

*"I have suffered from major depression and anxiety over owing this money and not benefiting from my degree at all. My life has basically turned to shambles since graduating 5 years ago."*

**203. [REDACTED] (ID 7338), 11/2006-12/2012:**

*"After this experience with ITT I am full of stress, depression and anxiety."*

**204. [REDACTED] (ID 9158), 1/2011-1/2013:**

*"I had to seek a medical practitioner to prescribe me medication to treat my depression due to not being able to finish my education and other schools in my area not accepting my ITT tech credits. I also had to see a therapist once a week for stress management."*

**205. [REDACTED] (ID 9065), Drafting and Design, 6/2011-6/2013:**

*"I suffer from stress and anxiety due to the large amounts of debt that are needed to be payed back along with having a job that is not completely satisfying my needs due to not being able to find anything else due to ITT's degree."*

**206. [REDACTED] (ID 6189), Software Applications and Programming, 8/2006-8/2008:**

*“Defaulted on my home loans and had to short sell my house and move in with my parents to pay down debt with no job. Had to take antidepressants because of the number of student loan calls I am getting from Navient but I have no money to pay them back and when I do pay them it barely covers the interest.”*

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

*“Going to ITT has caused a lot of stress and depression for various reasons. One being all the debt, and money that is being taken from me. The worst part is I was tricked and lied to thinking I was going to have a good job making a lot of money. I can't sleep at night, I lay in bed worrying about not being able to pay my bills and take care of my family due to the ITT debt and garnishments. All this has caused me to be depressed and shut down, not even wanting to try in life any more because I'm trapped in debt and can't take care of my family. Some times I feel death is the only way I'll get out of this ITT situation.”*

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

*“I cry constantly because I am at the end. I am 48 now and can't go back to school and I will probably never pay off this debt in my life time. My credit score is under 450!”*

**209. [REDACTED] (ID 6862), Information Technology Computer Networking Systems, 1/2002-9/2005:**

*“It has caused me a great depression. It was one of the major items that caused a breakdown for me in my former marriage.”*

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

*“The daily struggle of working a 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.”*

**211. [REDACTED] (ID 8318), 5/1998-5/2000:**

*“I am extremely stressed and have anxiety I get phone calls everyday about my student loan.”*

212. [REDACTED] (ID 9359), Computer science, 11/2007-11/2009:

*"I no suffer from anxiety and insomnia because I am stressed out about the paying back my loans."*

213. [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."*

214. [REDACTED] (ID 8311), 12/2009-6/2015:

*"I have strongly considered suicide. All I intended to do was to obtain an education. I didn't get the education I am paying for. ITT Tech ruined my life."*

215. [REDACTED] (ID 8690), 11/2005-3/2010:

*"The stress of having \$46000 in student debt when my Army service was supposed to help me through this has led me to constant stress and emotional pain. I have even considered suicide because of this. I was having emotional issues through my program because something just didn't feel right. The fact I have no legal recourse because of the forced arbitration clause has been a serious source of frustration for me."*

216. [REDACTED] (ID 6336), 11/2005-9/2007:

*"Severe depression and feelings of worthlessness."*

217. [REDACTED] (ID 7384), Electronic Engineering Tech, 12/1994-1/1998:

*"I am completely consumed by this debt. it has led to depression. My credit, my life is absolutely ruined."*

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

*"The stress and strain of dealing with this compounding debt has led to depression, anxiety, and has left me questioning why I wanted a higher education in the first place when it has not done anything positive for me at all."*

219. [REDACTED] (ID 8578), 9/1996-12/1996:

*"This debt has affected me financially, emotionally causing severe depression and has taken a toll on me mentally. my education has been halted because I couldn't afford to take another loan. I was robbed of my education which I feel has impacted my life and some of the choices I made due to lack of education. This is a issue that ails me daily. I could go on and on about how ITT*

*has ruined my life putting me in a financial crisis and didn't give me the education they said I would receive."*

**220. [REDACTED] (ID 8614), IT, 1/2005-6/2007:**

*"Lots of emotional pain. To much stress. And suicidal thoughts."*

**221. [REDACTED] (ID 8631), 2/2008-5/2010:**

*"I have developed severe anxiety, and have been taking medication since after my graduation."*

**222. [REDACTED] (ID 9629), Criminal Justice, 12/2008-3/2016:**

*"I'm stressed to the max because of ITT Tech and have to take depression and anxiety medicine because of it."*

**223. (ID 9293), 3/2007-8/2008:**

*"The loans have kept me so stressed that I have problems sleeping at night and it has made my depression much worse."*