

EXHIBIT 26

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

“Student Loans have made it difficult for me to function as an independent adult, financially. I had to live with my parents until I was 28 years old, when I had finally scraped up \$5000 to pay for a small trailer. Searching for a home loan to get even a modest home was nearly impossible, as any time the debt came up, it was a tremendous red flag. I've come close to bankruptcy once or twice, and then been told that even that wouldn't help.”

2. [REDACTED] (ID 8289), Alabama-Bessemer, Game Design, 3/2007-2/2010:

“My family has suffered because the loans negatively affected my credit making it difficult to buy a car or make other financial decisions. Since 2010 I have started losing my hair due to the stress of the loans i've had to endure. The constant calls for years and demands for payment. This over whelming shadow of debt with ever increasing compounded interest. I have cried, questioned my faith, and felt like a terrible husband and father for not even being able to provide my family with a proper home.”

3. [REDACTED] (ID 5172), Alabama-Bessemer, Software Development, 3/2006-7/2010:

“I now know more about my loans, but the downward spiral has been impossible to break free of. This has resulted in anxiety issues and relationship struggles with my wife as we attempt to find our way out of the mess and her questioning if she and the kids would be better off if they were away and not under the constant calls and dark umbrella of the debt and poor credit. A rental place in an area with decent schools for my son as well as health issues for my wife and son result in high rent and large bills that make the problem worse. Had it been a rate equal to a normal school and with reasonable interest rates, I am sure that I would be out of under this by now. Talking with friends that used other schools, their payments are around 1/3rd of what ITT was looking at and none of the other software engineering graduates I know got jobs in their field via the school (if at all) and are all in the same position.”

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

“Now I am a single mother struggling to get by, getting further into debt due to the negligence of this school. [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. Not to mention I have a health issue that has now caused me to have 3 surgeries. [I worry that I won't be able to get my son everything he needs. It's a constant worry just to get by.]”

5. [REDACTED] (ID 7946), Arizona-Phoenix, AAS Drafting and Design, 9/2009-11/2011:

“I can't get a job to payoff my loans. I can't move on with getting married because of my debt.”

6. [REDACTED] (ID 9397), Arizona-Tempe, autoCAD, 3/2008-3/2009:

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

7. [REDACTED] (ID 8160), Arizona-Tempe, 3/2006-3/2008:

“In order to make the payments, I had to work multiple jobs including delivery driver and other such methods. This caused massive stress on my family and resulted in 2 marital splits due to financial strain. Further, I had to personally train and essentially put myself into less paying jobs in order to learn and prove myself just to get into a starting position in a field i was promised I would have thrown at me upon graduation.”

8. [REDACTED] (ID 6438), Arizona-Tempe, 1/2001-5/2003:

“Trying to balance my budget and figure out how to pay off these student loans has put me under alot of emotional stress and caused friction in my marriage. It's a never-ending uphill battle to pay my school bills.”

9. [REDACTED] (ID 9415), Arizona-Tempe, Information Security, 3/2006-6/2011:

“[T]he almost \$100K has put a financial strain on me and my family, I am now unable to qualify or afford to take out loans for my daughter to go to college as a result we are now forced to find a way to pay for her college out of pocket and she has to work 2 jobs and try to keep up with her studies all because of the debt and stain caused by ITT tech to our family[.]”

10. [REDACTED] (ID 5188), Arizona-Tucson, 6/2003-5/2005:

“The whole experience has really set me back at least 10 years in my career. This is very disheartening especially when I am trying to provide a better future for my family.”

11. [REDACTED] (ID 3874), Arkansas-Little Rock, Visual Communications/Game Design, 6/2002-3/2008:

"I am now over \$80,000.00 in debt. I can't go to a reputable school because I am maxed out on funding. My husband and I have almost gotten divorced because of the debt and the fact that we are so financially unstable we can't even buy a house. We constantly fight over finances and if we were to get divorced he would get custody of our children because my credit is so bad I wouldn't be able to rent an apartment or buy a car. This causes me great emotional distress. [] I am constantly stressed about him divorcing me and taking our kids and I am helpless to fight it. I am depressed because I can not help provide for my family the way I was told I would be able to upon graduation. I can only get jobs at minimum wage and that won't even cover daycare."

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

"Having this much debt hanging over our heads is all but life ending. [] My husband and I lost our home to foreclosure. [] We're unable to finance a vehicle or apply for personal loans. We had to run our credit cards up to make ends meet and put food on the table. My husband is a law enforcement officer. Their take home pay after mandatory insurance and retirement isn't nearly enough for a family of four. Sometimes we go without food or new clothing that we desperately need. We've had to sell almost everything we owned to relocate back to FL so we could stay off of the streets. This student debt hasn't only crushed my dreams but it has taken everything from us."

13. [REDACTED] (ID 7679), California-Anaheim, Data Communications, 3/2004-11/2009:

"It has financially strapped my family. I cannot afford proper daycare for my kids and because i was instructed to defer my loans i have racked up thousands of dollars in interest that have expounded my loan debt. I have had to scrap together odd jobs and extra work to make sure i pay my loans and live so that i wont default and ruin my credit."

14. [REDACTED] (ID 9406), California-Concord, Electronics and Communications Engineering Technology, 9/2009-6/2013:

"I now owe over \$60,000 for a degree that has done nothing for me professionally. As the sole provider for my family I struggle to pay both my loans and my wife's loans while keeping a roof over our heads. The housing crisis here in the Bay Area has made it impossible for us to live on our own because so we live with my in-laws. I applied for a home loan and was denied because of my student loans. I feel trapped and frustrated that I can't provide the life I want to for my family because I was coned into enrolling in this school."

“The stress and hopelessness that I feel everyday can be overwhelming. As the sole provider of my family it's hard getting by, and it's an even worse feeling knowing there is no end in sight. I can barely make the payments on my loans and often lose sleep over the debt I owe. What's frustrating is that I was lied to and because of it my family is suffering. It's a struggle to get by but the hope of maybe getting my loans discharged and one day buying a home for my family keeps me going.”

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

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

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

“I have had to ask for aid from the state in order to take care of my family as I couldn't obtain a job with a living wage. My parent had had to help us out financially. [] Suffered much depression and anxiety due to the impact on my family including extended family.”

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

“I had big dreams for myself my family and now I cannot even provide for my family.”

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

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

19. [REDACTED] (ID 8215), California-Lathrop, Business Administration, 9/2009-3/2013:

“The stress of finding a job and and tremendous amount of student loan has caused great stress to paying back. This financial stress has diverted my plans of marriage, purchase of a home and a stable job.”

20. [REDACTED] (ID 9487), California-National City, Project Management and Administration, 9/2009-12/2013:

“My first repayment amount was to high for my current living conditions. Although I was already living below my means, I had to sacrifice more than usual. This lead me to hauling my future plans like getting married or saving for my own place. It took me into a downward negative attitude sprial that serverly effected the people around me.”

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

"I'm divorced because of the stress it caused. My family and myself are practically homeless due to poor credit score that snow balled from the student loans and can't get approved for real estate ownership. I'm unemployable because of the credit score. My wages and tax refunds were forcibly taken by Department of Education."

22. [REDACTED] (ID 2608), California-National City, Computer Network Systems turned into Network Systems Administrations, 2/2011-6/2014:

"I want a family and that will not happen any time soon due to these loans. The private loans are in collections and I can't pay them off. There's just no way."

23. [REDACTED] (ID 7033), California-Oxnard, ISS , Information Systems Security, 12/2012-6/2015:

"I have a young daughter and family to feed and it is hard when about half my monthly income has to soon go to all of my student loans. Private being the worst."

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

"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."

25. [REDACTED] (ID 2845), California-Rancho Cordova, 9/2004-3/2007:

"I'll be 30 years old in two months and I still have to live with a roommate. My girlfriend and I have been together for 4 years and can't afford to get married, move into our own place, or start a family. Student debt had forced me to put my life on hold and I've done all I can to pay it off, there is no future for me as long as I hold this debt. I've had to stop contributing to my retirement just to get by."

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

"I have to live check-to-check , and still get calls from the predatory private lender that they pushed me towards. I have worked hard to stay current on all payments, but haven't even made a dent in the balance owed. I can't buy a house, and I can't get married because I don't want my future wife to be saddled with my debts."

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

“This has been an ongoing emotional and stressful burden for me because it is affecting my father who is diabetic and had plans to retire at 55 years old but now will probably be unable to because of this debt that is under his name as well. I have not been able to land a better job in order to pay it down and has stressed me out so much that it has prevented me from wanting to have children with my wife of four years in fear that I will not be able to provide for them financially. It has caused a strain in my marriage for four years. 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.”

28. [REDACTED] (ID 5526), California-San Dimas, Computer Drafting and Design, 6/2008-6/2010:

“Needing to pay the Medical expenses of having a child, needing to afford a car so i could get back and forth to work. Thanks to the debt that I have from my student loans My Wife, My Son and I all live in a converted front room that we are barely able to afford from my in-laws and it is forcing us to move out of state just so we can afford to obtain or house and finical security. [] i worry everyday about what I am going to do about my loans and I am afraid that my childrens lives will suffer because i will not be able to provided a life where they can have there own room, or the right resources to participate sports or even higher education.”

29. [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 ony makes the fees grow higher, I can't pay it off ever. And my dad calls me everyday saying that crediters 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.”

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

“Due to my school burden, my wife has given up on our relationship many times. We have so many financial problems and so many problems due to money that she has thought about calling it quits many times. We are currently not doing so well emotionally because of my debt. We tried moving in to a larger apartment (we live in a one bedroom with two kids) but since my credit is ruined we cant, not only that but we cant afford it because of what I owe and what I have to pay for the school. I cant sleep since I started school, I have a car that does not work well and I cant

afford to get a new one. I cant event offer my family a bigger more comfortable place to live. I have problems with my family because my mother cosign for me. The collectors call my parents all the time asking for money that they don't have. I have fights with my wife constantly and I find my self upset or annoyed all the time due to the stress of these loans. My life was actually better before I went to school, now that I have a supposed education I'm worse than before when I only had a HS degree.”

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

“The amount for an AA degree from ITT Tech is extremely overpriced and can not be afforded without income sensitive repayments. In turn this is causing great deals of stress not only on my self but my marriage as a result of money problems. Not being able to return to school for a proper education in fear of more debt accumulation is one of the biggest issues that I now have to face. [] I have had an overwhelming amount of financial stress with my Federal loans only growing larger while paying income sensitive payments. At the rate I am going my 30K loan could grow exponentially larger than I could ever afford to pay in my lifetime rendering my wife and I to a uncertain financial outcome in the future. This has had a great impact on my wife and I as we fear we will only know a life of debt and will never be able to afford a House. My wife has actually had physical symptoms of stress in where I had to take her to the ER at 2am. She was told that she was suffering from high tension in her shoulder and arm and this could result hypertension disorder in her rotator cuff which she will need to see an orthopedic surgeon. This just added to our stress as we can not afford to pay for an MRI and surgery if needed.”

32. [REDACTED] (ID 4265), California-Torrance, 2/2005-6/2009:

“Being 30 years old and stuck living at home. Unable to afford moving out and beginning my life. I have had to watch my friends and family grow up and move on with their lives and careers. Many now owning homes and having families. I am more angry at myself than anything for being a naive child transferring to ITT instead of finishing my degree out of state. Seeing as my friends lack student loan debt or have very minimal \$10,000-15,000 from attending State Schools, I feel I am very far behind. At the current rate and having 5-10 years left of student loans I am looking at 35-40 years old before I can begin my actual life and start my educational journey all over. With the fear of not being able to own a home or being in default of student loans, or even having wages garnished I have no choice but to continue to struggle financially and pay off my student loan debt. Thankfully my father has been very supportive of my life and career and acts as mediator between my mother and I who do not have the best of relationships. After seeing my younger sister get married, move out, have kids, and constantly traveling...My life in comparison seems like a failure and slow to get to that point at which success is measured. My degree from ITT has become nothing more than a conversational piece used as humor and regret.”

