



LEGAL SERVICES CENTER OF HARVARD LAW SCHOOL

CENTRO DE SERVICIOS LEGALES

122 Boylston Street

Jamaica Plain, Massachusetts 02130-2246

TEL: (617) 522-3003 • FAX: (617) 522-0715

Written Testimony of Eileen Connor, Director of Litigation, Project on Predatory Student Lending, Legal Services Center of Harvard Law School

Before the 2019 Joint Legislative Budget Hearing on Higher Education

January 28, 2019

In Their Own Words: NY Students Cite Deep Debt & Worthless Degrees at For-Profit College ITT Tech

The Project on Predatory Student Lending represents a class of over 700,000 former students of ITT Technical Institutes. The follow statements are from New York students who attended ITT Technical Institutes in Albany, Getzville, and Liverpool.¹ These statements reflect a long history of widespread abuse by this institution, which declared bankruptcy in September 2016. ITT created over \$7.3 billion dollars in debt in the last ten years of its existence. Whereas ITT has availed itself of bankruptcy protection to shield itself from claims of creditors, its students continue to labor under the weight of this debt. As you consider your role in protecting the citizens of New York from predatory institutions of higher education, I hope you will consider the words of these former ITT students.

ITT Degrees Were Worthless and Disadvantaged Students on the Job Market

- + (ID 9581), New York-Albany, 1/2008-1/2010: “[I] have it on my resume no one will even call me back. it was bad enough that i didnt get a proper education but now this its horrible.”
- + (ID 7639), New York-Albany, 1/2009–6/2012: “When employer see ITT Tech on my resume I believe they think it is some kind of joke and not an actual College. Also I had a very hard time finding entry level positions in my field that I was promised were in high demand.”
- + (ID 8254), New York-Albany, 9/2009–9/2011: “Employers laughed in my face when I had ITT tech on my resume. [] I felt like going there was a waste of time[.]” “Jobs laughed at me when I have that on my resume they say ITT tech was not actually a school[.]”
- + (ID 8356), New York-Albany, Web Design and Development, 9/2009–9/2011: “I have been unemployed for 5 years primarily due to the fact that ITT was on my resume. [O]ne employer laughed at it when he read that during the interview.”
- + (ID 8494), New York-Getzville, Computer Networking, 7/2003–7/2005: “I feel like I was defrauded. The school barely got me in the door of jobs in my field of study. The only reason I got to where I am today is due to work experience and self knowledge I had to teach myself. I’ve had A LOT potential jobs basically

¹ These statements were submitted as sworn testimony to the U.S. Department of Education, and made public through litigation. See <https://predatorystudentlending.org/cases/itt/documents/>.

not even give me a chance or bother calling me back because they saw ITT tech on my resume. I've seen this same thing happen to many people who attended that school. I've seen people in hiring roles at companies flat out say that when they saw resumes with ITT tech listed on them, they would throw them right in the garbage and not think twice. The only reason I was able to get into certain jobs was due to friends/contacts who were currently in that job and was able to help get me in. This was always very embarrassing for people think that low of me because of the school I attended. I feel like I was looked over for so many opportunities in my career because of the school I attended which was listed on my resume. It took me almost 8-9 years to actually find a decent paying job in my field, and again it was only due to the experience from previous jobs and the things I learned on my own, which ITT had no part."

