

07:59:11 From Chris Mwita : I am in the meeting as well? I can I get some kind of confirmation?

08:01:33 From Pinkie Powell to All panelists : how do you unmute yourself to speak

08:02:07 From tony bremner to All panelists : Thank you

08:12:14 From Yalimar Perez to All panelists : VERY NICEEEEE!!!

08:23:33 From Treiva Johnson to All panelists : CRD I don't think she can hear you. I couldn't hear you I just saw your lips moving

08:26:49 From Brian Lehmann : After hearing these stories I wish now that I had requested to speak as well

08:27:09 From Frances to All panelists : Likewise

08:27:16 From Chris Mwita to All panelists : My name is Christopher Mwita and I went to ITT Tech. I graduated from ITT Tech in 2010, I was in the military and currently still in the Army. My goal was to get a technical/computer job as was promised by the college then. But it did not happen as there were no assistance to get the job afterwards. I decided to stay in the army and tried to attend a different college rather a University, so I went to Texas A&M and none of the credits transferred from ITT Tech as it was NOT regional school. After spending over \$40K, I was stuck with it and forced to start over at the community college and then join the Texas A&M which then I used the military tuition assistance and then I moved to using my GI Bill and I was able to graduate. My request is to help with over \$35K that I am behind and there were no fruits or usefulness of the education. ITT Tech was recently shut down I believe due their unreal education and promises. I am currently stationed in South Korea as I am still in the military. Thank you for your consid

08:27:26 From Mariah Ray to All panelists : I feel the same way Brian

08:27:34 From Mary James to All panelists : If they would like a copy of our denial emails... I am happy to send it to the court for review.

08:27:50 From Lara Hansen to All panelists : unfortunately only 15 out of over 200 people were chosen to speak for 90 seconds

08:28:00 From Fabian Vaksman to All panelists : I sent my statement in writing.

08:28:07 From Kim : "Why was my application determined to be ineligible?

ED reviewed your borrower defense claims based on any evidence submitted by you in support of your application, your loan data from National Student Loan Data System (NSLDS®), and evidence provided by other borrowers.

#### Allegation 1: Employment Prospects

You allege that Illinois Institute of Art (The) engaged in misconduct related to Employment Prospects. This allegation fails for the following reason(s): Insufficient Evidence.

Your claim for relief on this basis therefore is denied.

Allegation 2: Program Cost and Nature of Loans

You allege that Illinois Institute of Art (The) engaged in misconduct related to Program Cost and Nature of Loans. This allegation fails for the following reason(s): Insufficient Evidence.

Your claim for relief on this basis therefore is denied.

Allegation 3: Transferring Credits

08:28:24 From Kim : You allege that Illinois Institute of Art (The) engaged in misconduct related to Transferring Credits. This allegation fails for the following reason(s): Insufficient Evidence.

Your claim for relief on this basis therefore is denied.

Allegation 4: Career Services

You allege that Illinois Institute of Art (The) engaged in misconduct related to Career Services. This allegation fails for the following reason(s): Failure to State a Legal Claim.

Your claim for relief on this basis therefore is denied.

Allegation 5: Educational Services

You allege that Illinois Institute of Art (The) engaged in misconduct related to Educational Services. This allegation fails for the following reason(s): Failure to State a Legal Claim.

Your claim for relief on this basis therefore is denied.

Allegation 6: Admissions and Urgency to Enroll

08:28:31 From Kim : You allege that Illinois Institute of Art (The) engaged in misconduct related to Admissions and Urgency to Enroll. This allegation fails for the following reason(s): Failure to State a Legal Claim.

Your claim for relief on this basis therefore is denied.

Allegation 7: Other

You allege that Illinois Institute of Art (The) engaged in misconduct related to Other. This allegation fails for the following reason(s): Failure to State a Legal Claim.

Your claim for relief on this basis therefore is denied."

08:28:59 From teri cole to All panelists : I was directed by university of Phoenix to get a psychology degree being told it was the same as a MSW, and it's useless to me. my loan is 1,000 per month and I owe \$160,000 my husband at the time was overseas fighting in the war and the government paid part of my schooling

08:29:04 From jen lezan to All panelists : this was the exact same response many of us from Ai received word for word

08:29:55 From Jolene : I received the same denial letter. I think many of us have received the same letter word for word.

08:29:58 From Barbara Walker to All panelists : Kim my determination letter says the same thing from Kaplan University which has Purdue University on the denial letter

08:30:06 From Ashley Schaffner to All panelists : Same here.

08:30:16 From Lara Hansen to All panelists : same exact letter, blanket denial

08:30:17 From Evelyn Segovia to All panelists : Mine looks almost identical

08:30:30 From Laura Dadich to All panelists : all of my "reasons for denial" stated "insufficient evidence ". from a school that has since closed in 2008-2009. I've tried obtaining any and all paperwork without success to find who has my information. Katharine Gibbs school closed not long after I graduated and was absorbed by another private diploma mill.

08:30:41 From Mary James to All panelists : Same for me. Word for word for art institute of Pittsburgh online

08:30:48 From Barbara Walker : My letter says the same thing

08:31:22 From Ami S : mine says the same thing except with "Art Institutes"

08:31:28 From Galaxy Note10 to All panelists : Mine also uses similar language. This has become a nightmare.

08:31:40 From tony bremner to All panelists : me to also ITT Tech

08:31:56 From Shanique Clark : My denial letter states the same information as well. I attended Westwood College.

08:32:20 From Evelyn Segovia to All panelists : I attended University of Phoenix.

08:32:39 From Jana Bergevin to All panelists : Rubber stamp denials, some with the wrongs schools. Typical Dept of Ed negligence.

08:32:53 From Denise Thompson to All panelists : My letter also says the same thing for UoP.

08:32:54 From Elizabeth to All panelists : Mine states the same, except for Kaplan or Corithian College

08:32:59 From Ami S : SAME word for word

08:33:01 From Galaxy Note10 to All panelists : In order to get transcripts to further my education, I had to pay Ashford additional money.

08:33:24 From Juaquin Brown to All panelists : I received the same denial letter for ITT "failure to state an legal claim"

08:33:28 From Barbara Walker : Same word for word but different school

08:33:56 From Laura Dadich to All panelists : same here. word for word, just with Katharine Gibbs school.

08:34:12 From Laura Dadich to All panelists : I can submit this if you don't have a copy of it.

08:34:16 From Treiva Johnson to All panelists : Wow I located my email from ED and it is just about the same.

08:34:16 From Yvette Word to All panelists : I wish I could speak regarding Capella University! These institutions should be closed down for misleading us. I am not able to complete my PhD and I am in the dissertation phase . I pray that Judge Alsup will help all of us

08:35:21 From Fabian Vaksman to All panelists : If there's a fraudulent loan ed must be charged with complicity.

08:35:34 From Galaxy Note10 to All panelists : The U.S. Department of Education (ED) has completed its review of your application under the applicable Borrower Defense to Repayment regulations for discharge of your William D. Ford Federal Direct Loans (Direct Loans) made in connection with your or your child's enrollment at Ashford University. "You" as used here should be read to include your child if you are a Direct PLUS Loan borrower who requested a discharge for loans taken out to pay for a child's enrollment at Ashford University. ED has determined that your application is ineligible for relief based on review of the facts of your claim and the regulatory criteria for relief; this decision means that your Direct Loans will not be discharged. ED explains the reasons below.

#### Applicable Law

For Direct Loans first disbursed prior to July 1, 2017, a borrower may be eligible for a discharge (forgiveness) of part or all of one or more Direct Loans if the borrower's school engaged in acts or omissions that would give rise to a cause of action against

08:35:56 From Barbara Walker : I sent a reconsideration letter

08:36:01 From Ami S : those reconsiderations are being denied en masse as well

08:36:37 From Galaxy Note10 to All panelists :

Why was my application determined to be ineligible?

ED reviewed your borrower defense claims based on any evidence submitted by you in support of your application, your loan data from National Student Loan Data System (NSLDS®), and evidence provided by other borrowers.

Allegation 1: Program Cost and Nature of Loans

You allege that Ashford University engaged in misconduct related to Program Cost and Nature of Loans. This allegation fails for the following reason(s): Failure to State a Legal Claim.

Your claim for relief on this basis therefore is denied.

Allegation 2: Admissions and Urgency to Enroll

You allege that Ashford University engaged in misconduct related to Admissions and Urgency to Enroll. This allegation fails for the following reason(s): Failure to State a Legal Claim.

Your claim for relief on this basis therefore is denied.

What evidence was considered in determining my application's ineligibility?

We reviewed evidence provided by you and other borrowers who att

08:36:44 From Ariana Talley : unnecessary and just wrong

08:36:57 From teri coley to All panelists : I feel like they sent out the same explanation to everyone

08:36:59 From Kristofer Raycraft to All panelists : Did anyone get a loan deferment after submitting the request?

08:37:06 From Laura Dadich to All panelists : I got denied a reconsideration request as well

08:37:17 From michelle to All panelists : If you appeal it puts you back in a pending status - try to appeal and give more specific information - like who you spoke to and what was promised to you!

08:37:55 From Mariah Ray to All panelists : same word for word

08:38:46 From Isis Men-Nefer : Wow. I haven't received a decision as of yet, but this is so unfortunate. My application was submitted in December 2018. I am in over \$80,000 in debt for ONE year of law school; a law school that lost its accreditation shortly after I withdrew. I hope that each of you receive the relief you deserve.