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

“My dad is 89 years old and I still lean on him for support, my plan was to go to school to better myself and make him proud of me but instead there isn't a day that goes by that I wish I wouldn't have never went to that school and ruined my life. 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.”

34. [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 mount of stress it has caused is an understatement.”

35. [REDACTED] (ID 4391), Colorado-Denver, Electronics & Communications Engineering Technology, 6/2007-3/2011:

“Due to the high cost of my student loans, as well as the amount that was needed to complete the study, I have had to work long, extended hours to maintain my student loan payments as well as basic living standards. I have not been able to live on my own for more than a year since completing school. I have had to borrow money from family for basic needs[.]”

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

“My loan debt, reduces my families career opportunities by not allowing for myself or my spouse to gainfully pursue higher education due to the financial burden of the ITT loan repayment costs of private and federal loans. I have been forced to take less than desirable employment opportunities due to the reputation and accreditation my education carries. [] The financial stress of juggling such a devalued education creates monthly tension between my spouse and I. This financial stress also reduce my inability to support my children pursue a college education.”

37. [REDACTED] (ID 9366), Florida-Doral, BA Information Security Systems, 6/2003-9/2007:

“It has ruined my credit! I have been denied loans on several occasions. I have 3 children that are growing and I can't even buy\rent a home because my credit is so bad. This is not what I had in mind when I enrolled in this school. I wanted to give my family a better life.”

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

“The student loan debt has crippled me financially to the point where I can barely get by supporting my family.”

39. [REDACTED] (ID 8565), Florida-Doral, Computer Network Systems, 8/2004-12/2006:

“My student loan debt has impacted not only my life but also my whole family. We took a parent plus loan because my father wanted to help me pay for my education. However, my father is now 76 years old and still has 10 more years to go to pay for his loan. Of course I have been paying his loan since he retired a few years ago, so this has taken an economic burden in my life, and also delayed by several years a proper education. This also has affected my career, since I have an ITT Tech degree it's been harder for me to finish my bachelors, this makes it more difficult for me to get promoted since I don't have a bachelors degree yet. Also when looking for a job, it's more difficult for me to get noticed.”

40. [REDACTED] (ID 9137), Florida-Fort Lauderdale, 8/2004-1/2007:

“Student loan debt has taking a huge toll on my family and I. Thanks to the amount I have to pay in student loans I will not be able to save for retirement or have emergency savings. By the time I am able to get out of the humongous hole that ITT Tech has put me in, it'll be too late to save for any type of meaningful retirement. ITT Tech has put me into a position where I am stuck and I will most likely have to work for the rest of my life just to live.”

41. [REDACTED] (ID 9278), Florida-Fort Lauderdale, Information systems security, 5/2006-12/2010:

“I have a hard time paying for all of our bills including 2 children to make sure they have enough each month. Half of my salary after taxes per month goes to student loans.”

42. [REDACTED] (ID 9396), Florida-Fort Lauderdale, Electronics Engineering Technology, 11/1999-9/2003:

“This debt has prevented me from paying medical bills for me and my family members.[] The debt has prevented me from allowing my family to receive the education they deserve.”

43. [REDACTED] (ID 7099), Florida-Lake Mary, computer and electronics engineering technology, 1/2002-1/2007:

“While attending grad school my student loans kicked in because I could no longer defer them so I had to let them go because I have no job and 2 small children and despite my pleas, they would not do anything. I was told to not mind all of the debt collectors calling then. I could not get employed from anything they taught me or anything I paid them to get me a job to do. Working my way up to where I need to be and their fraud hanging over my shoulders has been very difficult. I finally got them to put me under forbearance but after every month I have to scramble to find money when I am already scrambling to take care of my family's needs.”

44. [REDACTED] (ID 8030), Florida-Lake Mary, Network Systems Administrations, 8/2013-6/2015:

“This debt has [officially] made it 100x harder to go about through life. I legitimately could not make rent payments certain months out of the year, not to mention I now have to go look for another job in order to support my growing family. I have to beautiful little girls at home I would [love] to put through college some day, but I cant even make payments on rent let alone save for their college funds.”

45. [REDACTED] (ID 6014), Florida-Lake Mary, Network Systems Administration, 9/2013-5/2015:

“The amount of student loan debt I've acquired due to ITT Tech has caused a financial restraint on my family. The payments that are due or in excess of \$800/month which is equivalent to a mortgage payment. I'm unable to buy a more reliable vehicle, purchase a home, or live life in a less stressful manner. I'm constantly struggling with bills and providing that I fear it will never end.”

46. [REDACTED] (ID 5358), Florida-Tampa, 9/2004-5/2006:

“Because of the massive debt I owe to ITT, I cannot have a normal adult life. I still live at home because I cannot afford to pay for food, rent and my students loans. It doesn't look like I'll be able to move out any time soon either. I can't get my own apartment, even if I could afford it, because of the debt. If nothing is done, my parents will never have any grandchildren from me because I cannot afford to take care of myself on my own, let alone another life and family. Going to ITT Tech has destroyed my life and my future.”

47. [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. [] I feel I have failed my family because I am not able to make the salary I was promised. High monthly student loan payments make it very difficult to pay my regular home bills, children have not been able to participate in sports etc at school, I'm unable to afford medical insurance, children and I have had to shop for school and work clothes at second hand stores, two pets had to be put down because we could not afford necessary vet bills, my loans are under a higher interest due to being forced to put loans in forbearance, I was forced to sell off family heirlooms to pay off the some loans, I've had personal health issues and been hospitalized due to stress from loans and not making the salary I was promised. I've been evicted and my wife left me due to our financial situation. I've added financial burden on my parents as they have been financially assisting me in supporting my family do to the broken promises of ITT. [] I have laid awake many nights very upset not knowing how I was going to put food on the table and about how bills would get paid. I suffered further stress and fatigue from staying up late hours to study books I've had to purchase to teach myself the things that my job required that ITT did not teach and to try to study for certifications that they said I don't need. I've been experiencing deep, strong feelings of failure and depression because I have been unable to provide for my family. I have lost hours and hours of work being on the phone with Sallie Mae trying to sort out errors in their billing or appropriating of my payments. This has also caused me to always be behind in my payment no matter how hard I tried to get caught up. I my confidence and self-esteem has greatly dropped. I have been hospitalized for high blood pressure, stress, anxiety, and fatigue due to work and school related stresses."

48. [REDACTED] (ID 8294), Florida-Tampa, Digital Entertainment and Game Design, 6/2005-1/2009:

"The debt has created an inability to create a secure future for my family. My wife and daughter. After graduation, I had to take the first job I could get because I was nowhere near prepared to apply for a job in my desired field. This job I only made \$10/hr, Sallie Mae was asking for \$700+ a month in student loan payments. So I deferred my payments hoping to get myself settled before trying to pay these enormous amount they were asking. After the deferment, I was still unable to make the extremely large payment on the hourly wage I was getting. So I put myself on an income based repayment plan. That brought the price down but still not to a level I could afford. So defaulted on my loans. Time went by and I was making a bit more money so I contacted Sallie Mae to get my loans brought current and then I would start paying the amount I originally set up but now the amount had changed. And again I couldn't afford it. So I defaulted. This was quickly killing my credit score. Every month I couldn't pay, more and more points were deducted from my score. Now, I make decent money, I have a wife and a child but a 500 credit score because I was never able to make enough money to pay my student loans and live like a human being. So the loans have made it so that I can't get a loan for a safe car (within the past 7 years) for my family or a loan for a house to raise my child in. At this rate she will only know

apartment living and that is very transient with my family and I moving every 2 to 3 years. The loans have made my credit so poor I effectively cannot provide a decent stable life for my family.”

49. [REDACTED] (ID 9181), Florida-Tampa, 6/2004-9/2007:

“I have lived job to job, frequently being laid off from various positions in favor of someone with a different degree to fill my position. As a direct result of my debt I have not been able to purchase a house. I've had the same car as when I first started attending this school... I try and keep it in good condition. [] I lost my first fiancée due to this debt, she didn't want to be chained to someone who had amassed so much debt. It affects a great deal in my life and how I have to choose to live it to survive.”

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

“This has destroyed my relationship with my grandmother who is my cosigner & has put a large burden on my relationship with my mother. The debt and amount of payments caused me to lose my fiancée because all my money went towards loans and she saw that I wouldn't never be able to support her or children...she was right to abandon me, I can't even support myself now.”

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

“I have had many sleepless nights not knowing how I will be able to pay for these loans. I am nowhere near the income bracket they told me I would be in to be able to afford my student loans. My hair is falling out in the crown and thinning because I am just so stressed out. It is a source of contention in my marriage and I am left holding the bag[.]”

52. [REDACTED] (ID 9079), Georgia-Duluth, Network Systems Admin, 8/2014-6/2016:

“I have two children that rely on my wife and I, and I cannot afford to pay off these bogus loans for a bogus school and feed my family.”

53. [REDACTED] (ID 9255), Idaho-Boise, Visual Communications, 3/2009-8/2009:

“I can never get another loan to go back to school, buy a house, buy a car, help my children or anything else that will better our lives because ITT-Tech took it all. [] My life has been ruined by this school. Our family is living in a trailer because it is the only thing we could afford.”

54. [REDACTED] (ID 9071), Idaho-Boise, Visual Communications, 1/2008-8/2009:

"I can't go back to school and provide a better life for my wife and children. I am at a dead end job with no brighter future in sight. My family was angry with me because I was in this mess and they told me I had to put my great grandmother down as a cosigner but never told me really what that meant. We were getting threatening phone calls from collectors, exhausting every option possible and now, according to my consolidated income driven repayment plan, I am going to be in this mess for another 25 years."

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

"This whole process has been extremely stressful for me and my family. The fact that I couldn't find a job in the field I studied in and no one would recognize the degree was disappointing and frustrating. I did this so I could better myself and my families life on a daily basis. I wanted to be able to provide for them the way any family should be provided for. Show them that going to school is the way to go to get ahead in life. That the process isn't just going to end in stress, debt and no good paying job."

56. [REDACTED] (ID 8234), Illinois-Mount Prospect, Information Systems Security, 6/2009-6/2013:

"Debt is one of the most harmful things to anyone. There are times, like as i write this, that my family has a few dollars to get through until payday, and we can only hope nothing serious happens in the meantime."

57. [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. [I] am extremely stressed about the amount of the loans and the length of time it will take to repay. I can't put money away for my own children for their higher education and I worry about how they will have to bear the financial burden because I can't help them in the future."

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

“As a single mother the student loans from my short time at ITT Tech has caused EXTREME anxiety. Paying off the personal student loans from ITT Tech led to several financial hardships for my children and myself.”

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

“Due to the increase of debt, my credit score is very poor. I am unable to obtain decent employment that will allow me to provide for my family. Currently im unemployed, my significant other works 10-12 hour shifts which is causing stess and family arguments constantly over bills[.]”

60. [REDACTED] (ID 9150), Indiana-Carmel, Criminal Justice, 12/2007-11/2013:

“This has been very stressful not only on myself but on my husband also as this stops us from potentially moving forward or sending our son to college once he's old enough[.]”

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

“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.”

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

“Even if I wanted to try and further my education the schools I want to go to will not accept ITT Tech credits, so I would have to start from scratch.”

63. [REDACTED] (ID 8796), Indiana-Indianapolis, 9/2011-4/2012:

“I am a single mom of 3 kids. They preyed upon this. I was trying to do something to better take care of my family and instead got left with useless credits and a ton of student loan debt I shouldn't have taken on for a program that wasn't going to land me a job in the field I was attempting to get into.”

64. [REDACTED] (ID 6418), Indiana-Indianapolis, 6/2007-6/2011:

“Major life purchases have been put on hold and have had to financially injure my wife's income to pay the loan payments. Divorce has been discussed often to alleviate her burden. If I was aware that she would suffer, we would likely not been married.[] The stress and emotional pain

that I have with my wife and children is an everyday occurrence. I am not able to provide my share for the family and with my wife being "responsible" for my loans because we are married causes undue stress on our relationship."

