

## EXHIBIT 28

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

*“It has made it where I cannot afford to rent most apartments in my area, but yet at the same time I do not qualify for assisted income/ low income housing payments because my gross is being held against me, while my net has nearly put me homeless 2 times now.”*

2. [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.”*

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

*“I was rendered homeless for sometime sleeping in my car and when i could, slept on peoples couches because the amount of garnishments took most of my take home pay. [ ]It took me 2.5 years of being homeless and sleeping on peoples couches to get out of default[.]”*

4. [REDACTED] (ID 4505), California-Lathrop, Electronic Engineering Technology, 3/1999-12/2001:

*“I have lost everything I have worked hard to achieve and nearly became homeless! I am still struggling to buy food every month!”*

5. [REDACTED] (ID 8300), California-Oxnard, AS Multimedia, BS Digital Entertainment and Game Design, 6/2003-3/2007:

*“I've worked mostly low wage jobs since graduating. It's been next to impossible to find something decent paying with this degree. I can't even afford to rent my own place. Once the student loans kicked in my roommate lost her job, to try and keep from becoming homeless I had to reduce my loan payments, which has further extended the life of my loan.”*

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

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

**7. [REDACTED] (ID 8914), Indiana-Newburgh, Multi Media/Game Design, 6/2006-1/2008:**

*"I ended up being homeless for almost two years after all of this, I had to stay with family members."*

**8. [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."*

**9. [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."*

**10. [REDACTED] (ID 9351), Michigan-Troy, 1/2008-1/2010:**

*"[T]he frustration on how to continue my education and rebuild my credit because of the low it dropped it. I was homeless living on friends couches because of false promises on finding a job and my credit taking hit not being able get approved for a home or apartment[.]"*

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

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

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

*"Every aspect i was unable to get a car,job, i actually became homeless after attending ITT tech for several years until i was rescued by a very generous person who is now my wife. I was employed for the first time in my life 5 years ago after recovering from the trauma that i suffered, i now have a diagnosed axiety disorder i did not have previous to attending This school."*

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

*"I can not find substantial employment due to lack of education. I can not afford daily living costs. I am currently homeless and unable to even get approved for an apartment due to my credit score and low income."*

**14. [REDACTED] (ID 8140), Pennsylvania-Philadelphia, Computer Drafting & Design CAD, 1/2015-9/2016:**

*“I am now homeless with four children I was locked out on Sept 1, 2016 due to the high stress and lack of transcript or even being able to reach a Dean or Financial adviser on the phone its like the school closed over night after my last final on Saturday[.]”*

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

*“I can't get work because I owe so much, and it's put a permanent damper on ever owning a home or any other worthwhile venture because of how much I owe. Not to mention the constant calls wanting hundreds of dollars a month in repayment that I have no means to give. I've become homeless numerous times because I can't find work and people give up on me.”*

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

*“I am in so much debt and it will never go away! The calls I have received and what they have said was awful! I will never be able to pay back the loans and they just collect more interest which is just more money. My credit is so bad due to the student loans i'll never be able to move on from this. I've thought about killing myself due to the threatening phone calls from the debt collectors. I've had collectors ask me if I had an uncle that was about to die if I could go and ask him if he could write me into his will. I've had them tell me to live inside my means, like i wasn't already homeless because i couldnt pay the loans and a place to live.”*

**17. [REDACTED] (ID 7783), Washington-Seattle, Video Game Graphics and Design, 11/2006-2/2012:**

*“I am homeless. Being unable to find work in my field has lead me to not having enough of a income to afford housing. And lead me to stressing over where I am going to live from night to night[.]”*

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

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