08:39:18 From Brian Lehmann : I've been waiting 2+ years for an decision, and after seeing/hearing all this I fully expect to get a denial... the school I went to was shut down by the FBI for fraudulent financial practices and embezzling loan money to pay for the lavish lifestyles of the school's administrators

08:39:40 From Adam L. : ditto. ITT

- 08:40:02 From Laura Dadich to All panelists : I submitted my application 9/2015 and after them sitting on it for nearly 5 years I get a vague denial....hmmm
- 08:40:04 From Mariah Ray to All panelists : 2015 here school shut down as well for fraud
- 08:40:21 From Catherine Gilbertson : Hearing these stories knowing how many of us either are unable to finish school or having to start over, just breaks my heart. I am glad we are all here together to support each other. ITT casualty
- 08:40:31 From Brian Lehmann : Mine wasn't ITT, but it was I.T. related... I even provided the full lawsuit and DOJ press release detailing the school's crimes and the fact that the administrators were convicted and sentenced to 10 years in prison
- 08:40:47 From Fabian Vaksman to All panelists : we should form a defrauded political party to foreclose on the department of education and prosecute its complicity in fraud
- 08:41:20 From teri colely to All panelists : university of Phoenix and I'm wondering if we can do class action if we are denied?
- 08:41:32 From Mariah Ray to All panelists : marinello located in Utah was the school I attended. my services was Great Lakes
- 08:41:34 From Lara Hansen to All panelists : The United States Government Sued all of these schools for Fraud. Why the same precedent doesn't apply to all of those students that were framed I don't know
- 08:41:48 From Yvette Word to All panelists : I am unable to finish school. still waiting on a decision
- 08:41:55 From Lara Hansen to All panelists : frauded not framed
- 08:42:23 From Kristofer Raycraft to All panelists : My degree was deemed worthless by a potential employer with a Bachelor Degree requirement for the position.
- 08:42:32 From Hector Sandoval Velasquez : I went to ITT tech from 2012 to 2015, after ITT closed, I had my bachelor credits forgiven, but my application towards my associate degree is still pending since 2019. After ITT tech closed, the college lost all of my credits, no response since last year
- 08:42:37 From Treiva Johnson to All panelists : That is so unfortunate and as soon as I received information about the lawsuit shortly after I was emailed the same denial that is being read now, and when I contacted UOP regarding my eBooks that had been promised for life they are not accessible so I am unable to revert to the literature for resource purposes.
- 08:42:55 From Mary James : Westwood college 2004-05 for me, and Art Institute 2005-2009.
- 08:42:59 From EVELYN CERVANTES to All panelists : Brooks Institute borrowers have collected over 200 denial letters
- 08:43:03 From Galaxy Note10 to All panelists : This is heartbreaking and I hope that we all receive justice.

08:43:08 From Seddrick Miller : Im with ITT Tech

08:43:20 From Jana Bergevin to All panelists : Most CAN'T AFFORD IT

08:43:26 From Heather Huerta-Hernandez : I went to the Art Institute 2005-2009 as well

08:43:27 From Diane to All panelists : My same story. I been waiting a few years now to hear about forgiveness on my loans. The Art Institute shut down after the Dream center took them over. But before that I was also just 2 semesters from getting my degree. But found out also it would be useless. I'm over 80,000 in debt from these loans. It affects so much when it comes to my life right now. My debt to income ratio is way off.

08:43:31 From Jana Bergevin to All panelists : WE'RE POOR DUE TO THESE FRIGGING LOANS

08:43:31 From Frances to All panelists : I attended ITT as well (2008-2011).

08:43:36 From Ami S : oh?

08:43:48 From Juaquin Brown to All panelists : I graduated from ITT and cannot put both of my degrees on my Resume not worth picture frames there in

08:43:50 From Aaron.Barbas to All panelists : I went to ITT Tech as well.. It has been 5 years since I submitted my claim and have not heard anything yet

08:43:51 From Seddrick Miller : I was at ITT Tech in 2012-13

08:43:51 From Hugh McGinley to All panelists : Arbitration clauses kind of limit us

08:43:59 From francinemichele to All panelists : I haven't received anything as of yet either, and I was at Art Institute of St. Louis. I borrowed a little over \$40,000, but am now I am being told my bachelor's degree is now not accredited and I have not been able to retain a job in my field (other than my own business because I needed income). I haven't even tried to look into going back to school because I was also told my credits are not accredited either, and I cannot afford to even think of school. Because of not finding a job after being promised and guaranteed one BEFORE graduation, I am back at square one and unable to buy a new car, house, start a family (which medically I will need help to become pregnant and cannot afford it). Ai shut down when I was in school and was never explained of anything. Ai 2015-2017.

08:44:09 From Jodie to All panelists : So ED thinks offering an "olive branch" by waiving interest on loans that should never have been approved by ED in the first place?

08:44:18 From tony bremner to All panelists : ITT 2011- 2013

08:44:20 From Galaxy Note10 to All panelists :

What if I do not agree with this decision?



If you disagree with this decision, you may ask ED to reconsider your application. To submit a request for reconsideration, please send an email with the subject line "Request for Reconsideration [ ref:\_00Dt0Gyiq.\_500t0DPgbG:ref ]" to BorrowerDefense@ed.gov or mail your request to U.S. Department of Education, P.O. Box 1854, Monticello, KY 42633. In your Request for Reconsideration, please provide the following information:

Which allegation(s) you believe that ED incorrectly decided;

Why you believe that ED incorrectly decided your borrower defense to repayment application; and

Identify and provide any evidence that demonstrates why ED should approve your borrower defense to repayment claim under the applicable law set forth above.

ED will not accept any Request for Reconsideration that includes new allegations. If you wish to assert allegations that were not included in your application, please see the following section. Additionally, your loans will

08:44:28 From teri coley to All panelists : class action?

08:44:36 From Niheves Batista to All panelists : I went to Heald College around 2005-2009

08:44:57 From Ami S : Illinois Institute of Art (ran under EDMC) 2007-2010 (years covered in an 11 billion dollar fraud lawsuit that was brought by DOJ)

08:45:10 From Zoom user to All panelists : I want to Brightwood Career Institute for Medical Assistant 2018-2019 they shut on me wasn't able to finish

08:45:12 From Irvin Silva to All panelists : ITT Tech should be a simple case since they were shut down. How is it they can't make decisions on our cases? I submitted my application in 2017

08:45:30 From Barbara Walker : Kaplan University

08:45:34 From Jodie : So ED thinks it's offering an "olive branch" by waiving interest on loans that should never have been approved by ED in the first place?

08:45:35 From Irvin Silva : ITT Tech should be a simple case since they were shut down. How is it they can't make decisions on our cases? I submitted my application in 2017

08:45:38 From Brian Lehmann : This was mine...

<https://www.justice.gov/usao-sdfl/pr/fasttrain-owner-and-admissions-representative-sentenced-prison-federal-student-aid>

08:45:45 From Galaxy Note10 to All panelists : Additionally, your loans will not be placed into forbearance unless your request for reconsideration is accepted and your case is reopened. Failure to begin or resume repayment will result in collection activity, including administrative wage garnishment, offset of state and federal payments you may be owed, and litigation. For more information about the reconsideration process, please contact our borrower defense hotline at 1-855-279-6207 from 8 a.m. to 8 p.m. Eastern time (ET) on Monday through Friday.

Can I apply for borrower defense if I have additional claims?

If you wish to file a new application regarding acts or omissions by the school other than those described in borrower defense application [Case Number], please submit an application at [StudentAid.gov/borrower-defense](https://StudentAid.gov/borrower-defense). In the new application, you should explain in the relevant section(s) the basis for any new borrower defense claim(s) and submit all supporting evidence.

08:46:12 From Ami S : filed my DTR in August 2015 and then got denied for "insufficient evidence" - my story is in a joint senate report. Senators clearly felt it was a fraudulent situation

08:46:22 From Diane to All panelists : Ami S. Yes I was at Pittsburgh AI online division. Also was EDMC. AT about the same time you.

08:46:26 From Alejandro Escobedo to All panelists : I went to ITT Bachelors, once I graduated in 2007 ITT charged a second bachelors program without my consent. between private and federal loans I owe \$150,000. ITT committed fraud, and I couldn't transfer my credits. Need your help to settle my account.

08:46:31 From EVELYN CERVANTES to All panelists : brooksborrowers@gmail.com please email us, we are organizing as a group or find us on Facebook at: Brooks Institute Borrowers Advocacy Group we may all be able to better organize together

08:46:37 From Catherine Gilbertson : ITT closed on me half way through my Bachelors degree and had me take out student loans along with taking I'm Tribal funds and I am left with absolutely nothing!

08:46:49 From Michael Forsher to All panelists : New England Institue of Art also had a fraudulent suit and was forced to close. No relief for the students.

08:47:34 From Yvette Word : Is there anyone on the call who went to Capella University?

08:47:36 From Galaxy Note10 to All panelists : Ashford University closed the Clinton, IO location shortly after I started

08:47:56 From Donna Chandler : Thank you everyone for being soo brave and speaking on behalf of all of us

08:48:06 From Galaxy Note10 to All panelists : IA

08:48:38 From Seddrick Miller : I appreciate just being able to be here to exercise my rights.

08:48:47 From danac to All panelists : I received the exact same letter in July 2020

08:48:50 From Kim : I agree! I think everyone speaking so far are doing amazing!

(I attended The New England Institute of Art, but I copied the denial message for another friend).

08:48:50 From Ariana Talley : I went to Morris brown college, my dean was arrested for embezzlement. Its not the hard to figure out

08:48:56 From Donna Chandler : yes

08:48:58 From Chris Mwita to All panelists : I really hope they are reading these chats..

08:49:22 From Diane to All panelists : Thank you all for speaking for us.

08:49:48 From Jaleel Shackelford to All panelists : I just want to mention how grateful I am to be apart of and witness the opportunity to allow our voices to be heard. I may not be scheduled to speak, but allowing my loans to be forgiven will give me another change to follow my career goals.

08:50:05 From Alejandro Escobedo : I went to ITT Bachelors, once I graduated in 2007 ITT charged a second bachelors program without my consent. between private and federal loans I owe \$150,000. ITT committed fraud, and I couldn't transfer my credits. Need your help to settle my account. also my application was denied even though DOE knew ITT committed fraud.

08:50:07 From Fabian Vaksman to All panelists : There should be a notion to dismiss all federal debt across the board on account of ed wrongdoing.

08:50:18 From 2-76 van simi to All panelists : it sad we are forced to pay a loan for a degree that worthless

08:51:13 From Barbara Walker : 169,000 in debt that is including interest

08:51:25 From Rebecca to All panelists : I went to Brown Macke College and there was a settlement reached but only those who didn't complete the courses were awarded forgiveness. Those of us who completed the courses were ignored.

08:51:29 From Galaxy Note10 to All panelists : Wow!! I forgot about University of Phoenix charged me too back between 2008-2011

08:51:32 From Irvin Silva : Alejandro, so you actually received a Denail Notice from your case against ITT? What was their reason?

08:51:40 From Treiva Johnson to All panelists : I registered to get my Bachelors of Science in Human Services with and emphasis in Management from UOP and UOP enrolled me in Nursing and then withdrew me so my first two grades on my Transcript so W and a WD for their mistake and if would appear as if I had no idea as to what I wanted to go to school for. Then they lied and said I did not have enough money to cover the online courses so I had to get some private loans all of those have been paid off and I had to sale my property to do so I paid off one loan in the amount of \$48,000 and another \$10,000 in other private loans and still owe \$86,000.