65. [REDACTED] (ID 8476), Indiana-Indianapolis, Business Administration, 9/2006-12/2008:

"I have delayed several things due to this. Mostly delayed family in fear of not being able to pay this off and not being able to support. [W]hile I have purchased a house it still worries me because if something happens I probably do not have enough emergency funds to cover a big expense with my payments. [] Most of my emotional pain just comes from being scared of not being able to provide. I want to get married someday, but this loan debt scares me and keeps me from doing it."

66. [REDACTED] (ID 7269), Indiana-Indianapolis, 12/2009-9/2012:

"Have a debt of 60,000 between federal and private loans has not only affected my personally, emotionally, physically, and financially, but it has also affected my family, friends, and colleagues that have attempted to help the situation."

67. [REDACTED] (ID 2531), Indiana-Indianapolis, 8/2005-6/2010:

"The financial stress cause problems in my marriage. Now I'm divorced."

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

"This experience has been very stressful on my family and myself. I gave that school my all as I studied to complete these programs, only to be repaid with lies and deceit. I get depressed every month when that statement comes in asking me to pay \$1000+ for student loans, while still trying to maintain a life. There are no decent options offered for repayment of the loans. The only thing I could do to try and make the situation better has been to consolidate what I could of the loans that I have and an income based option. Even with these options in place, no one considers that you have actual bills other than student loans and let crazy payment amounts roll off of their tongues as if they are viable options for parents raising families and trying to survive. At this point, I'm stressed out over the bleakness of the situation. Everywhere I have turned there has been no help or solution from either ITT Tech or from my loan providers. At this point I don't know what to do. There seem to be no options left to get a decent payment arrangement to get my loans caught up. I don't know what to do to fix this situation and this is a daily stress that I deal with. No matter what type of arrangements I make, the cost of an ITT Tech education has not afforded me more than tons of stress and skyrocketing debt. Each month all I can do is watch

with devastation, as my loans increase due to interest and my inability to afford the ever increasing debt.”

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

“[M]y 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.”

“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.”

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

“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.”

71. [REDACTED] (ID 9272), Indiana-Newburgh, 8/2009-5/2010:

“I can't get loans, buy a house, and struggle to pay my bills because I cannot better my life with an education I need to make my life better for my family. My credit suffers and I don't know that I will ever be able dig myself out. [] The stress and emotional struggle I go through trying to make sure I can take care of my wife and son on a McDonald's pay.”

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

“I am so stressed out about my student debt and the burden that my parents feel being \$99,000 in debt for parent plus loans. My parents live check to check and have many health problems. They are harrassed via phone all the time by Navient and we have been forced to put my mother's parent plus loans in forbearance or deferment as well. The stress my family feels from this "school" is unbelievable. I cry every time we talk about it because there is no way I will ever be able to pay this loan off. I regret every single moment of my life those 4 years. And would do anything to take it back. I wish more than anything that my parents could live out the rest of

their lives debt free by having their federal loans terminated. They do not deserve to live into their 60's and on w/ \$99,000 of debt hanging over their heads. Especially when their daughter was never afforded a job nor helped in her future from ITT.”

73. [REDACTED] (ID 8660), Indiana-Newburgh, Nursing, 8/2009-9/2011:

“This debt is a financial burden on me and my family due to it making it hard to pay for other essential things we need.”

74. [REDACTED] (ID 9701), Indiana-Newburgh, 9/2009-3/2012:

“Because of not being able to afford the loans I have for ITT I was unable to purchase a house for myself and my family due to my credit scores being effected.”

75. [REDACTED] (ID 6736), Indiana-Newburgh, digital entertainment/game design, 6/2006-4/2010:

“Current results of high debt and a lack of credible education are apparent in a lack of career choices, stress brought on by a large portion of income being paid towards student loans with a very bleak 10 year plan of repayment, and a likely divorce due to debt and the affect it has on a marital relationship.”

76. [REDACTED] (ID 4027), Indiana-Newburgh, Criminal Justice, 9/2006-6/2010:

“I have so much debt I will never be able to own my own home or pay for my child's college education.”

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

“I am unable to take out any kind of loans at this time due to debt to income ratio being too high. I own a home that is too small for my family yet I cant do anything about it because of massive amounts of loan on my credit . [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.”

78. [REDACTED] (ID 8661), Indiana-Newburgh, Computer Drafting and Design, 9/2010-9/2012:

“I'm married to a Laborer, I drive a 2000 Mitsubishi Galant and we live in a 1 bedroom home because we cannot afford much more with these loans. I would LOVE to have babies soon, but I have no idea how we would be able to afford them. I just want to breathe and get out from this

terrible amount of Debt because I now have nothing to show for it besides a diploma from a school that is closed. My anxiety with these loans is at an all time high.”

79. [REDACTED] (ID 8718), Indiana-South Bend, Visual Communications, 8/2009-9/2011:

“Everyday I regret going to this school. I cant even explain how much anxiety this has put me through. [I] have been in countless fights about money with my husband. He met me in May of 2011. I graduated that September. When the next year came around, around May 2012, my loan bills started to come. I had no idea I owed that much. My husband has told me, that if he had known the amount of debt I had when he met me, he would not have stayed with me. He said by the time my bills came, he loved me too much to leave me.”

80. [REDACTED] (ID 8018), Kentucky-Lexington, 6/2016-8/2016:

“I have a family that I have to take care of. I was looking forward to get a career out of the training provided by ITT Technical Institute. This would allow me to pay off these debts. Now I am faced with bankruptcy and being homeless with my 3 year old daughter and wife.”

81. [REDACTED] (ID 9582), Kentucky-Louisville, 9/2002-1/2006:

“It's a constant stress, worrying about the fact that I can't afford to pay this debt, but if I don't pay it then my wages could be garnished, or worse. I have a family to take care of, and this HUGE mistake could potentially ruin ALL of our lives, not just mine.”

82. [REDACTED] (ID 2815), Louisiana-Saint Rose, IT & Computer Network Systems, 11/2004-11/2006:

“[M]y loan balance is currently \$64,000. this is over \$20,000 more than what i started with, 9 years ago when i graduated. all of the money i have paid into this is getting me nowhere and my balance is just going up. [I] am a divorced single father, and my student debt on top of my child support makes it extremely difficult to provide for my daughter and myself, especially considering my degree is a hindrance to furthering my career opportunities, and i cannot afford to go back to a school that is actually respected because i am now too far in debt. [I] fear i will be in debt for the rest of my life for a degree that has done more harm than good, and now i rely solely on my work experience for employment opportunities, and do not mention my education.”

83. [REDACTED] (ID 7687), Louisiana-Saint Rose, 6/2008-10/2011:

“I will never be able to buy a house and will live in a small apartment with my child indefinitely. Despite never being delinquent on any debts in my life, nobody will give me a house loan or car loan due to the school loans. I'm a single mother, and I am among the people the school targets to with the predatory loans. I am 100% financially responsible for my son and don't receive

Government support of any type because I don't want to become part of the Welfare System. I actually want to earn my way through life. But this school is making it near impossible to be an honest, law abiding citizen who simply wants to get through life without crippling debt forever looming. The stress is overwhelming.”

“One particular situation comes to mind. I called shortly after my son was born to ask to have my loans put in forbearance for just ONE month. I was already taking out payday loans because I was on unpaid maternity leave for 8 weeks. I couldn't go back to work any sooner per my doctor's instructions. Navient refused and I spent what should've been bonding time with my newborn crying over this looming student loan payment I couldn't afford. I was only able to get by after going through a vicious cycle of paying off payday loans with other payday loans just so Navient could get their money.”

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

“The huge monthly loan debt is a burden on my family of five. [] We can't put money aside for our three children's college education, and I don't want them to go through all this.”

85. [REDACTED] (ID 6728), Massachusetts-Norwood, IT/CNS - Computer Networking Systems, 6/2009-4/2011:

“I live with my fiancée`, and we have wanted to get married for many years now, but simply cannot afford to due to the immensity of these payments. It is only due to Income Based Repayment that I can even afford to have a place to live; without it, my fiancée` and I would be homeless. But we have the added problem of the future, as this debt has not decreased in years. [] I would give anything to be able to marry this woman. [] I have been with my fiancée` for seven years. Not being able to afford a wedding is absolutely heart-breaking every day.”

86. [REDACTED] (ID 9578), Massachusetts-Wilmington, Computer Networking Systems, Information Systems Security, 3/2008-3/2012:

“I can't even make a single payment right now without serious financial consequences for my family, especially my children. []This has been very stressful and emotional for my whole family, as there is always this looming threat of school loan debt that's just too high for us. I am NOT making the salaries that they promised, and am in a helpdesk support role, rather than the information security tech I was assured I'd be with their education.”

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

“The student debt has completely ruined my credit. I do not have a method to pay the \$400-\$500/M Naviant wants for the \$50000 in debt that was fraudulently placed on me. That kind of payment would leave me without food, gas or clothes for my family.”

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

“Having little-to-no real understanding of the financial pressure that would be brought upon my family and I has been the hardest burden to bear. Because of the status of many of my loans, private in nature due to what was needed for attendance at the school, I have never been and will never be able to live on my own or be able to feel safe in a time of financial hardship. []Working 50+ hours a week (barely above minimum wage), living with your parents, and still needing to borrow is humiliating and strained quite a few of my relationships. []Top it all off with interest rates that keep my loans exactly where they are, even years after paying thousands of dollars a month, and I have little-to-no real incentive to keep paying them anymore. The only reason that I continue to do so is so that my medically retired mother (who I live with out of necessity) is not hounded for hours upon hours a day for what little money she is given to survive. As the co-signer, she would be left to handle it alone and that will never happen so long as I draw breath. She was forced into retirement due to an accident on the job and I will never let my loan handlers make it more difficult for her.”

89. [REDACTED] (ID 7906), Michigan-Canton, Drafting and Design, 3/2005-8/2007:

“I am and now have two children. We have been paying these loans back for 8 years with [many] more years to go. Having that money tied up and accruing more and more interest is a hard pill to swallow after all the misinformation and lies fed to us by ITT. []The stress it has put on my marriage, especially when we were in the middle of fighting for with ITT caused my marriage to almost fall apart. My wife thought I was lying to her about having gone to school. This caused numerous fights, but after she stepped in to help she realized that the problem was more with ITT. That being said, there has always been an underlying frustration every month when we have to make a payment on a loan that provided [no] value to my job prospect and only left us with tens of thousands of dollars in debt.”

90. [REDACTED] (ID 8741), Michigan-Canton, Criminal Justice, 3/2008-3/2013:

“My husband hates talking bout my degree or anything to do with my loans because he knows we can't pay them and sooner or later we are going to have no choice. I stress on how I can pay them or if I pay them or feed my family. I am at my wits end worrying about how to pay them off. It's emotionally exhausting for me.”

91. [REDACTED] (ID 8791), Michigan-Dearborn, Network Systems Administrator, 9/2010-6/2013:

"I'm fourty thousand dollars in debt and im barely able to support my family. I'm working as a contractor and have no benefits of any kind. I can't afford to make proper payments for my student loans. I'll be in debt for the next twenty years."

92. [REDACTED] (ID 8800), Michigan-Grand Rapids, 9/2003-10/2005:

"Can not buy a house for my family because of my debt for the money i never received. Forced to live in an apartment since I went to ITT. I make enough money now to buy a house in a field that is not related to ITT. However I can not, because of this debt sentence."

93. [REDACTED] (ID 8895), Michigan-Swartz Creek, Information Security System, 6/2007-6/2011:

"I went through a divorce, health has not been the greatest due to worrying. I cannot provide for my family like I should be able to do. I could not get fianced for a car needed one the most. [O]r a house. My family and I had to get a co-signer for an apartment People look at me funny when my credit is ran. My family is stressed over all of this. They would like a house they do not like seeing me worrying about providing for them. I have had many nervous break downs."