- + (ID 8347), New York-Getzville, 3/2004– 3/2006: "Having ITT on a resume is a sure fire way get your resume thrown out. Its known that hiring authorities will not look at you any morethen they would someone with actual job experience." "Could not fin a single job in IT field. ITT was looked at as a joke of a college and that I had no real education that pertained to the job I was applying to."
- + (ID 6878), New York-Getzville, Computer Networking Systems, 2/2002–12/2004: "I was unaware of illegal activities occurring at ITT Technical Institute until after graduation. Finding out that having ITT Technical Institute listed on a resume has scared off many employers in my home state. It took me 10 years to get an entry level computer job, and I am just making ends meet, and I had to move to Texas from New York to get my first job." "It took me 10 years to land an entry level job in the IT field. Employers laughed when they seen my degree on my resume. It has been absolutely worthless." "For 10 years after graduation, I made under \$30,000 per year working a data entry job on the overnight shift, just so that I could repay my ITT Tech loans."
- + (ID 8916), New York-Getzville, EET, Electronic Engineering Technology, 9/2000–5/2003: "ITT Tech was not recognized by a number of employers. ITT Tech on my resume was questioned by possible employers about the quality of my education." "They claimed to provide a better education then any local university/college. The failed to provide quality education that could help purse a career in electronic engineering. My degree did not hold status with employers."
- + (ID 7923), New York-Liverpool, Computer Electronics, 11/2004–11/2006: "I have found that having ITT on my resume has closed doors for me and I have to prove myself." "Having ITT on my resume is like not even going to school. The AA I have is worthless."
- + (ID 9011), New York-Liverpool, Computers electronics technology, 6/2010–9/2012: "[B]ut before it was shutting down employers when i was looking did not like ITT tech they believed they were not as they said they be,nor was there teachings,and yes having itt tech now on resumes will have employers looking the other ways cause of there lies[.]"
- + "Yes i have had hard time finding work in my field with ITT tech on my resume so i had to take it off to get a detailers job were i clean and wash cars[.]"

ITT Misrepresented the Quality of Education and Job Training

- + (ID 9139), New York-Albany, 9/2010-12/2011: "I was told that almost all the classes I would take would help me get my CCNA certification or any type of Windows certification. Then when looking into both, the material we where learning was out if date and nothing would really help with either or."
- + (ID 9360), New York-Getzville, Computer Networking Systems, 3/2010-3/2012: "ITT Tech claimed that during or soon after completing my program that I would be able to attempt and successfully take Certification exams in my field. This was 100% not true. ITT Tech's curriculum was no where near what is needed to pass even the most entry level certifications in my field of study. Not only was the curriculum not up to par, but it was missing a substantial amount of information and classes to pass entry level certifications."

- + (ID 7476), New York-Liverpool, Computer Networking Systems, 8/2006-8/2008: "The job I currently have is all my own doing from research and picking up certifications along the way. My certifications hold more weight than my ITT tech degree ever will!!"
- + (ID 7639), New York-Albany, 1/2009-6/2012: "Yes, our books were outdated and the programming languages they taught us are now obsolete."
- + (ID 8347), New York-Getzville, 3/2004- 3/2006: "Classes in 2004-2006 were based on operating systems and software released in 1998. Not up to date. Half the equipment in labs never worked. Labs were canceled."
- + (ID 7826), New York-Getzville, Computer Networking Systems, 11/2002-11/2004: "The quality of education was poor at best. Every test I ever took was open book, we did not learn anything current (even at the time). We were learning ancient technology that is useless in the workplace. The teachers were only concerned about student attendance, if you showed up to class you automatically got an A or a B. They included the cost of books in tuition. I thought this was a good thing, but ITT tech owned the company that writes the books. The books were full of errors, and many of the teachers would not use the books. I was billed thousands of dollars for worthless class materials."
- + (ID 9462), New York-Getzville, Computer Networking Systems, 9/2011-9/2013: "After entering the field, I found most of the material and equipment used in the course of my education was outdated."
- + (ID 8770), New York-Liverpool, IT Network Solutions, 9/2003-5/2005: "They didn't disclose the quality of their teachers and later hired graduates to teach the classes they just took and passed without having outside experience."
- + (ID 7929), New York-Liverpool, 8/2002-3/2004: "They claimed to be very hands on and have helpful teachers willing to guide us. But most of the teachers didn't take the time or care to really teach us. There were no real hands on practical lessons."