08:51:46 From Ami S : 120k inc interest between my loans and the ones my mom holds that are delaying her ability to retire

08:52:09 From Barbara Walker : I appreciate all those who are representing on our behalf. Thank you

08:52:33 From Pierangely Gonzalez to All panelists : ATI College of Health was fraudulent as well making students think we could take our credits elsewhere if the need was there to leave. That was a lie. ATI was never registered as a "College" not we're they credited in the state of Florida. meaning everyone who "graduated" from ATI would not be able to apply for jobs nor take the boards test. I went to ATI for ultrasound sonography in Miami Florida back in 2004. The school was fraudulent and stole from us. I am over \$49,000 in debt with no end in sight. please help us.

08:52:37 From Jana Bergevin to All panelists : I would like to make the Judge Alsup aware that there are very few lawyers that have the qualifications to take on the Dept of Ed!

08:52:40 From Galaxy Note10 to All panelists : This is scary.

08:52:40 From Niheves Batista to All panelists : Thats how I feel about Heald College they were also shut down so I don't understand why loans taken to attend that college have not been forgiven. I dropped out years prior to them being shut down because I looked into the school myself and learned that their national accreditation was false and they promised to return all my loans then years later I learn that they didn't return those loans. a few years down the line the school shuts down due to and I quote- The closure came as California's attorney general was pressuring Heald owner, Corinthian Colleges, over accusations of predatory advertising techniques and misrepresentations of student job placement after graduation.

- 08:52:47 From Alejandro Escobedo : same like everyone else, not enough evidence. what more evidence since ITT was all over the news. DOE is not doing there jobs.
- 08:52:57 From Jana Bergevin to All panelists : I've contacted my local bar association and ARAG
- 08:53:06 From Treiva Johnson to All panelists : Yes, I attended UOP from 2008 to 2011
- 08:53:14 From Jana Bergevin to All panelists : There are no lawyers that will represent on behalf of borrowers
- 08:53:20 From Jana Bergevin to All panelists : Individually
- 08:53:38 From Hugh McGinley to All panelists : Was connection lost?
- 08:53:54 From Jana Bergevin to All panelists : That assumption is false!
- 08:53:55 From Fabian Vaksman to All panelists : Student debt should be fully dischargeable in bankruptcy. it's a political problem that must be solved now. yesterday.
- 08:54:10 From Dorina Alcantar to All panelists : Kaplan College. From day 1 something didn't feel right. Felt like I was walking in a trial of ants. pushed to apply and sign . Extremely unethical and unorganized. In good faith, I would normally pay any debt. But this loan was pushed on me in the most manipulative way. My borrower defense application remains dormant. I would just want closure and my debt to be justified released
- 08:54:16 From jen lezan to All panelists : over 180K and I attended the art institute — the interest alone just is mind boggling
- 08:54:37 From Jana Bergevin to All panelists : That's very presumptuous.
- 08:55:25 From Juaquin Brown to All panelists : Sad things about all this is evidence has been presented to DOE once denial has been presented being an former ITT student in 2020 there is no more evidence I can present
- 08:55:34 From Jana Bergevin to All panelists : If there had been I'd have sued the DOE 5 years ago
- 08:55:51 From Jana Bergevin to All panelists : I contacted HERA to seek their aid 3 years ago
- 08:56:04 From Jana Bergevin to All panelists : Don't bs me saying we can obtain lawyers, the nerve.
- 08:56:18 From Elizabeth to All panelists : How many went to Kaplan? I received a denial, even though my "Associates degree" received is invalid and no one even recognizes it. I had to use my employment history to even get my certification!
- 08:56:22 From jen lezan to All panelists : I think if there is one thing that comes from today - it is to show we will continue to fight for justice no matter the outcome
- 08:57:00 From Reham Shalabi to All panelists : is it possible to take someone's time to speak if they are not present?

08:57:41 From Ms. Moore : The DOE is working to force us to pay for being defrauded. The fair thing would be a cancelation of the previous mass denials, place all the loans back in forbearance, and provide a real review of the applications.

08:57:57 From HMcGinley to All panelists : Not sure what happened, but I got booted. Back now

08:58:27 From CRD to the Honorable William Alsup to All panelists : Thanks Hugh, I will call you next!

08:58:29 From Maureen Simmons to All panelists : Agreed Ms. Moore

08:58:31 From Deena Smith : I also have been waiting for over two years only recently been denied August 2020. My paychecks have been garnished, I have not been able to help my own sons with payment of tier education, they have robbed me of the teacher contracts. DeVos has purposely supports the colleges and has left us in crisis many in despair. please support us as these action have caused us great burdens and this was done maliciously .Most of us are middle to lower class income families. This ruling is the only chance we have to become a financially able to contribute to our economy and a chance for a comfortable retirement.

08:59:18 From Michael Stewart to All panelists : Thank you to everyone that is speaking on the defense behalf. I think it is unfair and unsettling to know institutions can potentially get away with so much fraudulent activities that have been publicly announced. If it was a student that conducted themselves in such a way they would be kick out of school and made to pay back all loans no questions asked!

08:59:38 From Maureen Simmons : I was informed by the plaintiff's attorneys that they could not provide assistance to class members. I have reached out to them on multiple occasions. They told me to hire an attorney to assist me.

09:00:07 From Fabian Vaksman to All panelists : It will take too long. we need a blanket cancellation of debt across the board and have a fresh start.

09:00:15 From Vance Banks : Same. Went to ITT and got a Associates & Bachelors with a total of 200k in debt for Game Design. None of our instructors knew anything about the industry and had to teach themselves before teaching. Once graduated with a 3.8 GPA, I realized that I earned a paperweight. I had to go to another college received a MS for ONLY 60k compared to ITTs 200k.

09:00:29 From Maureen Simmons : Note: You can't be for the settlement if you don't believe the Department of Education acted fairly.

09:01:09 From Lara Hansen to All panelists : right, so you would disagree with the settlement if you don't believe the DOE held up their end of the shtick

09:01:20 From Catherine Gilbertson to All panelists : Margaret O'Grady Can you please email me so I can get assistance in what to do. Useencat@gmail.com

09:02:23 From Jaleel Shackelford to All panelists : I attended a local college while waiting for the decision to be made. While the credits did not transfer, I remained humble, and attended until I was

flagged due to the loan amount from ITT Technical Institute. As a result I became homeless, but I'm still calm, diligent, and persistent. So thanks again for allowing our voices to be heard.

09:02:41 From Ms. Moore : I am definitely not for the settlement

09:02:48 From Isis Men-Nefer : I am NOT in agreement with the settlement. A private entity should review the applications and issue the decisions. This should be totally taken out of the hands of the Dept. of Education. Based on the decisions that have already been issued, I think it is clear how they will rule on any pending applications.

09:03:02 From Susan Patroski to All panelists : Thank you Maureen. I don't know what she was thinking with that response.

09:03:11 From Sanah Fatima to All panelists : Anyone from DeVry speaking today?

09:03:48 From Evelyn Segovia to All panelists : I am also NOT in agreement with the settlement as is.

09:04:02 From Maureen Simmons : It is contradictory to be in favor of the settlement then have issues with the settlement. (It is confusing to say that)

09:04:19 From Mary James : I am also not in agreement with the settlement. They can not be trusted.

09:04:24 From Alejandro Escobedo : how can I file a case against ITT since they took the easy way out BANKRUPT.

09:04:29 From Niheves Batista to All panelists : Im not for the settlement either because they already had time to review our applications why give them even more time? Also I don't agree due to their poor handling of our applications in the past, for example the denials they sent out.

09:05:24 From teri coley to All panelists : I am not in favor of this agreement

09:05:55 From teri coley to All panelists : they prayed on military and military spouses as well

09:06:11 From teri coley to All panelists : I'm in Vancouver Washington

09:06:34 From Lara Hansen to All panelists : So.. you do not support the settlement, no point in saying you support it if they are in the wrong

09:06:41 From Reham Shalabi to All panelists : I went to Ai a school that has already went through one lawsuit, and Devos had shares in the Dream schools which owned Ai

09:06:42 From DaVion Woodard to All panelists : I have never used my degree and was forced to find something else to do with my life after being homeless and not being able to get jobs or anything from University of Phoenix. As UOP only use temporary agency for job placement and living in Arizona at the time i turned away from many positions I qualified for but was told I had no experience I always stayed connected with the job placement service but was not giving any guidance for help. i moved from ohio to phoenix Arizona and left my family and was homeless for months

09:06:54 From HMcGinley to All panelists : Alejandro, check out Project on Predatory Student Lending

09:07:04 From Dominique Robitson to All panelists : I filed mine in 2018, no denial or approval yet. I went to the art institutes here in Chicago. They have been accused of bad recruiting practices where the recruiter gets perks from each successful recruit. They also told lies about alumnis employment successes. I graduated in 2009. I was bamboozled by them. Career services cut me loose after I told them I was employed but not employed for someone using my skills that I went to the art institutes for. I hope all our voices our heard because racking up debt due to falsified practices is ridiculous. Im currently in \$40,000 in debt.

09:07:26 From Dominique Robitson : I filed mine in 2018, no denial or approval yet. I went to the art institutes here in Chicago. They have been accused of bad recruiting practices where the recruiter gets perks from each successful recruit. They also told lies about alumnis employment successes. I graduated in 2009. I was bamboozled by them. Career services cut me loose after I told them I was employed but not employed for someone using my skills that I went to the art institutes for. I hope all our voices our heard because racking up debt due to falsified practices is ridiculous. Im currently in \$40,000 in debt.

09:07:49 From DaVion Woodard to All panelists : Denial letter was sent July 22, 2020 for borrowers defense and applied for this in January 1, 2019 and i am in 90k in debt

09:07:55 From Bianca Theo : Will there be a judgement today?

09:07:56 From francinemichele to All panelists : I agree with the above statement

09:08:12 From Kristin Anderson : No one will take my case either. I borrowed \$2000. They Stole the rest.... Thank you everyone.

09:08:28 From Treiva Johnson to All panelists : Factual statement the first thing they say is your educational loans are not forgivable.