94. [REDACTED] (ID 9633), Michigan-Swartz Creek, Criminal Justice, 12/2006-12/2010:

"I have to scrap pennies just to get groceries some weeks, I did have over 1000\$ per month payments on all my loans I have defaulted on 2 private loans ruining my credit and adding stress to myself and my family[.]"

95. [REDACTED] (ID 2549), Michigan-Swartz Creek, 8/2009-9/2011:

"I cant get married to my fiance without damaging his credit. I cant get approved for a morgage, now i cant buy a home for my family. I cant get any loans. I cant afford to pay my loans. They tricked me into private loans through peaks loans. They wont consoldate those. ITT told me all my loans would be consolidated after graduating."

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

"Despite having a job, I cannot afford a lot of things because once my bills are paid, I barely have enough money to eat. I literally am working to pay bills. [] I'd like to buy a home, get married and have children, but at this rate I'll be over 50 before I can even become remotely financially stable to achieve any of these goals. This has caused tremendous amounts of stress and anxiety on me -- so much that it has began to affect my actual health."

97. [REDACTED] (ID 9388), Michigan-Troy, Multimedia Development, 9/2001-9/2003:

“When I attended ITT, I was working a full 40 hour work week and I was pulling a full load at ITT. I also had two young children. I worked my tail off thinking that the hard work would pay off and I could get a better paying job to improve the situation that my family and I were in. Unfortunately it did nothing but make it worse. My employer refused to pay any of my tuition and because of this we had to sell our house so I could keep attending school. Shortly after, my marriage fell apart and I've been picking up the pieces ever since.”

98. [REDACTED] (ID 7631, 7012), Michigan-Troy, Information Technology - Computer Network Systems Option, 5/2005-9/2008:

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

“The emotional stress has almost caused the demise of my marriage on several occasions because of the financial strain. My daughter has not had the life we expected as a result of the debt incurred from this school.”

99. [REDACTED] (ID 5785), Michigan-Troy, Computer Sciences - Graphic Design, 3/2004-7/2006:

“The threat of repayment or the fear of falling out of step with repayment clouds every decision I make. The payments amounts make investing, starting a business or even buying a car a less feasible as any change in my income either from loss of hours or loss of position will throw everything into chaos that I cannot afford to suffer. The debt also makes it less feasible to have children, should my wife and I decide to do so, as the cost removes funds that would be necessary for child care.”

100. [REDACTED] (ID 9619), Michigan-Troy, Information Systems Security, 11/2006-3/2010:

“I have stress and emotional pain because I am starting my life late. I live with my parents and they still treat me like a young kid living in their house. I am 30 years old. I lost one relationship because I could not buy a house and provide for a family. I have been fighting through loan debt.”

101. [REDACTED] (ID 4788), Michigan-Troy, Web Development, 1/2004-1/2007:

“All I did was do what I've been told to do since childhood: Go to school, go to college and get a good job. Get a career, a house, a wife and live happily ever after. I cannot do those things with

all this debt looming over my head. It is simply outrageous that a 34 year old male is essentially removed from being a productive member of society because of a few classes. I had to move in with my Father because of my debt and have not had the best relationship with him as a result. I am constantly looking for work and trying to make my payments, but struggle with trying to keep food in my stomach and gas in my car. I think it is sad and ridiculous that this is the life that I lead. I think it's sad that this country has allowed this to happen and that millions of hard working citizens are crippled by this made up debt. We have one life to live and this is no way to live it."

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

"There is no way I will be able to pay back the amount I owe in student loans on my meager salary. Currently, I am the breadwinner in my family so trying to keep on top of my living bill is enough to make me crazy, let alone having Navient breathing down my neck. I can't pay what I don't have. It is stressing me out to the point of not sleeping at night. I cannot think of buying a home, ever due to the amount of Student loans I owe...for a business administration degree."

103. [REDACTED] (ID 8524), Michigan-Wyoming, Criminal Justice, 6/2009-10/2011:

"I cannot begin to explain how much stress this school has caused me and my family. We almost lost our home, our children suffered my absence from school nights (which I chose to better their future in the long run) but then working two jobs to try and pay student loans along with bills took me away from my family for most of the week. Many nights of frustration with my son having trouble in school and I could not be around due to my two jobs. My relationship with my husband took a toll and I became depressed, gained weight and health problems also."

104. [REDACTED] (ID 6077), Michigan-Wyoming, Computer networking, 6/2009-10/2012:

"I had trouble applying for a mortgage, credit cards, it has made me not want to get married bc it would then apply two incomes to an outrageous income base payment plan that i already cannot afford."

105. [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[.]"

106. [REDACTED] (ID 8064), Michigan-Wyoming, Computer Electronics Engineering Technology, 7/2007-7/2009:

“I have been unable to save for retirement, and provide for my family at times.”

107. [REDACTED] (ID 8216), Michigan-Wyoming, Electrical Engineering and Communications Technology, 6/2007-6/2014:

“I have a child on the way and with the ever increasing payments I would not be able to afford to feed and clothe her. Then I recently suffered identify theft and my credit is somewhat shot because of that the mental stress is almost unbearable. [] I will never be able to go back to school for a real degree and that constantly haunts me everyday. I will never be able to give my little girl the life she deserves because I made a mistake of setting foot on ITT property.”

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

“[H]ad to move to my parents basement and cant take care of my family[.]”

109. [REDACTED] (ID 9285), Minnesota-Eden Prairi, Digital Entertainment Gaming and Design, 9/2004-6/2008:

“The student loan debt I have from ITT is crippling. My loan payments are almost as much as my mortgage and when I've been between jobs, I'm unable to work with the loan companies to stop payments or postpone them when I've been unemployed, making it very difficult for my family. Having to weigh if we eat or see a doctor or if we pay the student loan debt incurred from the sham of a school I attended. [] Now that I have a daughter that just entered into college, it's been difficult in obtaining loan financing for her since it has already been crippling for our family to pay on the loans taken out for the sham degree from ITT.”

110. [REDACTED] (ID 7457), Missouri-Arnold, Computer Systems Security, 8/2006-11/2009:

“I lost my marriage because of the debt I owed. I then lost my house. My car, which is 9 years old, is on the verge of breaking down. I cannot afford to get another one. My credit rating is shot. It caused an unbelievable amount of stress on my because of the amount of money I owed and, to this day, not being able to land a job in the IT field.”

111. [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. Basically it ruined my life.”

112. [REDACTED] (ID 8355), Missouri-Arnold, Computer programming, 9/2008-9/2012:

“I have had to hold off getting married moving out of house that I was living with family .”

113. [REDACTED] (ID 7995), Missouri-Arnold, Digital Entertainment Game Design, 6/2006-3/2010:

“There has been several times where my servicer has taken out more money that I was planning and me and my wife would not be able to buy groceries for the week. I couldn't acquire food stamps or assistance because my yearly gross was above the poverty line. It has, at times, put a strain on me and my wife's emotional relationship, we have had several disputes about the burden of the loans and how we will never get out of debt and not be able to own a house.”

114. [REDACTED] (ID 2599), Missouri-Arnold, Accounting Technology, 9/2008-5/2010:

“We are in debt over \$102,000 dollars. I have to put my loans in forbearance because I am unable to pay them. Forbearance only results in more interest piling up. It is difficult to make our mortgage payment, paying our loans, and take care of our family of 4.”

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

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

116. [REDACTED] (ID 5190), Missouri-Earth City, Computer Network Systems, 9/2009-9/2011:

“I live paycheck to paycheck while working to pay off my student loans. I am unable to afford a house or start a family due to the amount of debt I have.”

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

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

118. [REDACTED] (ID 8972), Missouri-Earth City, Electronics Communication Engineering Technology, 9/2007-5/2011:

"I fear that i will never be able to move out on my own or start my own life with the amount of debt i have accrued through student loans."

119. [REDACTED] (ID 7792), Missouri-Kansas City, 9/2006-8/2008:

"I have a wife, and two kids. We cannot buy a home and are stuck with paying expensive rental fees when we could be buying a home at cheaper rates. I pay all my bills, except my private loans due to the fact they will not work with me, demanding I pay them 350-450 dollars a month. It is simply not feasible and I'm 33 years old paying for something that happened years ago, and I still cannot pay my private loans. It has affected myself and my family in every way possible. Even if I could get some kind of forgiveness, I could at least start paying my private loans which is preventing us to buy a home. Its been very depressing for many years."

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

"The collections companies violated Fair Debt Collection rules and contacted family members also provided them with information regarding the loans. They refused to take them off the contact list. This has caused a very large strain on my relationship with my brother. We are virtual strangers at this time. The financial stress of the garnishment, has my wife ready to walk out on the marriage taking my children."

121. [REDACTED] (ID 9006), Nebraska-Omaha, Computer Networking Systems, 4/2008-9/2011:

"My student loan payments are \$1200+ per month. I've never missed a payment, but have doubts about how I'll be able to have children and afford daycare in the future."

122. [REDACTED] (ID 7887), Nevada-Henderson, Applied Science, Software Applications & Programming, 9/2006-12/2010:

"I have been forced to declare bankruptcy to eliminate as much debt as I can in order to continue paying student loans.[]The monetary stress of not being able to find jobs in the field I had studied for eventually led to a divorce and the loss of my house to foreclosure."

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

"Because I was saddled with a now ~50k dollar debt with little job opportunities I have almost no credit to speak of. I've managed to keep it mostly at bay through forbearance but I also have basically been forced to stay with my parents because I have not been able to get a job.[] There has been immense emotional stress on both me and my family because of this farce. I've spent

countless nights trying to figure out how to fix this problem. Me and my dad even resorted to looking at several stupid get rich quick mlm schemes that never went anywhere. And as I said before my credit score is basically worse than a heaping pile of dog crap. I wont be able to get a loan for anything for a very, very long time because of this nonsense. Good thing I prefer using hard currency over plastic I guess.”

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

“It ruined my life, my credit, my employment opportunities, my significant other relationship, my family, and most of all they stole my future from me which I will never get back. [] 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 papulations from constant stress, and frankly I'm to exhausted to elaborate. [] Before I married my wife her credit score was flawless. As soon as we got married her credit score drop because of the affect my student loan had on my score. We were unable to be approved for a car loan at a low interest rate and our debit to income ratios was uncontrollable.”

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

“The massive amount of student loan debt ITT tech left me in, along with their failure to place me into a job and the bad reputation ITT tech students got from potential employers left me unemployed for almost a year. This ultimately ended my marriage. It also left my ex wife who was a co-signer on my loans in a massive amount of debt and negatively affected her credit score as well. It came down to the point that neither of us could continue school, buy a car or buy a home. The lack of money and jobs was such a large pain point for us that getting a divorce and separating was our only option. I graduated from ITT tech in 2009 and still to this day suffer from these student loans. Every day I wish more then anything that I had never gone to that school. They destroy lives and have left millions of unsuspecting students in debt with no means of relief.”

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

“The fact that I will be paying for my education when my kids go off to college. I can't buy a house, and drive a 16 year old car because all my extra money goes to my student loans. [] 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.”

127. [REDACTED] (ID 8938), New Mexico-Albuquerque, Computer and Electronics Engineering Technology, 6/2007-6/2009:

"I still have 8 years showing on making these payments and I have been paying on them since 2009.. I have recently been putting everything I have on them to pay them off but to no avail as of yet. This has hindered my life because we don't have money for things like family activities. The worst part is that my debt issue from ITT Tech is now my wife's and sons as well. It has also been a constant stress reminder and has lowered my quality of life. We are constantly wondering how were going to get the money for the student loans, if we're going to default again, if its going to keep us form ever getting a house, or what we'll do if any other emergencies arise."

128. [REDACTED] (ID 8396), New Mexico-Albuquerque, 11/2007-1/2011:

"My student loans are almost the same cost as my mortgage payments, if not more. I am currently in the process of selling my house to pay down (not pay off) my student loans."

"Anytime a payment goes in late, the loan companies contact the secondary person on my loan, instead of the first person, thus, making my secondary person angry (with reason). My family, my job and my finances are all effected by these loans."

