Steve Gossman
Redacted by Senate HELP
committee

Dear Mr. Harkin

I attended ITT Technical Institute from September 2003 to September 2005, I was lied too, deceived, misled, and strong armed into signing loan documents I did not fully understand. I now work as a screen printer making ten dollars an hour, have no way to pay for my student loans, my credit is ruined, my degree is a joke to employers. I left ITT with about \$45,000 worth of student loans, I now owe Sallie Mae \$60,000!! I feel like the American dream has been taken from me, I am so in debt I will never be able to buy a house or save for retirement...all because I decided to go to ITT.

Listed below are several instances of what I encountered at ITT.

- 1. Employees of ITT Stated that their career services will assist me in getting a job afte graduation, and after graduating with highest honors (3.85 GPA), ITT did not get me a single interview, even after reaching out time and time again, not a single interview. During my initial interview before attending ITT, two different career services people both stated that they commonly get graduates right out of school 40k to 60k a year jobs all the time and finding me one provided I got good grades would be no problem since there were "tons of jobs" available through their career services...not one interview.
- Financial Aid stated that my high interest private student loans could be consolidated, which they cannot.
- 3. I was strong-armed into signing new loan forms by pulling me out of class after a new semester had started and telling me that if I didn't sign for the new loans as-is, right then and there that I would have to leave and would not be allowed to continue my education until the classes were paid for.
- 4. When first meeting with financial aid, I was told that most students student loan payments were about three hundred and fifty dollars a month after the associates program. The last month of school, upon meeting with financial aid I was told my payments were about six hundred and fifty dollars a month!!
- Teachers pass all students regardless of class participation, lab participation, and lack of work turned in, therefore devaluing the degree chronically
- Instructors instructed us to fill out question cards as to reflect well on the instructor so they
 would not get fired. These cards are also saved and used against people in court if that person
 tries to take ITT to court.
- 7. One teacher was so ill prepared to teach our visual basic class we had to go down to the office and have the teacher replaced because he did not know the material being taught, this instructor was replaced by one just as incompetent.

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- 8. Sub-par education. (example; did not have one course devoted to exchange server, this is one of the most important and widely used server software programs in existence.)
- 9. The job packet they would give you was full of fake jobs, after becoming unemployed a couple years after graduating ITT, I went to the campus and grabbed a job packet and it had the same jobs as it did two yeas earlier.

That's only half the problem, the Private Student Loans I got through ITT are destroying my life. As soon as I graduated my interest rates on all my private loans went up, one of them as high as sixteen percent! Sallie Mae has offered no help at all as far as the private loans go. Sallie-Mae and the for profit colleges and creating a generation a debt slaves, and it has to be stopped.

Thank you for reading...

Steve Gossman