09:08:29 From Maureen Simmons : I have contacted the plaintiff's attorneys and they did not have referrals for attorneys

09:08:33 From Chem's Phone 7.1 to All panelists : Devry university the day I went in they pulled the other schools accreditation to show that it was no state accredited. Job placement was with a temp-agency working in a call center studying game development. Having to find my own internship only being excepted but to my own self taught youtube provide skills I wouldn't have gotten in the door. Still struggling to compleat my game development goals on my own 60k in debt living with my parents under normal conditions I would be sorting trash at my normal job living with my parents.

09:08:38 From Reham Shalabi to All panelists : I'm also in Chicago

09:09:35 From Joshua Pulfer : O'grady can you give me contact information

09:09:37 From Reham Shalabi to All panelists : I took 60k out and I owe almost 80 now. even though I was making payments



09:09:39 From Kristin Anderson : Thank you.

09:09:46 From Deena Smith : I am in agreement with the settlement so we can begin our financially sound future EVERYDAY that passes our financial burden mounts.

09:09:51 From tony bremner to All panelists : thank you

09:10:13 From Galaxy Note9 to All panelists : im Edward Johnson, from mobile, alabama an i was fraudulently told by ITT technical that i was awarded grants an scholarships an that i would have to pay \$5000.00

09:10:17 From DaVion Woodard to All panelists : I have never been able to pay anything back as i am struggling badly

09:10:23 From teri coley to All panelists : please your honor gives us justice

09:10:29 From Michael Stewart to All panelists : Maybe it's just me but due to my financial aid situation I do not have the money to seek further counsel.

09:10:53 From LC to All panelists : Please decide on the settlement and add amendments that address a majority of the pain points represented here.

09:10:55 From Jana Bergevin to All panelists : I am against

09:11:01 From Jana Bergevin to All panelists : DOE has too much power

09:11:25 From HMcGinley to All panelists : You're awesome, Margaret :)

09:11:35 From Ashley Schaffner to All panelists : Thank you to every person who spoke today, and also to Judge Alsup for listening to us!!!

09:11:40 From Kristin Anderson : Federal Law for record keeping will allow this to become the record.

09:11:41 From Treiva Johnson to All panelists : I registered to get my Bachelors of Science in Human Services with and emphasis in Management from UOP and UOP enrolled me in Nursing and then withdrew me so my first two grades on my Transcript so W and a WD for their mistake and if would appear as if I had no idea as to what I wanted to go to school for. Then they lied and said I did not have enough money to cover the online courses so I had to get some private loans all of those have been paid off and I had to sale my property to do so I paid off one loan in the amount of \$48,000 and another \$10,000 in other private loans and still owe \$86,000.

09:11:42 From Alvaro Diaz to All panelists : The settlement agreement is not fair for the preyed upon students. The updated methodology for approval/denial used by the Department of Education is confusing and makes no sense. It's easier to deny 99.9 % of the applications....and then on top of that if you were approved....you would receive a note on the application stating DeVos' statement that she was disgusted approving it. Just look at what happened recently in K12 programming in Miami.

09:11:46 From Evelyn Segovia to All panelists : ED reviewed your borrower defense claims based on any evidence submitted by you in support of your application, your loan data from National Student Loan Data System (NSLDS®), and evidence provided by other borrowers. Allegation 1:

Transferring Credits You allege that University of Phoenix engaged in misconduct related to Transferring Credits. This allegation fails for the following reason(s): Insufficient Evidence Your claim for relief on this basis therefore is denied. Allegation 2: Career Services You allege that University of Phoenix engaged in misconduct related to Career Services. This allegation fails for the following reason(s): Failure to State a Legal Claim Your claim for relief on this basis therefore is denied. Allegation 3: Admissions and Urgency to Enroll You allege that University of Phoenix engaged in misconduct related to Admissions and Urgency to Enroll. This allegation fails for the following reason(s): Insufficient Evidence Your claim for relief on this basis therefore is

09:11:48 From Elizabeth to All panelists : Elizabeth Hays previously Hocking here

09:11:49 From Deena Smith : I would Like to talk as a public educator in the inner city.. owing over 70K and unable to survive in California its a shame if I need to move away from these students PLEASE HELP us

09:11:50 From Mearana S. to All panelists : I have an email that I was tricked into the school and was still denied

09:11:50 From Jaleel Shackelford to All panelists : I feel as though I was not represented by the people who spoke, mainly because no one spoke of continuing their education. I know I do. I would have been ok with paying back if I had a job within the field. I have been doing everything I can to follow that dream. But they did not represent me properly.

09:11:54 From Kristin Anderson : N

09:11:57 From Barbara Walker : Thank you O Grady for making this known

09:11:57 From Isis Men-Nefer : I attended the Charlotte School of Law in 2013-2014. When I found out about the school's accreditation issues, as well as the misleading and poor data on their bar passage rate, graduation, and job placement rates, I decided to look into transferring to another law school. Much to my disappointment, NONE of the other schools would accept my credits for transfer and if I decided to enroll, I would have to complete my first year again. It seems like we all were misled or mistreated in some way. We deserve a fair, timely decision.

09:11:58 From Kristin Anderson : NARA

09:11:59 From Quiana to All panelists : Thank you to everyone here and all those speaking out on the behalf of Kaplan students.

09:12:00 From Jana Bergevin to All panelists : Zoom chats should be savable if the meeting is being recorded

09:12:00 From Chris Mwita : Thank you Margaret O'Grady. That's a great point

09:12:05 From DaVion Woodard to All panelists : Thank you

09:12:06 From francinemichele to All panelists : Financially, I cannot support myself at 27 years old because of Ai.

09:12:09 From Kim : Thank you so much Margaret!

09:12:11 From Ami S : Thank you!

09:12:14 From Jana Bergevin to All panelists : Yay!

09:12:15 From Mary James : Thank you!

09:12:17 From Frances to All panelists : Thank you

09:12:18 From Yalimar Perez to All panelists : AWESOMEEEE!!

09:12:18 From Catherine Gilbertson : THANK YOU!!!

09:12:19 From Dominique Robitson : Thank you!!!!

09:12:19 From Adam L. : sweet

09:12:20 From tony bremner to All panelists : Thank you

09:12:20 From Yalimar Perez to All panelists : great

09:12:21 From Alejandro Escobedo : thank you

09:12:21 From Juakin Brown to All panelists : Thank you

09:12:23 From Susan Patroski to All panelists : Charlotte School of Law applicants received a letter from the DOE stating that the school had committed fraud.

09:12:23 From Yalimar Perez to All panelists : Thanks so much!!

09:12:24 From Maureen Simmons : Thank you!

09:12:25 From Sanah Fatima to All panelists : Thank you

09:12:25 From Heather Huerta-Hernandez : thank you

09:12:25 From Joshua Pulfer : Thank you

09:12:26 From Kristin Anderson : Thank you Attorney O' Grady.

09:12:26 From Alvaro Diaz to All panelists : DeVos was part owner of that program that largely failed for public schools. She doesn't care about anyone! Only private institution!

09:12:27 From Donna Chandler : Awesomeness

09:12:27 From Dominique Robitson : Thank God!!

09:12:27 From Nicole Gross to All panelists : thank you.

09:12:28 From Jodie : For the record I received the same denial letter as well.

09:12:29 From Mariah Ray to All panelists : thank you

09:12:29 From Michael Stewart to All panelists : Thank you!

09:12:29 From Chrystal Boyd to All panelists : Thank you!

09:12:29 From Ariana Talley : thank you

09:12:29 From Enrique to All panelists : thank you!!!

09:12:31 From Evelyn Segovia to All panelists : Insufficient Evidence Your claim for relief on this basis therefore is denied. Allegation 4: Employment Prospects You allege that University of Phoenix engaged in misconduct related to Employment Prospects. This allegation fails for the following reason(s): Insufficient Evidence Your claim for relief on this basis therefore is denied. Allegation 5: Program Cost and Nature of Loans You allege that University of Phoenix engaged in misconduct related to Program Cost and Nature of Loans. This allegation fails for the following reason(s): Insufficient Evidence Your claim for relief on this basis therefore is denied.

09:12:32 From Quiana to All panelists : Thank you!

09:12:33 From Seddrick Miller : Thank you

09:12:36 From Jana Bergevin to All panelists : They're up top

09:12:37 From 791667 to All panelists : My application has been pending since 2016

09:12:37 From Mearana S. to All panelists : University of Phoenix did not give any money in the first settlement . so who go the money?

09:12:38 From Enrique to All panelists : I received the SAME BOGUS LETTER

09:12:39 From Jaleel Shackelford to All panelists : I feel as though I was not represented by the people who spoke, mainly because no one spoke of continuing their education. I know I do. I would have been ok with paying back if I had a job within the field. I have been doing everything I can to follow that dream. But they did not represent me properly.

09:12:40 From Jana Bergevin to All panelists : Gotta scroll

09:12:41 From Carissa Massongill to All panelists : Thank You!

09:12:42 From Aaron.Barbas to All panelists : ITT Tech maxed out my allowance every term and it came out that they were using the extra money as bonuses!!!

09:12:42 From Tequila C to All panelists : same I attended ITT Technical institute as well with over 100k in predatory loans

09:12:43 From teri coley to All panelists : university of Phoenix has been fined million a of dollars for misleading tactics-

09:12:44 From Diane to All panelists : Can someone send a copy

09:12:45 From Maureen Simmons : For the record, I received the same letter as the caller that read her letter.