129. [REDACTED] (ID 6448), New Mexico-Albuquerque, Computer Electronics Engineering Technology, 8/2003-6/2005:

"Credit rating has crumbled and cannot get approved for a home for my family."

130. [REDACTED] (ID 8171), New Mexico-Albuquerque, Health Information Technology/Project Management, 9/2009-6/2013:

"Because of this debt I cannot get a better place for my daughter to lay her head. []Every time I would come home with financial aid paperwork my husband would get so mad and we would argue. Now that I am out of school and looking for employment (and not finding anything) my husband and I along with our young child are struggling to keep a roof over our head."

131. [REDACTED] (ID 8536), New York-Getzville, Computer Networking, 12/2008-12/2010:

"And with the burden of having this loan I can't start a family or buy a house."

132. [REDACTED] (ID 7826), New York-Getzville, Computer Networking Systems, 11/2002-11/2004:

"My wife and I are unable to afford to have children because we are just barely staying afloat paying these school loans."

133. [REDACTED] (ID 8503), New York-Getzville, 6/2005-6/2007:

“I am barely able to make my monthly (lowered) payments for a degree that will not even be considered credible now. It is impacting my quality life since I cannot afford to buy a home or start a family because of the financial burden.”

134. [REDACTED] (ID 9360), New York-Getzville, Computer Networking Systems, 3/2010-3/2012:

“My family is unable to maintain a standard of living that we should have (and was promised) by attending ITT Technical Institute. We're unable to fully pay all of the ITT Tech concurrently because of the amount of the payments that are due each month. Since we can't pay all of the loans concurrently some of them are currently in forbearance, gaining even more interest which means even longer for us to pay back and struggle with. We have to often split up necessary bills each month just to make the payment without being late (gas, electric, etc.). [] Stress has been the largest factor. Stress on my wife and myself have cause fights over money, bills not being payed, not being able to further my education, etc.”

135. [REDACTED] (ID 8994), North Carolina-Charlotte South, Criminal Justice, 5/2009-6/2012:

“I am not able to receive a loan for a home for my family. I stopped paying on my private loans because they are way to high. Paying them would stop me from fully taking care of my family. [] I am stressed out every day about these students loans, about my families hardship right now. About wasting 3 years of my life going to school there and nothing to show for. Self esteem is lower than ever. Worried about my future and my families because of this amount of debt that I have.”

136. [REDACTED] (ID 9431), North Carolina-Charlotte South, 8/2008-8/2012:

“Stress from not being able to find a job was a leading factor in a divorce.”

137. [REDACTED] (ID 7798), Ohio-Dayton, EECT, 6/2013-5/2016:

“I've encrued a very high mount of debt with absolutely no return based off my education and put a lot of stress and hardships on my family. Very stressful with taking care of the ones I love including my young son. With sacrificing years of my time that I missed out from my son that I cannot get back and gained absolutely nothing from. Working low paying jobs just to have gas to commute back and forth to ITT and not contributing further to my family which supported me a large part of the time financially and mentally with the hopes of me succeeding in a satisfying career field.”

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

“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.”

139. [REDACTED] (ID 7470), Ohio-Dayton, Computer Engineering/Electronics Technology, 8/2004-5/2006:

“The debt ruined my credit because I couldn't pay my bills, I lost my family because I couldn't afford to care for them, and my health has been adversely affected due to the stress. I had a family when I decided to enroll at ITT. I worked full-time at night, was a husband and a father. I was busting my butt to better my life. Through the lies and false promises, ITT Tech absolutely ruined my life. I graduated and had zero job prospects in my field of study. I lost the job I had while attending ITT due to Mass Layoffs. I lost my family because I couldn't afford to care for them, and subsequently have suffered from stress and anxiety since. I was young, positive and determined to make my mark in this world, and ITT took all that away.”

140. [REDACTED] (ID 8158), Ohio-Dayton, the Applied Science of Electronic Engineering, 9/1996-6/1998:

“Well a 200.00 dollar payment a month for nothing in return to me is a rip off and I have paid this for 15 yrs. That is a lot of money for a mother of 3. It has been a financial burden. I have filed bankruptcy twice in my life time do to hardships and of course the school loan was exempt from bankruptcy. I am 52 yrs old and I am still paying this loan with no end in site. It will probably out live me and It will keep me from ever retiring at this rate. Paying out this loan has been very stressful when you have kids and other house hold bills. It was the biggest and most costly mistake of my life. It has caused a lot of heart ache and argument over money in my marriage.”

141. [REDACTED] (ID 8912), Ohio-Dayton, Computer and Electronics Engineering Technology, 9/2006-8/2008:

“The debt is out of control...over the years I've had to defer the loans to which they've grown out of control. I pay about 1300\$ a month! The school is a paper mill who grab anyone off the street and sign them up for huge debt but could not even provide proper education or assistance in finding work in their local area.. They lied upon entry of the potential salaries and career opportunities if enrolled into their program... It felt like they were trying to sell me a car....Even after I was enrolled and attending the school...their recruiting department harassed my family and myself to attend the school!! I was already going there! They used my emergency contact

list to try and sign my family up for school there. [] I've lived with this B.S. since 2008 and until I will die because I cannot get out from under this mess. I have had failed relationships because of the burden of debt....I couldn't get a house loan until I recently got married and both our jobs together helped, but before that I couldn't get a car loan or even a credit card to my name without a cosigner....I could barely afford utilities and would have to basically decide to pay school or eat for many years....ITT tech has me in total belief that the education in this country is a farce and scam....Bring kids in off the street, lie to them, sign them up for huge loans under false pretenses and then stick it to them for the rest of their adult life[.]”

142. [REDACTED] (ID 9242), Ohio-Dayton, Computer Networking Systems Technology, 12/1999-12/2001:

“I was recruited into the school when I was already married with a child and we had one income. I was told this would make our lives better immediately upon graduation. It was the opposite. The amount of debt that I incurred has been difficult to manage for years. I didn't make the wages that I was told I would make and had to defer payments because I just couldn't make them. Interest rates are also far higher than I was told they would be for student loans. I'm in a position now where I can't defer any longer and I'm forced to make payments that are killing us. I had to take a job an hour away and there is no public transportation so I have to drive. I need a new car (mine has 200k miles now) but I can't afford a car payment and I can't save money for a car. We have a house that is underwater so we can't sell it and an autistic son that needs extra medical care. My wife can't work because she cares for our son and we are being stretched to the breaking point. All this to pay for a degree that didn't train me for the field, is now considered a laughing stock, and isn't even worth putting on a resume after the closure due to fraud.”

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

“I had to defer my loans the max amount of times because I have not obtained a job using my degree. I had to maintain employment that was physically and emotionally damaging in order to maintain my monthly loan payments. The amount I am paying monthly on student loans has prevented me from living independently, I now live with family. I have difficulty keeping a functioning automobile because I cannot afford when something breaks. I have numerous health problems from the stress and inability to pay back my loans. Now that I am unemployed due to these issues, I am unable to support myself financially. These loans are now a burden to my family who are currently paying them. []The impossibility of correcting my situation has led me to defer my life goals indefinitely.”

144. [REDACTED] (ID 8028), Ohio-Hilliard, 8/2007-2/2009:

“The financial stress this one mistake has put not only on myself but my wife and now my children is something that will never go away. With the huge amount of debt that I'm in along with my wife who co signed it is nearly impossible for us to get a reliable vehicle or have the prospect of owning a home. In fact we live in a house now but luckily we knew the owner who was willing to do a land contract because both of our credit reports take huge hits because of the enormous cost of the loans that I have. It is really really hard on our family and has caused an enormous amount of stress and that damage can never be undone.”

145. [REDACTED] (ID 9050), Ohio-Maumee, Computer Networking Systems, 6/2009-6/2011:

“I have been stressed out financially trying to find ways to make the loan payments and still pay rent, utilities, insurance, and gas in the vehicles to get me back and forth to work. Paying \$430 a month makes it hard to afford groceries for my family. [] Stressed every month trying to figure out how to get through the month on low income. This causes me and my wife to argue about money and what we can afford each week.”

146. [REDACTED] (ID 5316), Ohio-Maumee, 1/2007-12/2007:

“Initially, this debt was very burdensome on myself, and my future wife (now married). The debt incurred for ITT Tech was over \$20,000 and I received nothing in return. Shortly after leaving ITT Tech, although I was employed in my field, I was working multiple jobs in order to cover all of our expenses. The debt incurred by going to ITT Tech made up a substantial portion of our monthly budget, and it caused a great deal of personal stress and agony while trying to afford them. I eventually found ways to reduce the burden in the short term (interest only payments), however, that does not eliminate the issues that were already inflicted on myself, and by extension, my wife and our relationship.”

147. [REDACTED] (ID 8648), Ohio-Maumee, Network Systems Engineer, 9/2015-5/2016:

“I have taken on student loan debt that will sink my family, I am the only working member in my household and we are supporting 3 kids. I can't afford now for my college to not mean anything and pay the tens of thousands it cost to go to ITT Tech.”

148. [REDACTED] (ID 5935), Ohio-Norwood, 12/2009-1/2012:

“My intense debt has caused many downfalls in my life, including a divorce and the peaks loan has destroyed my credit. I can't find alternate financing to pay off the peaks loan. [] Harassing phone calls from peaks private loan. Excessive credit reporting from peaks which ruined my credit. I can no longer buy a home thanks to them. My wife left me after that and took my son.”

The stress from trying to meet a insanely high monthly payment has been crippling mentally and physically.”

149. [REDACTED] (ID 7142), Ohio-Norwood, Computer Aided Drafting and Design, 6/2008-6/2010:

“I went back to school to better myself and raise a family. The starting salary I was told the field started at was such that I figured it would not be hard to make loan payments and buy a house with my wife to start our family. I am making about the same that I was when I started at ITT and I have my family. If anything I was told from ITT was true I believe I would not be so much debt living paycheck to paycheck and being sent to collections. []It's hard to live week to week and raise a family. I have a child that need medical care and the bills pile up. I just wish I had never heard of ITT and chosen a better, accredited school that could have helped in my career more.”

150. [REDACTED] (ID 9374), Ohio-Norwood, Network Systems Administration, 3/2012-12/2013:

“Student debt is far and away the biggest debt I have. [M]y payments tally up to \$800 per month. As a single income family, this is an extreme hardship. The burden of such massive and unrewarding student loan debt is a consistent and significant source of stress. The resulting financial hardship is a major cause of emotional pain for me and my family.”

151. [REDACTED] (ID 2614), Ohio-Norwood, Computer Networking Systems Technology, 10/1999-12/2001:

“This debt has been with me for over 12 years. I've maxed out my options for deferment / forbearance. I can't buy a car because my credit is shot and even then I cant make the payments when I'm paying on a loan for an education I never received. I can't afford a place for the same reason and live with family. I work minimum wage retail jobs since I graduated and now I do so supporting my 5 and 3 year old children. Basically ITT Tech ruined my life.”

152. [REDACTED] (ID 3831), Ohio-Norwood, 9/2006-9/2008:

“[]n terms of my family's comforts, it has impacted us negatively. I live paycheck to paycheck. If I were to pay these loans at the payment they want me to, it would be over 30% of my take home pay. [] I am a shell of the man I once was. Before ITT I believed the sky was the limit, and now all I know is this. I am working two jobs to pay this debt and I have nothing to show for my time and effort that I put into earning my degree. I barely see my family because I am working and trying to take care of them financially. I am afraid for my own son to go to college because of my horrific experience. [] My wife and I tried to do everything right. We got married first and got ourselves established with good jobs and a comfortable home before we had a child. And we are being punished for it tremendously.”

153. [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.”

154. [REDACTED] (ID 8610), Ohio-Strongsville, Computer networking/IT, 1/2004-1/2005:

“Wage garnishment[.]”

“Student loan debt from ITT Tech has stressed me emotionally because the debt has very high interest rate and for a very large amount. It keeps me from helping with my children's education.”