09:12:47 From HMcGinley to All panelists : We can submit denial letters if Judge Alsup would allow it

- 09:12:47 From Ms. Moore : oFairness: The schools were found guilty of committing illegal activities, & the fair thing would be a  
☑Complete 100% forgiveness of all the affected student's loans  
☑AND refund students 100% of the amount we repaid towards the loan(s), that includes the interest paid.
- 09:12:48 From Alicia Hicks : I applied in July 2015, I have received a denial letter as of Aug 2020. I do not have as much as others however the that is not the principle. The principle is my classes will not transfer and I am paying for classes twice.
- 09:12:50 From Ami S : I have forwarded my denial to the project on predatory lending
- 09:12:50 From danac to All panelists : I think we have all received the same letters. I received a hard copy and an email...
- 09:12:51 From Alvaro Diaz to All panelists : Thank you Attorney O'Grady!
- 09:12:52 From Susan Patroski to All panelists : But we're all still waiting on forgiveness.
- 09:12:52 From Reham Shalabi to All panelists : is this recorded for those who wanted to see it again?
- 09:12:57 From Darlene Harris Bell to All panelists : Thank you!!!
- 09:13:00 From Mearana S. to All panelists : I owe 170k cause the interest is extremely high
- 09:13:01 From Sanah Fatima to All panelists : can we get recording of this session
- 09:13:02 From Crystal Cremer to All panelists : I too, received the denial letter from the U.S. Department of Education in July 2020 as well with the exact same wording. I attended Heald Business College. I submitted my Borrowers Defense Application on 08/24/2018.
- 09:13:05 From Dominique Robitson : The art institutes are closing too. We all need justice.
- 09:13:05 From Rachel Greenbaum to All panelists : I received the EXACT same denial letter.
- 09:13:07 From Evelyn Segovia to All panelists : @Ami so have I
- 09:13:13 From Joseph Sandoval to All panelists : Thank you to all the speakers, you did a great job conveying the financial/emotional pain many of us are feeling.
- 09:13:14 From Deena Smith : I also recvd same denial after 3 years waiting
- 09:13:16 From Scott Kemp to All panelists : I am the state student loan advocate for Virginia and have at least 5 borrowers who have sent me copies of their applications and denial letters.
- 09:13:16 From HMcGinley to All panelists : Thank you for your time, Judge Alsup!!
- 09:13:18 From Heather Huerta-Hernandez : yes I received a blanked denial from all those above. last month

09:13:21 From Kristofer Raycraft to All panelists : I have been looking forward to some sort of decision for almost 6 years. Thank you for hearing us.

09:13:24 From Lady Coquine to All panelists : Text from my rejection letter:

09:13:26 From Chad Hassell to All panelists : I am against the settlement and hope that each borrower will get their day in court to have each application reviewed properly and with full attention and NOT a blanket denial.

09:13:26 From Anna : For the record, I support the settlement but would like some independent oversight over the decision making of the Department of Education.

09:13:26 From Yalimar Perez to All panelists : THANK YOU JUDGE!! FROM TAMPA FLORIDA!!!

09:13:31 From Lady Coquine to All panelists : 8/13/2020

Borrower Defense Application #: 01445160

Dear Jennifer Howe:

The U.S. Department of Education (ED) has completed its review of your application under the applicable Borrower Defense to Repayment regulations for discharge of your William D. Ford Federal Direct Loans (Direct Loans) made in connection with your or your child's enrollment at Illinois Institute of Art (The). "You" as used here should be read to include your child if you are a Direct PLUS Loan borrower who requested a discharge for loans taken out to pay for a child's enrollment at Illinois Institute of Art (The). ED has determined that your application is ineligible for relief based on review of the facts of your claim and the regulatory criteria for relief; this decision means that your Direct Loans will not be discharged. ED explains the reasons below.

#### Applicable Law

For Direct Loans first disbursed prior to July 1, 2017, a borrower may be eligible for a discharge (forgiveness) of part or all of one or more Direct Loans if th

09:13:34 From Galaxy Note9 to All panelists : for my degree when im done with school ,but after i signed my name an started school they bought me backin three months later to the financial add an told me something totally different they changed it an said i would owe \$19,000.00 when i finished school ,they told me a lie in order to sign

09:13:35 From Ms. Moore : oThe Dept. of Edu. fail in their duty, & is condoning the fraudulent activities of the schools that defrauded thousands of students. We shouldn't pay to be defrauded, and until the loans are 100% forgiven and refunded that's what the DOE is forcing us to do.  
oStudents are eligible for loan repayment forgiveness if they attended a school that engaged in misconduct, violated certain state laws, or misled students. The recognized fraudulent/misleading actions of the schools should not be limited to certain programs or a time frame. These fraudulent actions should be recognized in their entirety as some students were defrauded by the school's prior to the recognized time frame/programs.

oAffects it had on me: My goal was to obtain a degree that would be a stepping stone to achieving bigger goals. Instead

☒This has affected my health as I suffer seizures from the stress of all of this,

☒I have debt that continues to grow, which is the only debt I have

☒I have a piece of paper that's worthless, so I have no

09:13:35 From Alicia Hicks : 5 years waiting and a denial with no further information

09:13:38 From Fabian Vaksman to All panelists : Where is the motion to dismiss all federal debt across the board? I am making said motion.

09:13:40 From Jana Bergevin to All panelists : It would have to be independent and impartial

09:13:40 From Sanah Fatima to All panelists : Thank you Jude Alsup. I have hope again.

09:13:47 From Alvaro Diaz to All panelists : I do not support the settlement agreement

09:13:54 From Alvaro Diaz to All panelists : ATI Tech

09:13:57 From Elizabeth to All panelists : Kaplan

09:13:58 From Zoom user to All panelists : Thank you why should I have to pay for a loan when I don't have nothing to show for this school shut down on me and I have loans to pay that I should I am In Philadelphia Pa Kilee Harvey I should not be denied

09:13:59 From 791667 to All panelists : Everest

09:14:00 From Lady Coquine to All panelists : Been waiting over 4 years to get a denial and form letter

09:14:03 From tony bremner to All panelists : ITT TECH

09:14:05 From Quiana to All panelists : I waited years just to be denied 2 weeks ago.

09:14:07 From Aaron.Barbas to All panelists : Same here Alicia Hicks

09:14:09 From Treiva Johnson to All panelists : 6/12/2020

Borrower Defense Application #: 01538715

Dear Treiva Johnson:

The U.S. Department of Education (ED) has completed its review of your application under the applicable Borrower Defense to Repayment regulations for discharge of your William D. Ford Federal Direct Loans (Direct Loans) made in connection with your or your child's enrollment at University of Phoenix. "You" as used here should be read to include your child if you are a Direct PLUS Loan borrower who requested a discharge for loans taken out to pay for a child's enrollment at University of Phoenix. ED has determined that your application is ineligible for relief based on review of the facts of your claim and the regulatory criteria for relief; this decision means that your Direct Loans will not be discharged. ED explains the reasons below.

## Applicable Law

For Direct Loans first disbursed prior to July 1, 2017, a borrower may be eligible for a discharge (forgiveness) of part or all of one or more Direct Loans if the borrower's school

09:14:09 From Reham Shalabi to All panelists : also why isn't Kwame here?

09:14:12 From francinemichele to All panelists : Ai where I went had a lawsuit before I even applied and made it seem like everything was okay. I am only out \$40,000, but I had previous schooling, whited helped my case. My parents and significant other are helping pay back, that is unfair.

09:14:12 From EVELYN CERVANTES to All panelists : Allegation 1: Transferring Credits

You allege that Brooks Institute engaged in misconduct related to Transferring Credits. This allegation fails for the following reason(s): Insufficient Evidence.

Your claim for relief on this basis therefore is denied.

## Allegation 2: Career Services

09:14:15 From Jackie Burgos to All panelists : Westwood College!

09:14:15 From Seph D. to All panelists : The Art Institutes

09:14:18 From Jana Bergevin to All panelists : Lol that's ALL of them

09:14:21 From 2-76 van simi to All panelists : all of them

09:14:21 From EVELYN CERVANTES to All panelists : Allegation 2: Career Services



You allege that Brooks Institute engaged in misconduct related to Career Services. This allegation fails for the following reason(s): Failure to State a Legal Claim.

Your claim for relief on this basis therefore is denied.

09:14:22 From teri coley to All panelists : I received the same letter and appealed but have not heard a thing- all I got was interest from the time I applied in 2015 to now

09:14:24 From Ami S : The Illinois Institute of Art- Schaumburg - part of the Art Institutes brand of colleges, under EDMC when I attended 2007-2010

09:14:24 From Michael Forsher to All panelists : NEiA - New England Institute of Art is one of those

09:14:25 From Chris Mwita : That's ITT TECH

09:14:27 From Reham Shalabi to All panelists : I would love to have a recording of this hearing

09:14:27 From Jana Bergevin to All panelists : All for profit schools

09:14:28 From Bianca Theo : ITT TECH.

09:14:29 From Ashley Schaffner to All panelists : CEC owned Brooks Institute [of Photography] is well represented in this group I believe.

09:14:29 From Juaquin Brown to All panelists : ITT Tech Judge Alsup

09:14:29 From HMcGinley to All panelists : University of Phoenix, Brooks, Art Institutes, Corinthian, ITT Tech, Westwood, etc

09:14:29 From Rebecca to All panelists : Brown Macke College was found guilty by State Attorney General

09:14:31 From Aaron.Barbas to All panelists : well, that is not true, I have not received a Denial, they just wont provide any information

09:14:32 From Timothy Crutchfield to All panelists : DeVry University of Kansas City presented me with the same predatory speech to get me enrolled. I was even shown a Powerpoint listing graduate salaries to persuade me to enroll. Of course, I fell for the bait and still suffering to this day!

09:14:34 From Catherine Gilbertson : ITT TECH

09:14:35 From Reham Shalabi to All panelists : I missed most of it.

09:14:35 From Joseph Sandoval to All panelists : Art Institue (Colorado)

09:14:37 From Aaron.Barbas to All panelists : ITT TECH

09:14:38 From EVELYN CERVANTES to All panelists : Allegation 3: Educational Services

You allege that Brooks Institute engaged in misconduct related to Educational Services. This allegation fails for the following reason(s): Failure to State a Legal Claim.

Your claim for relief on this basis therefore is denied.

09:14:40 From Tequila C to All panelists : ITT Technical Institute FOR SURE

09:14:41 From Diane to All panelists : The Pittsburgh Art Institute online division and on site school.

09:14:41 From Jolene : Kaplan University

09:14:42 From Ariana Talley : Morris Brown College

09:14:43 From Pierangely Gonzalez to All panelists : ATI College of Health has been found fraudulent. there is an article on line

09:14:43 From 2-76 van simi to All panelists : Everest colloge

09:14:43 From Brie Wolf to All panelists : I have paid ~\$30k to a parent plus loan my mother signed on my behalf that has only decreased by ~2k since 2012. These loans are predatory and have set all of us up to fail regardless of the fraudulent behaviors of the schools we attended. (Art Institute of Philadelphia grad here)

09:14:44 From Alexa Dyan to All panelists : The Art Institute Online

09:14:45 From Heather Huerta-Hernandez : The Art Institute

09:14:45 From Jackie Burgos to All panelists : Westwood College-Woodridge, Illinois

09:14:45 From Jana Bergevin to All panelists : Art Institutes

09:14:45 From Corey Bryant to All panelists : morthland college

09:14:46 From Susan Patroski to All panelists : NC AG - Charlotte School of Law

09:14:48 From Renee Sass to All panelists : My loan was associated with Art Institute. My total loan amount is for \$25,000. There was a lawsuit associated with them that stated they were at fault. I wasn't able to collect from the lawsuit because of my income amount. I don't feel that I should have been exempt from the lawsuit because of my income. I learned about borrower's defense and completed the needed paperwork and have been waiting. I haven't been denied yet.

09:14:48 From Devon Washington to All panelists : DeVry

09:14:49 From Kristin Anderson : Watterson College Pacific, Already in the record as a fraud. Did already forgive loans of other students. 1994 to 1995

09:14:50 From Chrystal Boyd to All panelists : Still waiting for borrower defense response DeVry University

09:14:51 From tyrelle64@gmail.com to All panelists : The Art Institute of Washington is now closed and its graduates who marched but still owe on the loan have yet to receive their diplomas have no where to turn to receive it.

09:14:52 From Chad Hassell to All panelists : I would be happy to send in to the court all my correspondence from the DOE... I don't feel like my case was even looked at and considered in full.

09:14:55 From Alexa Dyan to All panelists : university of Phoenix

09:14:58 From Zoom user to All panelists : Brightwood Career Institute

09:15:00 From Barbara Walker : Kaplan University

09:15:03 From Dominique Robitson : The Illinois Institute of Art-Chicago

09:15:03 From Yalimar Perez to All panelists : EVEREST UNIVERSITY

09:15:04 From Alicia Hicks : Heald College, Portland, Oregon 2014

09:15:05 From Nicole Gross to All panelists : Westwood College in Arlington Virginia.

09:15:05 From Niheves Batista to All panelists : that is Heald college Corinthian Colleges

09:15:07 From Enrique to All panelists : Enrique Virgil - University of Phoenix

09:15:07 From Ami S : we need FOIA for the 11 billion dollar DOJ case against EDMC

09:15:08 From Michael Stewart to All panelists : Devry University

09:15:09 From Lara Hansen to All panelists : Art Institute of California

09:15:09 From EVELYN CERVANTES to All panelists : Allegation 4: Other

You allege that Brooks Institute engaged in misconduct related to Other. This allegation fails for the following reason(s): Insufficient Evidence.

Your claim for relief on this basis therefore is denied.

Allegation 5: Employment Prospects

You allege that Brooks Institute engaged in misconduct related to Employment Prospects. This allegation fails for the following reason(s): Insufficient Evidence.

Your claim for relief on this basis therefore is denied.

09:15:09 From Bianca Theo : ITT TECH.

09:15:10 From Quiana to All panelists : Kaplan University

09:15:11 From Joshua Pulfer : Everest

09:15:13 From Rachel Greenbaum to All panelists : Brooks Institute of Photography

09:15:13 From Yvette Word to All panelists : Capella University was found fraudulent

09:15:14 From Yalimar Perez to All panelists : EVEREST UNIVERSITY

09:15:16 From Mary James : Westwood and Art Institutes are both closed in bankruptcy due to these lawsuits. 4 years waiting on the my claims, the schools got off Scott free and yet we hold the loans.

09:15:18 From Lauren A. to All panelists : ATI Technical Training Center.

09:15:18 From Reham Shalabi to All panelists : Art Instiute!

09:15:19 From Dorina Alcantar to All panelists : Kaplan College

09:15:22 From Brie Wolf to All panelists : The Art Institute of Philadelphia (2009-2012)

09:15:23 From DaVion Woodard to All panelists : University of phoenix dec 2019

09:15:23 From Galaxy Note10 to All panelists : California sues for-profit Ashford University, accusing the online school of ripping off students

09:15:24 From Zakia Rowlett : The Illinois Institute of Art-Chicago

09:15:24 From Tequila C to All panelists : ITT TECH

09:15:26 From Sarah : Art Institute of Pittsburgh listed as fraudulent!

09:15:27 From Aaron.Barbas to All panelists : ITT Tech has already lost 1 law suite in regards to this!

09:15:27 From Kristin Anderson : Career.com

09:15:28 From Jodie to All panelists : Art Institute Pittsburgh Online Division has been found as fraudulent by the court!

09:15:29 From Chad Hassell to All panelists : University Of Phoenix

09:15:30 From EVELYN CERVANTES to All panelists : Allegation 6: Admissions and Urgency to Enroll

You allege that Brooks Institute engaged in misconduct related to Admissions and Urgency to Enroll. This allegation fails for the following reason(s): Failure to State a Legal Claim.

Your claim for relief on this basis therefore is denied.

09:15:32 From Laura Dadich to All panelists : Katharine Gibbs school, Melville NY 10/2006-3/2008. They closed in late 2009 (I believe) and was absorbed by SBI An Affiliate of Sanford Brown

09:15:35 From danac to All panelists : This has affected our livelihoods. We can't purchase homes, our credit has been damaged exponentially..... CEC - American Intercontinental University was the absolute worst.... Kaplan, DeVry, and American Intercontinental University

09:15:36 From Ashleigh to All panelists : Kaplan University

09:15:38 From Jana Bergevin to All panelists : YESSSSS!!!!

09:15:39 From Mariah Ray to All panelists : marinello in Layton Utah school of Beauty was shut down by the FTC and Dani fraudulent behavior and all schools were closed

09:15:39 From Darlene Harris Bell to All panelists : Everest

09:15:39 From Karwyn Rogers to All panelists : I am on 67 and on a fixed income and still dealing with a fraudulent student loan. I have health problems and am unable to work. I totally need forgiveness, The school I attended was Westwood College The Denver south campus.

09:15:39 From Treiva Johnson to All panelists : UOP 2009

09:15:41 From Alyse Z to All panelists : ITT Tech

09:15:42 From Jana Bergevin to All panelists : EXPLAIN THAT

09:15:44 From Kristin Anderson : DOE v Careercom

09:15:45 From Diane to All panelists : Judge that would be great.

09:15:46 From teri coley to All panelists : that's University of Phoenix! they have predatory and false tactics and have been fined so much! please look at university of Phoenix

09:15:48 From jen lezan to All panelists : art institute of Schaumburg and Chicago in Illinois have been found to be fraudulent as well

09:15:49 From Alvaro Diaz to All panelists : 99.9% of the applications were denied.

09:15:52 From Alejandro Escobedo : ITT TECH INSTITUTE was found fraudulent. We should have our loans forgiving.

09:15:54 From Tequila C to All panelists : exactly !

09:15:55 From Adam L. : because they suck at their jobs?

09:15:55 From Alvaro Diaz to All panelists : No explanation whatsoever

09:15:56 From Jana Bergevin to All panelists : EXPLAIN\*

09:15:57 From Aaron.Barbas to All panelists : ITT Tech only forgave private loans, not fed loans

09:15:57 From tyrelle64@gmail.com : Agreed. The Art Institutes of Washington and of Pittsburgh

- 09:16:01 From Jackie Burgos to All panelists : Lisa Madigan won her suit against Westwood College in Illinois. Those who received loans through the college directly, had their loans discharged. Why not those who have federal loans too??
- 09:16:01 From Alicia Hicks : I agree, my college is a fraudulent College, thus why am I denied
- 09:16:05 From Alvaro Diaz to All panelists : ATI Tech as well.
- 09:16:09 From Sarah : And ITT Tech listed fraudulent
- 09:16:09 From danac to All panelists : Dept of ED has denied them all. I attended DeVry and American Intercontinental University
- 09:16:10 From Jaleel Shackelford to All panelists : ITT Technical Institute is where I attended where it closed the day I was supposed to walk across stage. At the time I was not notified that it became unaccredited. I found out from Disneyland after working there for a year and tried transferring departments.
- 09:16:11 From Lady Coquine to All panelists : Excalty, Yes, I was denined even though my school was guilty of fraud
- 09:16:14 From Alvaro Diaz to All panelists : Found predatory loan.
- 09:16:16 From Enrique to All panelists : YES
- 09:16:18 From Lara Hansen to All panelists : Art Institute sued for 11 billion dollars by the United States Government
- 09:16:22 From Guillermo Talbott : ITT TECH INSTITUTE
- 09:16:23 From francinemichele to All panelists : I was told and promise many things at St. Louis, they even tried to get me to sign BEFORE I even was done with my associate's degree. They wanted me to go to TWO different colleges. Change the price originally and then I owed more.
- 09:16:24 From LC to All panelists : Not being able to attend another school in order to begin a new quest due to the fact that no one else will take my credits. Stating I would have to start completely over. DeVry/Keller has been found fraudulent but I have to remain because I am too close to getting my degree to leave. I can't apply for a home or get a job suitable enough to be able to pay this back because my DTI is too high and my credit is tarnished because of it. I am so lost right now.
- 09:16:24 From jen lezan to All panelists : multiple art institute schools have been closed down already nationwide
- 09:16:26 From Kristin Anderson : Watterson College Pacific is a subsidiary of Careercom
- 09:16:30 From Jana Bergevin to All panelists : YES or NO >:(
- 09:16:34 From Laura Dadich to All panelists : and I believe the NYS Attorney General had a past lawsuit against the college and for some reason I wasn't notified of it.
- 09:16:40 From Galaxy Note10 to All panelists : [REDACTED]

California Atty. Gen. Xavier Becerra announced that California is suing for-profit Ashford University.

(Rich Pedroncelli / Associated Press)

By ANNA M. PHILLIPS STAFF WRITER

NOV. 29, 2017

3:20 PM

09:16:41 From David St. James to All panelists : Ashford University

09:16:41 From Frances to All panelists : ITT Tech

09:16:42 From Lara Hansen to All panelists : <https://sign.moveon.org/petitions/art-institutes-sued-for>

09:16:43 From Jana Bergevin to All panelists : Waffling

09:16:43 From Kishan Redding to All panelists : anyone went to Full Sail University?

09:16:45 From Adam L. : "yeah we addressed it" then why are they still asking for moolah?

09:16:45 From Barbara Walker : Purdue University renamed for Kaplan University I believed

09:16:47 From Mariah Ray to All panelists : marinello was closed down for mis use of students funds and for profit not education

09:16:47 From DaVion Woodard to All panelists : <https://www.npr.org/2019/12/10/786738760/university-of-phoenix-reaches-191-million-settlement-with-ftc-including-debt-rel>

09:16:48 From Jana Bergevin to All panelists : Shame upon thee

09:16:49 From danac to All panelists : I received denial notification in August 2020, not July.