155. [REDACTED] (ID 8961), Ohio-Warrensville, Computer and Electronics Engineering Technology, 6/2006-6/2008:

“Because I had to gain work experience in my field, I had to take a dramatic pay cut which had a substantial impact on my finances. My credit has been dramatically affected to the point where I could not get car or credit card loans, or ridiculously high interests rates. It has affected my personal relationship and children due to financial problems. Post-ITT Tech graduation, I worked for Minute Man earning minimum wage (\$7.50 per hour). [.]The long term stress of trying to manage student loans while underpaid has caused additional stress with my family which caused a separation.”

156. [REDACTED] (ID 8038), Ohio-Youngstown, 9/2012-9/2014:

“I know have student loans to pay back and no degree or job to back me up. I'm a single mom with 5 children and needed this degree to give them a better life now I'm in worse shape with owing this money[.]”

157. [REDACTED] (ID 6507), Ohio-Youngstown, Computer Network Systems, 1/1999-12/2002:

“Because of these loans being on my credit I was never able to provide for my family which ended up in a divorce, now my credit is still ruined and I am stuck in the cycle of having to pay rent.”

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

“Because of this debt that I've accrued, my wife and I have had to make due with our financial troubles. Because of this debt we have had to delay a lot of necessities, such as replacing our vehicle that has aged poorly, finding a home for ourselves, and even starting a family.”

159. [REDACTED] (ID 8377), Oregon-Portland, Computer Networking Systems, 3/2009-3/2011:

“I am married with 4 children and we are a single income family and Since leaving ITT Tech I have been struggling to keep up with student loan payments which are the equivalent of a nice car payment. My family and I have had to make several sacrifices including preventing my kids from extracurricular activities due to a lack of available funds and transportation for both my wife and I due to such large loan payments. I have been denied loans because the debt to income ratio with the student loans is too high. A very high stress level maintaining a household with this debt over our heads for a degree that has been discredited and is essentially worthless (and Embarrassing) from a failed school.”

160. [REDACTED] (ID 7809), Oregon-Portland, Computer Electronics Engineering Technology, 4/2011-6/2012:

“The burden of this debt has been a great stress on me and my family. My wife and I have found it to be very difficult to be financially stable enough to repay the debt from the student loans I received. This has caused numerous occasions where decisions have been made financially that wouldn't have been necessary otherwise. This has led to many fights between us.”

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

“I have never been able to make enough to pay my student loans in a consistent basis. My credit score is on the floor and I live pay check to pay check. Financial hardship is putting a huge toll on my marriage. [] I have been through tremendous amount of stress. All I wanted to do was make my children proud and give them a better life. I was awarded the Outstanding Student Award for my graduating class, but by the time our class graduated they were only 2 students left due to the poor quality of the education. I was stuck I didn't have any other options.”

162. [REDACTED] (ID 8930), Pennsylvania-King of Prussia, Computer Networking Systems, 9/2004-2/2007:

“I have so much debt from two year degree that I try to pay on but it doesn't feel like I never going to escape it. I may never know what it like to own a home or buy new car. I worry that I can't provide for my family because of my student loan debt.”

163. [REDACTED] (ID 8826), Pennsylvania-Levittown, Computer and Electronic Engineering, 9/2008-12/2010:

“I am \$395 a month in student loan debt. Considering I never got the \$60,000/yr job they promised me, this is a huge struggle for me to raise my two sons (5 & 7 years old). My sons are so smart and I cannot afford to send them to do extracurricular activities. We were, at one point, two years behind on our property taxes, to which we did have leans against our home. [] Having pay this bill every month is the reason why we never have more than \$1,000 in our account. What happens if my car brakes down, a child falls, a refrigerator brakes, we get sick, cost of day care goes up, or a pipe bursts in the house? We cry. We get sick. With this debt we, I, cannot give my sons the childhood memories they deserve. With this debt I cannot put the necessary amount of money I need to, to retire in 30 years and not be a burden to the government and/or my children. I have no 401k because, ITT stole my future and my money.”

164. [REDACTED] (ID 9195), Pennsylvania-Tarentum, Criminal Justice, 8/2009-12/2010:

“I was not able to properly heal and take the time off I needed with my new born child. I will never be able to get that time back. I have to work so much now to make the money I need to survive with my children as a single mom that I was promised a career and a life that I had hoped for. If I had known that this was going to be the outcome I would have never signed any of those papers or attended the school just for it being close to me and flexible. I work in an office now and have been and all of those jobs I could have got right after taking my GED. It took me a long time just to get to this point. I constantly have to struggle and when I mention I went to school and they ask what college and I say ITT tech I always am laughed at.”

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

“I am now married and expecting a daughter. I do not want this debt to burden my daughter when I pass away. I have one private student loan that is currently in default because I was not allowed to make any forbearance on the loan. Basically, I am stuck in a place where I do not know how to begin paying off the loans that I owe. ITT Tech was a very bad decision and has not provided me with any assistance in life with helping me find a career that was promised. I was led to believe that the school would help me find a career and make enough money that the loans would not be an issue. They did the opposite of that. The loans are a HUGE financial burden for

me and my family. To this day, 7 years after graduating, I still have no idea how to begin to repay the massive debt. [] The situation I am in with the loans is extremely stressful. I have been constantly harassed with phone calls from both Sallie Mae and SC Student Loan corporation. I have changed my phone number 4 times since I graduated because of this. I used to get around 10 calls a day from these loan companies seeking to get paid. I have had to completely ignore the debt sometimes because of the overwhelming stress it causes. Me and my wife can't even talk about the loans sometimes because it causes to much stress and friction between us. I have no idea how I am going to pay them back.”

166. [REDACTED] (ID 4879), South Carolina-Greenville, Computer Networkinf Systems, 1/2001-1/2003:

“I am under employed based on the amount of debt I am in, I did not get the quality education I was told and therefore am underperforming. I am barely able to make payments due to other obligations. I am the sole provider for my family and we are barely able to make ends meet.”

167. [REDACTED] (ID 7566), Tennessee-Chattanooga, Computer Drafting and Design, 12/2009-12/2012:

“[N]ow not being able to afford to socials with others out in the world in other word always staying home do to having to juggle bill to make loan payment no money for what i want. [N]ot being able to now afford to pay for a my wedding or a proper home with my soon to be wife. [A]nd come the holidays or birthdays its hard to find gifts for loved ones or looking at putting everything on a credit card. [F]orget trying to take a really vacation it suck turning to friend or family for a place to stay just to take one[.]”

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

“I cannot qualify for loans with my current income which is the same income I have before I started ITT in 2011. I am denied because of my debt to income ratio. I have no hope of paying the over \$45,000 I owe in federal loans. I am financially worse off than when I started. It has hurt my family. []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.”

169. [REDACTED] (ID 9698), Tennessee-Chattanooga, 8/2010-3/2013:

“I am currently stuck with 50,000 dollars in debt . I am having a hard time providing a house for my family. We are currently living with my brother in law. It has given my family and me stress over the amount of money I owe for a degree that us basically worthless.”

170. [REDACTED] (ID 8733), Tennessee-Cordova, Information Technology/Multi-Media, 9/2002-9/2004:

“The debt has literally been a monkey on my back, and the stress thickens by the day. It definitely has caused my family internal grief because they depend on me financially and emotionally.”

171. [REDACTED] (ID 5845, 8259), Tennessee-Cordova, Construction Management, 9/2007-6/2011:

“Not only has it cost my Family of 3 income we don't have it has tied my credit up too. I was not able to be on the loan for a house due to this overwhelming debt. [] I have a family to support and with the stress of not being able to find a good job and the stress of paying back all of these loans has really caused a terrible emotional strain on me. I fight with my wife over money and the loan amounts that have to be paid back and how it can ruin us.”

172. [REDACTED] (ID 8682), Tennessee-Johnson City, Network Systems Administration, 9/2012-9/2014:

“The loan debt I incurred has put a huge financial strain on my family because I can not get a job in my field of study.”

173. [REDACTED] (ID 6136), Tennessee-Knoxville, Information Systems And Cybersecurity, 12/2009-8/2013:

“My wife, child, and I are forced to share a home with other family members because I can't afford rent or a mortgage payment due to my high payments in student loans. We are barely able to make ends meet and keep enough food in the house for our small family. The minimum payment on my loans to pay them off per the loan terms is close to half of my gross monthly income and the private loans don't offer other repayment options.”

174. [REDACTED] (ID 5138), Tennessee-Knoxville, 6/2005-1/2006:

“Debt has really stressed my marriage.”

175. [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."

176. (ID 8543), Tennessee-Knoxville, 1/2007-12/2013:

"I do not have a job in my field! I am a stay at home mom of 4 and my husband is the only one supporting us and now he has to pay off my student loans! Our family is in financial strain over this! Its affected me, my husband, and our 4 kids! The stress of my husband paying on my loans and that takes money from my kids! Our whole family is stressed! Plus the debt collectors calling my family memebers and the embarrassment of having them call me to tell me a debt collector is calling them over my student loans!"

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

"I have been forced to take any work I can find to pay the debt while I can't afford food or gas. My entire family suffers because my student loan debt is so large we can't afford healthcare."

178. [REDACTED] (ID 8621), Tennessee-Nashville, Bachelor of Applied Science in Software Development, 6/2008-6/2012:

"I can't save for 401k or do things for my kids because I've been spending so much money on loans. In order for me to buy things for my kids, I have to put them on a credit card and float the debt as best I can. The wife and I considered having another child, but we can't afford it due to the loans taking huge chunks out of my check every paycheck. By the time my four year old child has graduated from COLLEGE, I will have paid off my ITT Debt. After that point, I could start putting money into a 401k to save for him."

179. [REDACTED] (ID 9598), Tennessee-Nashville, Information Technology - Computer Network Systems, 6/2009-5/2011:

"I have \$30,000 in student debt that will cost me \$300+ a month for the next 25+ years if I am to pay off these loans which I feel I was led into with false pretenses on the product they were buying. This debt has left me and my family in a very tight situation that we continue to struggle to stay ahead of."

180. [REDACTED] (ID 5858), Tennessee-Nashville, , 6/2004-5/2006:

“My minimal student loan payment is too high to even begin to pay off. I have been making payments for the last 10 years and have not made a dent in what is owed. Every single decision i make as far as major life changes (having children, purchasing a home/automobile), i am having to seriously adjust and compromise to factor in never ending student loan debt.”

181. [REDACTED] (ID 9399), Tennessee-Nashville, Information Technology - Computer Networking Systems, 9/2007-9/2009:

“I can not afford a house payment or even to rent an apartment. I have to live with family so I have a place to live. I can't get good insurance so I can go to the doctor.”

182. [REDACTED] (ID 8353), Tennessee-Nashville, Computer Network Systems, 3/2011-3/2013:

“With all the student loan debts... my family has been in a rough road. [W]e came close to filing for a divorce.”

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

“Stress, stress and caused divorce due to my wife's mother co-signing for this junk degree and being harassed to pay when I couldn't[.]”

184. [REDACTED] (ID 9373), Tennessee-Nashville, Computer Electronic Engineering Technologies, 3/2010-9/2012:

“I thought my degree would help me and my family succeed in life, but it is just putting me in more debt. I don't make enough to pay loans and support my family. [I]ts stressing me out knowing I cant buy a home for my kids because im in debt.”

185. [REDACTED] (ID 8622), Tennessee-Nashville, 8/2008-7/2012:

“Put a strain on my marriage and health cause I cannot get it paid down. It is higher now than when I graduated.”

186. [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.”

187. [REDACTED] (ID 8008), Tennessee-Nashville, Software Development Technologies, 6/2011-6/2013:

“Due to this loan, I've had to live with family while they provide room and board as I'm unable to get a place of my own so that I can make payments towards the debt. With the job that I was placed in after graduation, even though it wasn't in my field, I was able to make payments, but most of the money that was made went to attempting to support myself so as to lighten the load on others.”