09:16:52 From Alejandro Escobedo : ITT was found fraud and I still got a debía letter.

09:16:52 From Ashleigh to All panelists : Yes- One of the main reasons that Kaplan loans are eligible for the Borrower's Defense program is that the school has been accused of defrauding the US

Government to the tune of a whopping \$4 billion, which is basically a record when it comes to higher education fraud.

09:16:56 From francinemichele to All panelists : St. Louis Art Institute I'm pretty sure was found fraud.

09:16:56 From Laura Dadich to All panelists : proof thsst Katharine Gibbs school was fraudulent.

09:17:00 From Dona McQueen : I am part of the Art Institute of the Inland Empire. The school closed and we were told to go to SD campus. We arranged to do so and put a non-refundable deposit on an apartment and then the campus closed. We have not heard a response to our claim.

09:17:01 From teri coley to All panelists : mireyna84@ymail.com in Vancouver Wa

09:17:03 From Kristin Anderson : Agents for the school can be held liable.

09:17:09 From Elizabeth to All panelists : I would like to know the answer to that as well, seems how Kaplan is considered one of the schools!

09:17:11 From Angela Holland : Bryan College, Bryan University

09:17:15 From Rebekah Sanchez Norton : Brooks was never even looked at for wrong doing another CEC - numerous schools

09:17:17 From Karwyn Rogers to All panelists : Westwood College has closed down now because of their actions.

09:17:21 From Mearana S. to All panelists : I showed proof

09:17:22 From Evelyn Segovia to All panelists : I am one of those denials who attended University of Phoenix which has been found to have committed fraud by the DOE and the FTC. The same allegations I made were made by the FTC and the DOE during the same time period.

09:17:22 From Rebekah Sanchez Norton : to our understanding

09:17:23 From Maureen Simmons : That is true, your honor. Institutions were found to be fraudulent yet the DOE denied BD applications. In my case, the school closed after taking out loans (that I never knew about) and the DOE refuses to give me relief.

09:17:24 From Ms. Moore : the time frame of the fraud should be irrelevant. Fraud is fraud

09:17:24 From Ami S : My AG and senator Durbin have both been involved PERSONALLY in my case. Like, come on

09:17:27 From Nicole Gross to All panelists : Westwood College shut down in 2016.

09:17:29 From DaVion Woodard to All panelists :  
[https://www.ftc.gov/system/files/documents/cases/university\\_of\\_phoenix\\_ftc\\_v\\_uop\\_complaint\\_signed.pdf](https://www.ftc.gov/system/files/documents/cases/university_of_phoenix_ftc_v_uop_complaint_signed.pdf)



09:17:35 From francinemichele to All panelists : Because I was almost done with my degree, I had to stay and be stuck there. I wasn't lucky and got to change my school like others just starting.

09:17:38 From Yalimar Perez to All panelists : YES JUDGE!! GO AFTER THEM!!

09:17:38 From Chem's Phone 7.1 to All panelists : Heritage college closed.

09:17:41 From Tequila C to All panelists : PLEASE RELIEVE ALL OF ITT TECHNICAL INSTITUTE APPLICANTS OF THEIR LOANS

09:17:45 From Elizabeth to All panelists : yes Barbara, Purdue Global I think it is!

09:17:49 From David St. James : what about Ashford Univ.

09:17:52 From EVELYN CERVANTES to All panelists : Brooks Institute students have pages and pages and and entire report of proof we have compiled

09:17:53 From Treiva Johnson to All panelists : UOP 2008-2011 during that time UOP was all over the news and articles

09:17:55 From Marie Gargano to All panelists : Parent waiting over 3 years for a decision from DOE for discharge from Parent Loans of my son who attended Ai Los Angeles. He still is not employed having graduated in 2017. Ai failed to uphold what they promised and we are now suffering financially, emotionally and psychologically. It is my hope we receive justice for Ai's fraudulent policies and all DTR's to be discharged per federal guidelines under the Obama Admin as we have done our part to submit evidence to support this. Thank you...

09:17:55 From Alexa Dyan to All panelists : Art Institute-Florida closed! we should be eligible for loan forgiveness

09:17:57 From Juakin Brown to All panelists : ITT Tech was in 38 or 39 states that about 78% of country deemed as Fraudlent

09:18:05 From Galaxy Note10 to All panelists : California's lawsuit alleges that Ashford turned its admissions office into a sales department with a "boiler room" culture. It required employees to hit enrollment quotas. To do so, admissions counselors often either told applicants that federal financial aid would cover all of their expenses or promised them they would receive more aid than they had a right to expect.

The university targeted low-income students, minorities, and students who were the first in their families to go to college, according to the lawsuit.

09:18:06 From EVELYN CERVANTES to All panelists : We can give you a copy of our report

09:18:16 From Laura Dadich to All panelists : yes Margaret!!!!!!

09:18:25 From Lady Coquine to All panelists : I was attending a school that was found guilty of fraud during the time I was attended that was proven that they were fraudulent and was still denied by DOE for loan forgiveness

09:18:26 From Kristin Anderson : 18 U.S. Code § 641. Public money, property or records

09:18:26 From Lauren A. to All panelists : ATI Technical Training Center was found fraudulent in Dallas, TX and they were still admitting students while shutting down.

09:18:26 From Jaleel Shackelford to All panelists : The ones that were picked to speak DID NOT represent me. This is why I was persistent with my emails, calls and letters. Mainly because I did not hear any alternative plans after getting the loans forgiven.

09:18:31 From Jana Bergevin to All panelists : Kamala Harris submitted this information on Heald, Wyotech, and Corinthian

09:18:33 From tyrelle64@gmail.com : Virginia to my knowledge has not provided similar relief as NY AG.

09:18:38 From Mearana S. to All panelists : Michigan is being left out of everything

09:18:38 From LC to All panelists : Indeed I have received a small settlement from the FTC and I am still waiting on approval or denial

09:18:46 From Kristin Anderson : 20 U.S. Code § 1099a. State responsibilities

09:18:52 From Rebekah Sanchez Norton : I believe we have been told that Brooks nor CEC didn't have enough applications submitted to review

09:18:55 From EVELYN CERVANTES to All panelists : We have sent this report to the case

09:18:57 From Alvaro Diaz to All panelists : No evidence or explanation was provided in the denial!

09:19:01 From Joshua Pulfer : Everest was found acting among fraud sending money to or out in which was not your money to send

09:19:03 From Laura Dadich to All panelists : happened to me with SBI an Affiliate of Sanford Brown (whom absorbed Katharine Gibbs school) They lied on job inflation!!!!

09:19:05 From Ami S : thank you, Margaret

09:19:09 From Michael Stewart to All panelists : There also needs to be an explanation to why there is not a more strenuous evaluation of colleges activities. It is insane that there is this many universities that are potentially fraudulent. My University tried to send me a check to settle what they thought was an appropriate amount for their fraudulent activity. It was a laughable amount!

09:19:19 From Kristin Anderson : EDC Chapter 8; Article 1 [94801] - Duties to protect from education fraud

09:19:23 From Ashleigh to All panelists : I was asked for email or marketing proof from my attendance 6 years ago. and was denied for not being able to provide. I never expected the need to save these for future proof of fraud

09:19:27 From jen lezan to All panelists : Ai even settled for 6 million to deny wrong doing - we can't let that happen again

09:19:32 From Alvaro Diaz to All panelists : They waited till the last minute to deny to DOE's benefit!

09:19:34 From Laura Dadich to All panelists : They lied on job placement, credits etc

09:19:34 From tony bremner to All panelists : Thank you Margaret

09:19:38 From Alyse Z to All panelists : Two of the main private loan servicers were closed and students loans cancelled. The DOE should follow suit

09:19:39 From bruceh@herbalife.com to All panelists :  
<https://www.ftc.gov/enforcement/cases-proceedings/132-3278/devry-university>

09:19:40 From LC to All panelists : So we need lawyers to prepare these documents

09:19:45 From Kim : "Doe sued EDMC and Art Institute for fraud in August 2011. A settlement was reached for millions with agreements of not having to

Admit wrongdoing" is what one of my friend said.

09:19:46 From Aaron.Barbas to All panelists : if they are case specific, why are all the statements WORD FOR WORD?!

09:19:48 From Jaleel Shackelford to All panelists : I want to go back to school and continue my education. I don't want my loans forgiven to get free money or an "escape route", I just want to be able continue with my education.

09:19:49 From Galaxy Note10 to All panelists : Then the attorneys in the People of the State of California v. Ashford University case came forward for their case management conference.

09:19:51 From Treiva Johnson to All panelists : The settlement should forgive all 170,000 student borrowers debt

09:19:52 From EVELYN CERVANTES to All panelists : Over the last several years, a group of former students, cosigners, and parent borrowers have joined together to compile

information about both Brooks Institute of Photography (BIP) / Brooks Institute (Brooks) and its parent company Career Education

Corporation (CEC), and loan information from student borrowers. In doing so, we have discovered this investigation to be the

proverbial "tip of the iceberg" in what has been accumulated and what is revealed on the many fraudulent and illegal practices

employed by Brooks Institute, a for-profit "education" institution, via policies set in place by its parent company CEC.

09:19:52 From Ami S : You have plenty of evidence for blanket cancellation. Compromise and settle. Cancel our debt

09:19:53 From Maureen Simmons : It is appropriate to determine the validity of the denials.

09:19:56 From Sarah : <https://sign.moveon.org/petitions/art-institutes-sued-for>

09:19:57 From Kristin Anderson : 201307\_cfpb\_bulletin\_unfair-deceptive-abusive-practices

09:19:58 From EVELYN CERVANTES to All panelists : These fraudulent and illegal practices were used to recruit and enroll students, and continued throughout their education at Brooks

Institute and for years after they graduated. After waiting for the Department of Education (DoED) to process or even acknowledge

individual applications to the Borrower's Defense to Repayment (BDTR) program for over four years, and for Brooks Institute and

CEC to be investigated for fraud and predatory lending practices, we continue to collect data and further the investigation on our

own. Our hope is to find restitution from the corrupt system that allowed a higher education institution to defraud young and eager

students that bound them to a lifetime of debt, while also pursuing indemnification for the gross injustices inflicted upon them.

09:19:59 From Alexa Dyan to All panelists : I have over a \$100,000 worthless piece of paper. Loan forgiveness now! I graduated in 2011.