188. [REDACTED] (ID 8326), Texas-Arlington, Computer Networking, 4/2010-6/2012:

“The debt and lack of income promised in part led to a divorce and end of my marriage.”

189. [REDACTED] (ID 8295), Texas-Arlington, Information Systems Security, 12/2006-3/2012:

“Over half of my income goes to student loan payments. I can barely feed my family due to this crippling debt. Had I not gone to ITT and remained in a warehouse, even with no yearly raises, I would be far better off.”

190. [REDACTED] (ID 4405), Texas-Arlington, Computer aided drafting and design, 9/2007-5/2009:

“Because of the lack of job opportunities that ITT portrayed that was going to be out there after I graduated, I was forced to take whatever job I could get. The salary I received was not enough to cover my families living expenses and pay the student loan payments putting me at times into default status. The loan debt, because of its amount, has drastically affected my credit and ability to get better interest rates, loan to buy a home or car, or even get credit cards. []Due to loan amount, it has taken an emotional toll on my marriage. Money, or lack of, is always an issue. It leads to arguments, and disappointment when I cannot buy things for my wife, or even take a vacation. Never would have taken these loans out if I had known how much ITT and its recruitment lied to, not only get prospective students, how they inflated their own success.”

191. [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.”

192. [REDACTED] (ID 8618), Texas-Austin, Computer Network Systems, 3/2008-3/2010:

“After graduating it wasn’t possible to live and start paying back this debt. My wife and I were forced to stay with my parents because we couldn’t possibly make it on our own. I couldn’t afford the minimum payment for this debt and still can’t. [] I now believe I will never have the income to repay this debt. I live paycheck to paycheck as the only source of income for my family of four.”

193. [REDACTED] (ID 8745), Texas-Houston North, Computer Network Systems technology, 11/1999-6/2001:

“I started a night class and initially told that I could switch to day classes. The day classes closed and they combined everything into night classes--this had a tremendous affect on my marriage, which ended in divorce. I have had to declare bankruptcy to keep up with loans.”

194. [REDACTED] (ID 2806), Texas-Houston North, Business management, 5/2012-8/2013:

“I am married with one child and the sole provider for my family. The interests rates have pushed my debt up so high I'll be paying these loans for the next forty years for a program that has did absolutely nothing to enhance my professional life. I can not afford to make the monthly payments on my loans due to the high fees. I have attempted consolidating companies and been ripped off in the process. I live check to check and simply cannot afford to repay these loans especially when all the unethical practices are taken into affect. Due to these loans my credit has been ruined and has hindered me from progressing in other avenues such as finding a suitable neighborhood to live in and I'm forced to live in low end apartments which are unsafe for my family.”

195. [REDACTED] (ID 4155), Texas-Houston North, Computer Networking, 3/2004-6/2006:

“I am a single mom with no child support, 100% financially responsible for my child. The monthly payments are outrageous and I couldn't afford to pay, therefore they went on DEFAULT. I have made small payments and now I had to go on deferment because my monthly payments went up too much and I can't afford to pay. My score is ruined and it is preventing me to rent for cheap or buy a home in the future. My child needs braces and eye therapy, that alone is costing me over 550 per month.”

196. [REDACTED] (ID 9306), Texas-Houston West, Drafting And Design, 1/2007-11/2009:

“[T]he dept. as haunted me for seven years and counting. I've manage to pay all of my private loans with all my savings and missed meals. I applied for a home loan and was denied because

of the amount of my student loans. Now I rent a room in my brothers house for my wife and I. I am depressed all day and every day. I can't provide a decent home for my wife. Even if we wanted to have children we can't because our living conditions will get worse. All I wanted to do is provide for my family and for my family to be proud of me. Now all I have is dept and an old car."

197. [REDACTED] (ID 7985), Texas-Houston West, Computer Science, 3/2009-5/2011:

"ITT has caused significant financial stress in my life. Due to \$40,000 in loans, I have had to take on higher APRs to get loans, buy a car, and now it looks like buying a home will be impossible to afford for me. If I want to lower the debt and pay the \$215 a month, it will mostly go to interest and I can not afford to pay any higher. I am already 30 and still living with parents due to financial ruin of having a worthless degree."

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

"This debt has dictated my life in almost every way possible. We even had my son on government healthcare because i wasn't able to pay for insurance for my family. [] The stress of debt from schooling definitely affected my personal life. It actually ended one of my relationships at the time with my ex fiance. I could barely make a living wage much less handle that stress of immense debt that I had. We eventually split but i feel that financial stress was the main reason because i couldn't support anyone much less myself."

199. [REDACTED] (ID 9370), Texas-Richardson, Computer Networking System (CNS), 3/2008-11/2009:

"This crippling debt has had a huge impact on myself and my family. I need to be able to provide the best for my children, but this debt will take 15% of my income for the next ten years. This will impact what I can save for them for their own future college expenses which will trap them into the same debt cycle I'm currently stuck in."

200. [REDACTED] (ID 9231), Texas-Richardson, 9/2005-12/2007:

"These school loans have not only put stress on me. But it has also force me to hold off on getting married and starting a family. I'm a responsible person that pays on time and I'm constantly in fear of what these loans would do to my credit If I refused to pay. But for the degree I received. I feel that I'm just completely wasting my money away. ITT Tech did not teach me anything on what I use out in the same field that my degree is in. ITT Tech has not only scammed me, but scammed everyone else that attended that school for the very last time."

201. [REDACTED] (ID 7978), Texas-Richardson, 6/2009-1/2011:

“Has postponed me buying a house/starting a family, cannot afford medical treatment as my school loans take up most of my monthly income.”

202. [REDACTED] (ID 9427), Texas-Richardson, Information Technology - Computer networking Systems, 3/2008-11/2009:

“The high monthly student loan payments have made it very hard to get by month to month. A few years ago, there were some weeks where I would have to choose whether to buy groceries, or make loan payments. Now, with having a child it makes it almost impossible to save for his education because I'm still paying mine off. I don't want my child to endure this same burden because I can't save for his education. But he might if I can't ever pay mine off. []The amount of stress I have endured over the years has been overwhelming. One of my past relationships failed because my then fiance didn't want to marry someone with that much student loan debt, so she broke off the engagement. That was very hard to deal with. Since then, my current wife is just as stressed as me with the looming student loan payments each month, and causes much friction between us.”

203. [REDACTED] (ID 7781), Texas-Richardson, Associates Electrical Engineering, 1/2004-1/2006:

“[T]his has caused me and my family so much pain in seeing this wastefull degree and having to pay for a worthless piece of paper. this has been ongoing for years and it still persists. Its been a monthly battle to get my feet back and now with a family and children, its making life very difficult to have this weight on my shoulders. If i had known I would have gone to a community college and would be better off.”

204. [REDACTED] (ID 9394), Utah-Murray, Electronic Engineering, 1/1997-1/2004:

“From the time I still a teenager until now, twenty years later, I have been burdened with tens of thousands of dollars in debt and have been under massive amounts of stress trying to figure out how I am going to support myself and my family. [] I feel so disgusted that I allowed myself to fall victim to this scam and that I'm paying hundreds of dollars of interest every month that I should be saving for the future or using to make memories with my children. I feel that I have been robbed of my freedom and placed in a bondage that will take most of the rest of my life to escape.”

205. [REDACTED] (ID 9149), Utah-Murray, Electronics and Communications Engineering Technology, 12/2007-3/2013:

“The stress and hardship of this Debt over my head has cost considerable strain on my marriage which has been hard on our three young children. We barely got ourselves into a home only

because of an understanding Mortgage company and the Income Based Repayment Program. The knowledge that I put four years of my life into something that I can't use to its fulfillment, but will spend the rest of my life paying for is the worst of it all."

206. [REDACTED] (ID 7944), Utah-Murray, 9/2004-3/2008:

"This worthless degree and the subsequent student load debt has been a noose around my neck since graduating. Trusting ITT-Technical institute is the single greatest mistake I have ever made. It was heartbreaking to bring this weight to my marriage. It darkens any hope of a bright financial future or saving for retirement."

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

"I suspect the financial stress contributed to my fiancée dying of a brain tumor last year - it added immeasurable stress on our relationship and is a direct reason we couldn't get married. 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. [] Going to ITT Technical Institute was by far the worst mistake I have ever made."

208. [REDACTED] (ID 7607), Utah-Murray, 8/2009-6/2012:

"I am unable to afford both the loans in my name AND the loans in my Father's name because of the huge difference in our salaries. This affects me because I have a new family with a 1 year old daughter and I worry that I won't be able to provide to my Wife and Daughter[.]"

209. [REDACTED] (ID 7794), Virginia-Chantilly, 8/2008-10/2010:

"Had not been able to move out of my parent's house until 6 months ago when my brother in law let us live in his house. We have had to borrow money from relatives just to be able to pay the monthly loan amounts, since neither my wife or I make enough to pay our regular bills AND be able to pay my loans. The loans take away most of my monthly paycheck and it has put a huge financial strain on my family of four, soon to be family of five. []It has caused my wife and I plenty of sleepless nights trying to find where the money will come from to be able to pay our necessities and my student loans for a degree I don't even use. I get anxiety every time a loan payment comes up because I know my family will have to go without SOMETHING we need. I can not take the stress of these outrageous loan debts any longer."

210. [REDACTED] (ID 4502), Virginia-Norfolk, Computer Network Systems, Criminal Justice, 12/2003-6/2009:

"This ordeal has caused major stress on my health, my marriage, my household, my financial status."

211. [REDACTED] (ID 7290), Virginia-Norfolk, Visual Communications, 12/2009-2/2012:

"I can not or contribute for my family because the amount of money deducted from my pay check make the amount of money i would make the same as the cost for a baby sitter alone. I am a mother and i can not even have a bank account to possibly save money up for my own children's college education."

212. [REDACTED] (ID 2636), Virginia-Springfield, Computer Networking Systems, 3/2004-3/2006:

"I doubt i will ever get married because i do not want my spouse to have to deal with my loans."

213. [REDACTED] (ID 8162), Virginia-Springfield, 3/2010-6/2014:

"Afyer graduating from ITT Tech, I obtain a letter from my private lender telling me that I was on the hook for more than 50k in loans. This lead me to reseach what the school had been up to. I looked up my info in the federal database through sallie mae/navient and found out that i also owed them 50k in loans. This put an enormous amount of stress on me and my wife at the time. Due to financial woes that this debt put on me, my wife and I began to have social issues due to money and I strongly believe that led to our divorce."

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

"I worry about my two kids and family, that the vultures might try to take what little money I have to buy food, pay for daycare, and gas to my \$15/hour job, to try and pay off this \$72,000 worth education goods that I did not receive. I expect to die when I am of age, still stressed out about this loan, which will never have been paid off."

215. [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."

216. [REDACTED] (ID 3773), Washington-Spokane Valley, 1/2008-1/2012:

"I have an ulcer from the stress of defaulting on my loans. I can barley by groceries for my family as 500 a month goes to student loans."

217. [REDACTED] (ID 7350), Washington-Spokane Valley, Criminal Justice, 9/2008-12/2010:

"I have stress a lot due to the school loan. I think about if I die how would it get paid off. My kids are younger than working age so they couldn't pay for it and my husband won't pay them because it was debt collected before we were married. I was told not to go to ITT Tech because it was so much money, but they did have the criminal justice program that I wanted to get into, but at the end I should have listened."

218. [REDACTED] (ID 4106), Washington-Spokane Valley, Criminal Justice, 6/2008-6/2011:

"I [REDACTED] was notified about a loan that was taken out for our daughter Jacquylne Vantassel I started making payments in March 2011 for which she was not graduated until June 2011 they were pulling payments out monthly and stoped in June 2012 when I started working in September 2011 I was notified by a company that the loan was in default so I started again making payments then in 2015 another company took over and I have not been able to make the payments because I lost my job with all of this going on it has ruined my credit and the loan amout keeps getting bigger because of all the late fees and interest and penalty. Because of this loan I owe over \$50,000. [A]nd my husband wants a divorce becaue I can't make the payments I never signed any loan papers and I am just freaking out don't know what to do."

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

"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."

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

"I feel like trusting ITT Tech as a school and not as a loan factory I have doomed myself to paying off this debt for the rest of my life without ever being able to obtain a higher education that I would need to make enough to pay the debt back. I want to have a family and get married. I am afraid to go to this next chapter of my life without adding this crippling debt onto my spouse's shoulders."

221. [REDACTED] (ID 9416), Wisconsin-Green Bay, 12/2008-6/2013:

"This student loan debt is destroying my family financially. I am trying to pay the most that I can just to get this burden off my chest. With all the hard work that my wife and I put in, we shouldn't have to be strapped down by this. Getting conned into attending ITT is the biggest regret of my life. I now can't save money for my three kids to go to college, instead they are

paying for a scam I fell for when i was 18. I can barely afford to put food on the table. With my skills I gained in my field, and working hard to set a good example for my children. We should be living a comfortable, happy life. Not struggling to put in extra hours to feed our children.”

222. [REDACTED] (ID 8307), Wisconsin-Green Bay, 3/2006-6/2010:

“The debt and inability to find work led directly to the loss of my home, credit, marriage, and income.”

223. [REDACTED] (ID 9037), Wisconsin-Green Bay, Computer Electronics Engineering Technology, 9/2005-9/2007:

“The loan payments are an undue burden on my family's life. I had to commute 50 miles one way to the job that doesn't pay me what I need to pay back my loans. The loans often fell behind, because I prioritized feeding my family, providing shelter, and keeping the lights on, over pay the debt. This delinquency often compounded the problem, and with the current interest rates, I owe more than I originally borrowed. I pay a large chunk of my income to student loans to make little progress on reducing the debt. This debt has affected my family's quality of life for the worse.”

224. [REDACTED] (ID 8616), Wisconsin-Green Bay, Computer Electronics Engineering Technology, 6/2010-12/2012:

“The reality of possibly never being able to raise a family because I couldn't make ends meet is depressing. Granted, I could just get another job or work more, but what's the point in that? Spend every ounce of energy and time just trying to make enough money so my child can grow up without a father ever around? A mother that has to work full time too? The daycare costs alone would cause bankruptcy! What kind of life could I really give that child? That's not right, and it's downright unnerving and depressing. That's just my future, right now I can barely pay the utilities and can't maintain my home properly. If I can't even do that with these loans on my head the future doesn't look so good for me unless I can make a miracle happen. The whole situation, future and present has caused many frustrations and depressing emotions. Is this the "American Dream?" I sure hope not[.]”

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

“I owe over \$50,000 in student loans-most of that from ITT-Tech, and the amount grows each year. I am laid off in the cold months from the job that I have and during that time, interest accrues and wipes out any progress that I may have made with payments. In fact, my debt keeps growing with no signs of ever catching up. [] I have a house to pay for and a family to support and I have an incredible amount of guilt for putting this burden on my family when it is not benefiting us at all.”

226. [REDACTED] (ID 6645), Wisconsin-Green Bay, Digital Entertainment And Game Design, 8/2006-12/2009:

“The student loan debt I have impedes nearly everything I do. Looking back, I feel like I was given a choice: to gain an education, which I was always told would lead to prosperity, or to have a family, because after you incur a debt as steep as this- there is no way I could responsibly say that I could care for another human being in a secure fashion. I assume I will die alone, because I cannot responsibly support children who would mourn my loss. I just try to do the best with what little I have, and I don't feel like that should be the status-quo for educated American citizens.”

227. [REDACTED] (ID 2855), Wisconsin-Green Bay, Criminal Justice, 12/2009-8/2011:

“It is very stressful and depressing that my hard work in college was a waste because now I'm paying so much that it doesn't matter how much income I make. I feel robbed by them. I am 27 years old and \$61,000+ in debt. My fiance is afraid to get married because he doesn't want to take on my debt. This is embarrassing and depressing.”

228. [REDACTED] (ID 8226), Wisconsin-Green Bay, Digital Entertainment & Game Design, 3/2006-6/2010:

“Number 1 is the stress of the financial burden and the emotional affects on my family as well. They don't deserve this either. The feeling of failure because the only thing my Bachelors degree got me was debt for life. Being proud to be an adult to return to school is now embarrassing to admit my situation. Yes my wife and I are depressed over our situation and it takes a lot to not allow ourselves to be overcome by it. The financial stress has now become overwhelming. We want to have children but fear that we will not be able to adequately provide for them. There is a lot of stress in trying to find work, relocating multiple times and contacting/trying to seek help from ITT as well.”

229. [REDACTED] (ID 7895), Wisconsin-Greenfield, 6/2006-9/2011:

“The sheer volume of student loan debt they have put me into has placed an unfathomable financial burden on my live and my inability to pay them has my credit in ruins. Their inability to assist me in work placement left me completely over my head in debt for degrees which are more or less useless. The strain has destroyed my marriage and haunts my personal life daily. I have no ability to take out personal, auto, or home loans due the my financial ruin.”

230. [REDACTED] (ID 9523), Wisconsin-Greenfield, 6/2007-6/2011:

“Debt has ruled my life, i am currently living with my parents and am having trouble getting out. My fience and i have looked at getting a house but, because of my debt, cannot get a good

mortgage rate. It has also made it hard to save for things like car repairs and I have had to live off of credit cards more than once and am trying to pay them off now too.”

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

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

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

“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. I am extremely stressed and scared that my family and I will not be able to survive and get out of debt.”

233. [REDACTED] (ID 9658), 1/2005-1/2009:

“I cannot apply for any loans. I cannot buy a house. I am stuck dealing with over priced junk used car dealers. Recently the inability to obtain reliable transportation has costed me my 12.00hr job and nearly put me and my family on the street. I live in a constant state of regret and hopelessness. I can't do anything to better myself for the future in this current debt laden situation. I've contemplated killing myself[.]”

234. [REDACTED] (ID 8728), Computer Networking Systems and Digital Forensics, 6/2006-3/2010:

“I had to send my son to live elsewhere because I could not take care of him financially in a safe environment (home was to broken down) I cannot help son in college. []My current husband who did not even know me while I attended ITT is forced to pay my student loans because of his income. []My husband has had to take a job in another city so I only see him every other weekend. His daughter suffers a tumor on her pituitary gland and he has not been able to attend any of her appointments or others screenings and tests. His daughter can only see him every other weekend when she needs her father most. (Especially since her biological mom is an absentee parent) The student loans effects are quality time together as a family, financial security, ability to visit aging parents living in other states, ability to aid our children (one in college, another bipolar living in Ohio)[.]”

235. [REDACTED] (ID 8675), Game Deisgn, 9/2009-6/2011:

“I fear that I won't be able to make the payments required of me and could lose everything I have so I can't support my family, including my young daughter.”

236. [REDACTED] (ID 7003), Electrical Engineering, 7/2014-3/2016:

“Ended a twenty year marriage due to monetary debt and loss of employment due to straineous school schedule. 3 days a week for 7 hours plus full-time job is too dmn much for a father and husband.”

237. [REDACTED] (ID 5696), Criminal Justice, 7/2010-12/2010:

“I have two student loans in collections that are on my credit, which has dramatically effected my score, making it hard to get approved for anything. I have gotten denied for vehicles and rental properties. I have four children and work really hard for them, it's hard not being able to get approved for anything when my children and I need it (especially a reliable vehicle and nice rentals).”

238. [REDACTED] (ID 8998), 3/2013-2/2016:

“This massive debt will impact me and my family greatly. The degree was supposed to help enhance my career and in turn provide a financial gain. Instead i am left with no degree and debt to be paid with absolutely nothing to show for it. The debt forced us to relocate to our parents house until we can get back on our feet.”

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

“The worst part is i was tricked and lied to thinking i was going to have a good job making alot of money. I cant 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 im trapped in debt and cant take care of my family. Some times i feel death is the only way i'll get out of this ITT situation.”

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

“I have been stressing out so much i feel like i cant support my kids the way i want to. I am stressing bout how i am suppose to pay something that i cant even get into my field and working for mcdonalds isnt the way i hoped for. I cry every day saying this isnt enuf i dont have the money to go and do stuff for my kids, no christmas, no halloween, no holidays and barely nothing for there birthday. I cant keep doing this it hurts me to look at my kids and they dont get what other kids get.”

241. [REDACTED] (ID 9646), Network System Administrator, 8/2011-1/2014:

“I took time away from my Wife and two kids going to work then attending school at night then driving an hour to get home for years. The debt is a nightmare to deal with, I have never acquired a salary that would even make is possible to even begin to pay back. I ended up getting

a divorce trying to leave school back and forth to work on saving my marriages. Then attending class to find out another teacher quit and we are watching You tube videos again!"

242. [REDACTED] (ID 7221), IT Computer Networking Systems, 2/2003-9/2005:

"My self esteem is very low because of this. I'm constantly fighting depression because of these loans that were incorrectly taken out on me. Who would want to marry a 33 year old man with this kind of debt. I'm ashamed for my daughter as I can't even save anything to give to her should I pass on."

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

"I have participated in debt consolidation. My credit score is low. My marriage is in danger because of constant stress of how we are to pay for everything. I'm in fear of wage garnishment. Thus burden has forced me to have to retire from the military because I had my security clearance revoked and could no longer serve my country. I have emotional and physical damage because of this. [] The shame of losing my military position due to financial hardship. The military would not renew my security clearance and I was forced to retire. My wife and I constantly fighting about how we are to pay an extremely high monthly student loan payment. I get headaches all the time. I can't sleep because I worry and blame myself for going to school. I feel like I wasted my money and hate myself for getting a worthless degree."

244. [REDACTED] (ID 4244), Information Systems Administration, 12/2007-12/2010:

"I've let my family down. I pursued this endeavor to better myself, my living conditions and to take better care of my wife with a long list of medical issues. I've neglected my responsibilities at home, at work and other aspects of my life because I was so immersed in my studies. All I wanted was higher paying job doing what I enjoyed doing, but now with my body starting to break down, my doctor is going to end up putting me on work restrictions. I'm worse off now than when I started."

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

"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."

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

“It has provided a deep depression for me. I feel as if I am under such a hard rock. I feel I will never ever be able to get a house for my family. It also cost me my marriage due to the depression I am under from it.”

247. [REDACTED] (ID 3693), Computer Network Systems, 6/2002-5/2004:

“My student loan debt caused a huge strain on my marriage and ended up causing me to get divorced.”

248. [REDACTED] (ID 9384), 1/2013-3/2015:

“My spouse has a BA of science in Business Administration. She is at a great company and really succeeding. ITT was supposed to even the playing field for us. Make us more of equals. Instead it has cost a terrible strain on our marriage. All we do is fight about where our futures can go and money. We had plans to buy a home, have children. All that has been tossed aside. I feel our future moving further and further out of reach.”

249. [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.”

250. [REDACTED] (ID 8974), Computer Networking Systems, 6/2003-12/2005:

“I had to cash in my 401k to pay off private student loans that I apparently defaulted on. I never even knew what the difference was between private and federal student loans. I thought I consolidated all my loans, because ITT financial told me it's the best thing to do once you graduate, but you cannot consolidate private and federal student loans...only federal. So years of having terrible credit, being turned down for financing, or having to overpay to get an apartment...car...credit card...this ruined my credit for over a decade and still continues to hinder me. I cannot even pay for my kids to go to college because i have over \$72000 in student loan debt.”

251. [REDACTED] (ID 9650), Information Technology, 12/2001-11/2003:

“I am not able to pay on my loans giving me bad credit and in return can not help my daughter pay for her college.”

252. [REDACTED] (ID 9377), IT-Computer Network Systems, 8/2010-9/2012:

“I cannot move forward in my life due to the massive amount of debt ITT caused me. I have been wanting to start a family and am too afraid to because i do not want my fiance to take on my debt and us struggle to get by. I still do not have a place of my own and am unable to afford one.”