09:20:03 From Crystal Cremer to All panelists : My wages were being garnished for 3 years prior to me completing the application for Barrowers Defense. However, I began receiving checks from the Dept. of Education totaling up to \$5,000.

09:20:07 From Ami S : All it takes is a stroke of a pen, Mr. Merritt

09:20:10 From Jana Bergevin to All panelists : INDEPENDENT OVERSIGHT!!!!

09:20:15 From Anna : The Charlotte School of law was found to be involved with pervasive, fraudulent acts by the DEPARTMENT OF EDUCATION. I am not sure how the DOE could reasonably conclude that an application can be denied on the merits.

09:20:15 From danac to All panelists : Are you serious? I know they were doing in at least in 2005. They were so well versed in their practices because there was no oversight or transparency. They become emboldened when committing these crimes

09:20:19 From HMcGinley to All panelists : Mass denial letters happened recently, so was tough to do that

09:20:22 From Kristin Anderson : Guide to Judiciary Policy Vol. 1\_Ch. 14\_Fraud, Waste, or Abuse; Section 1410

09:20:29 From Treiva Johnson to All panelists : The settlement should forgive all 170,000 student borrowers debt fraudulent loans through being misguided

09:20:35 From EVELYN CERVANTES to All panelists : 505 Brooks Institute Borrowers owe over \$70,062,452 dollars

09:20:36 From Elizabeth to All panelists : Amen!

09:20:37 From Chad Hassell to All panelists : THAT WOULD BE GREAT

09:20:38 From Rebekah Sanchez Norton : Your honor we have hundreds of Brooks denial letters

09:20:38 From Laura Dadich to All panelists : I'm all for depositions. sign me up.

09:20:42 From Kristin Anderson : 31 USC Section 3729 - False Claims Act

09:20:43 From tony bremner to All panelists : Thank you

09:20:47 From Laura Dadich to All panelists : whatever it takes.

09:20:48 From Jodie : t

09:20:50 From Alicia Hicks : This should be a real law suit, lets treat it like one.. Thank you your honor

09:20:51 From Joshua Pulfer : will respect that effort from judge

09:20:52 From Alvaro Diaz to All panelists : Your Honor. Thank you for your time.

09:20:53 From Brie Wolf to All panelists : Thank you for hearing us.

09:20:53 From danac to All panelists : Thank you for hearing us!

09:20:54 From Treiva Johnson to All panelists : Thank you

09:20:54 From Kristin Anderson : Thank you, Your Honor

09:20:55 From Ami S : My full name is Ami Schneider from Hoffman Estates, IL for follow up

09:20:56 From bruceh@herbalife.com to All panelists : DEVRY U

09:20:58 From Tequila C to All panelists : Thank you

09:20:58 From EVELYN CERVANTES to All panelists : Many Brooks Borrowers openly shared personal stories of the often irrevocable damage these loans have had on their familial relationships, and their ability to thrive or conduct basic routine functions in their daily lives. The possibility of participating in common taken-for-granted experiences, such as purchasing a car, pursuing job opportunities, or seeking continued education is not possible due to their credit scores and outstanding loan debt. The emotional and financial devastation that the Brooks

Borrowers represent in this report demonstrates the lasting impact of not only the fraudulent practices of proprietary institutions,

but also the lack of consumer protections on the government's part for standard, socio-economically disadvantaged and

non-traditional students.

09:20:59 From DaVion Woodard to All panelists : Thank you

09:20:59 From Jodie : Thank you Your Honor.

09:20:59 From Ashley Schaffner to All panelists : Thank you so much Your Honor

09:21:00 From teri cole to All panelists : thank you for listening -

09:21:00 From Kim : Thank you for your time!!!

09:21:01 From Yalimar Perez to All panelists : THANK YOU

09:21:02 From Jana Bergevin to All panelists : Thank you!

09:21:02 From Diane to All panelists : Thank you Your Honor

09:21:02 From Yalimar Perez to All panelists : BYE

09:21:02 From Galaxy Note10 to All panelists : 2014, Ashford and Bridgepoint Education agreed to pay Iowa \$7.25 million to settle allegations that they violated the state's Consumer Fraud Act.

09:21:02 From jen lezan to All panelists : thank you your honor

09:21:03 From Juaquin Brown to All panelists : Thank your Honor

09:21:03 From Chad Hassell to All panelists : I think we all deserve our fair day in court.

09:21:04 From LC to All panelists : Thank you

09:21:04 From Maureen Simmons : Thank you, Judge Alsup. Have a great day! Thank you Angela for your assistance.

09:21:05 From Evelyn Segovia to All panelists : Thank you Your Honor!

09:21:07 From Rebekah Sanchez Norton : thank you your honor

09:21:08 From Catherine Gilbertson : Thank you, Your Honor!!

09:21:09 From Lara Hansen to All panelists : Thank you your honor

09:21:14 From Barbara Walker : Thank you

09:21:20 From Chris Mwita : THANK YOU

09:21:23 From Galaxy Note10 to All panelists : Thank you everyone!

09:21:23 From bruceh@herbalife.com to All panelists : Thank you everyone!

09:21:24 From Sarah : Thank you your honor, for giving us a chance to speak.

09:21:29 From danac to All panelists : I would like the transcrip

09:21:32 From bruceh@herbalife.com to All panelists : FTC vs DEVRY

09:21:35 From Diane to All panelists : Thank you.

09:21:37 From francinemichele to All panelists : Francine Lindemann, St, Louis, Missouri - for follow up. The Art Institute of St.Louis, 2015-2017

09:21:40 From CRD to the Honorable William Alsup to All panelists : <https://pacer.uscourts.gov/>

09:21:41 From Reham Shalabi to All panelists : thank you!

09:21:41 From Lauren A. to All panelists : Thank you your Honor!

09:21:43 From Mariah Ray to All panelists : thank you

09:21:46 From Seddrick Miller : Margaret stay on the judges tail

09:21:46 From Carol DeVries to All panelists : National Institute of Technology in Michigan has already closed due to shady promises and possible fraudulent dealings. They cannot even prove I went there because they sent me a letter stating they are unable to find my certificate of completion or any proof that I ever attended. So now I am unable to use my degree without my graduation certificate. Thank you

09:21:48 From HMcGinley to All panelists : Thank you so much, Angela

09:21:50 From Karwyn Rogers to All panelists : My name is Karwyn Rogers I have made two comments. I am 67 years old and attended Westwood College Denver South. They are closed because of their fraudulent activities.

09:21:56 From bruceh@herbalife.com to All panelists : <https://www.gq.com/story/devos-hires-devry-dean>

09:21:56 From Laura Dadich to All panelists : thank you, your honor, Angela, and counsel.

09:21:58 From Sarah : Thank you Margaret O'Grady

09:22:02 From Seddrick Miller : Thank you!

09:22:03 From Dominique Robitson : THANK YOU

09:22:04 From CRD to the Honorable William Alsup to All panelists : <https://cand.uscourts.gov/about/clerks-office/transcripts-court-reporters/transcript-forms/>

09:22:05 From Alejandro Escobedo : thank you your honor, may God guide you through your decision.

09:22:11 From Stephen to All panelists : thank you

09:22:15 From Frances to All panelists : Thank you!

09:22:20 From Dominique Robitson : WE NEED JUSTICE

09:22:22 From Juan Carlos Holguin to All panelists : Thank you

09:22:30 From Jaleel Shackelford to All panelists : I completely understand and want to thank you Angela for getting back to me when you did. I greatly appreciate the opportunity to be apart of this hearing.

09:22:34 From Joshua Pulfer : reply to you if send me email. just let me know. Thank you.

09:22:45 From Niheves Batista to All panelists : Thank you your honor and thank you Ms O'Grady

09:22:45 From Kristofer Raycraft : Thank you

09:22:46 From Barbara Walker : repeat

09:22:46 From Lauren A. to All panelists : [cand.uscourts.gov](https://cand.uscourts.gov)

09:22:58 From Ami S : [cand.uscourts.gov](https://cand.uscourts.gov)

09:22:59 From Angela Holland : Thank you for listening. We need justice.

09:23:09 From HMcGinley to All panelists : <https://cand.uscourts.gov/about/clerks-office/transcripts-court-reporters/>

09:23:09 From Ami S : [cand.uscourts.gov](https://cand.uscourts.gov)

09:23:09 From Fabian Vaksman to All panelists : A motion to dismiss all federal debt across the board. we need a fresh start. all of us without exception.

09:23:23 From CRD to the Honorable William Alsup to All panelists : <https://pacer.uscourts.gov/>

09:23:25 From Seddrick Miller : Jah will guide him through his decision but Satan is also in his ear. He will add a few grains of truth to what is false.

09:23:36 From Tequila C to All panelists : thank you for your time

09:23:36 From CRD to the Honorable William Alsup to All panelists : <https://cand.uscourts.gov/about/clerks-office/transcripts-court-reporters/>

09:23:38 From DaVion Woodard to All panelists : Thank you so much!

09:23:38 From Reham Shalabi to All panelists : thank you Ami, for your patience and emails

09:23:40 From Ami S : thank you

09:23:43 From isaiah to All panelists : Thank you for listening

09:23:45 From Alejandro Escobedo : thank you

09:23:46 From Joshua Pulfer : thanks



09:23:48 From Kim : Thank you to you as well too!

09:23:49 From Dominique Robitson : thank you

09:23:50 From Lynda Jean Gilles to All panelists : Thank you all!

09:23:50 From Chrystal Boyd to All panelists : thank you

09:23:50 From bruceh@herbalife.com to All panelists :  
[https://www.ftc.gov/system/files/documents/cases/161215\\_devry\\_stipulationrefinalorder.pdf](https://www.ftc.gov/system/files/documents/cases/161215_devry_stipulationrefinalorder.pdf)

09:23:52 From Tequila C to All panelists : justice for everyone !

09:23:57 From Quiana to All panelists : Thank you.

09:23:58 From Jacqueline Wright to All panelists : Thank you

09:24:00 From Isis Men-Nefer : Thank you.

09:24:03 From CRD to the Honorable William Alsup to All panelists : Marla Knox

09:24:04 From HMcGinley to All panelists : Thanks, Marla!

09:24:05 From Laura Dadich to All panelists : where on the website

09:24:06 From CRD to the Honorable William Alsup to All panelists : Court reporter

09:24:08 From Bianca Theo : When should we be expecting a judgement?

09:24:10 From Lynda Jean Gilles to All panelists : Thank you all!