ITT Falsified Students Grades & Job Placement Rates

- + (ID 7826), New York-Getzville, Computer Networking Systems, 11/2002-11/2004: "The teachers were only concerned about student attendance, if you showed up to class you automatically got an A or a B."
- + (ID 6878), New York-Getzville, Computer Networking Systems, 12/2002-12/2004: "Also right after graduation I was called and asked if I had a job, I said yes I worked as a data entry clerk at a bank. They counted that as getting me a job in my field. Data entry is not IT."
- + (ID 7476), New York-Liverpool, Computer Networking Systems, 8/2006-8/2008: "All lies and scams just as if it was sent by someone from Nigeria via email. I graduated with perfect attendance and a 3.92gpa. GPA is pretty much meaningless from there anyways because they pass almost everyone if they show up at least half the time. They only assisted me on 1 interview ever! The interview felt fake and I was promised a call back to test my skills. Which never happened because I think it was mock/fake interview to begin with. After I graduated they called me constantly and wanted me to come down and sign some paperwork saying I got a job in my field of study. I was in the roofing business!!! My course of study was Computer Networking Systems! Their reasoning was, I had talked about setting up a live feed for my business so customers who were working could see their house being worked on from a webpage. [] Call me daily harassing me to come down within the time frame so they could get credit for job placement."
- + (ID 9011), New York-Liverpool, Computers Electronics Technology, 6/2010-9/2012: "Looking back now i can say one thing ITT tech lied to the students as well as the government ,they never kept there promised,and they put a person in-charge of the school who did not even have a collage degree,and one of my teacher at the time complain about this,and they fired him over it,telling him be quite about this,as if they were doing something illegal[.]"

ITT Mislead Students Into Thinking ITT's Low-Quality Credits Would Transfer

- + (ID 9139), New York-Albany, 9/2010-12/2011: "I can't transfer any of my credits over to other schools like promised. I was told may not all but most will transfer. Schools I've talked to will not accept them."
- + (ID 6053), New York-Albany, 9/2011-9/2013: "None of my credits earned at this school will transfer, even ones that ITT-Tech specifically mentioned would take them, Sage College of Albany."
- + (ID 7639), New York-Albany, 1/2009-6/2012: "My credits don't transfer to any other school but one other school where it's very expensive to go to as well this is a private for-profit school just think I could you tell which is a scam."
- + (ID 8356), New York-Albany, Web Design and Development, 9/2009-9/2011: "When trying to find transfer schools I was immediately turned down for transfer credits and told that if I wanted to attend I would be starting from scratch. I graduated 2nd in my class and none of the wasted 2 years was worth anything."
- + (ID 7930), New York-Albany, Computer and Electronics Technology, 9/2009-6/2011: "My degree was not transferable to any school, and my employer used it as a reason to deny me promotions and raises for quality of work performed. I have checked with multiple Schools locally and across state lines, no credits transfer. The degrees looked at were related and Associate and Bachelor level degrees."
- + (ID 8496), New York-Getzville, Computer Aided Drafting and Design, 6/2002-6/2004: "I wanted to pursue a Bachelor's degree, no credits would transfer from ITT Tech and that would cause me to have to start from scratch, with the loans I already had and trying to work to pay them off, that wasn't a feasible option."
- + (ID 9341), New York-Getzville, Drafting and Design, 3/2007-3/2009: "I was told at time of registration prior to agreeing to attend that if students have a good attendance rate and a high GPA their credits will transfer anywhere. I have a perfect attendance record in 2yrs of going to ITT, I never missed a class. I graduated with a 3.95GPA, with several recommendations from instructors, yet I found out soon after graduating that my credits would not even transfer to my local community college."
- + (ID 8379), New York-Getzville, Information Technology- Computer Networking Systems, 9/2008-9/2010: "I was unable to use any of my 96 credits earned from ITT as know schools accept them."
- + (ID 8546), New York-Getzville, 9/2006-7/2008: "I tried enrolling in multiple schools for a 4 year degree but none of my credits would transfer."
- + (ID 6878, 7826), New York-Getzville, Computer Networking Systems, 12/2002-12/2004: "I tried to transfer my ITT credits to a local university in New York. I was advised that none of the credits were worth anything and they did not transfer. I am now trying to refinance my loans and no company will refinance it because the school is not accredited at all. The University at Buffalo, and Buffalo State would not take any of my credits towards a bachelor's program because they were non accredited and worthless."
- + (ID 9316), New York-Getzville, 9/2000-6/2002: "I graduated the top of my class in the electronics field. Degree was in electronic,s technologies. Wanted to go on to a bachelors degree as at the time my campus didn't have a bachelors program. Was promised that my credits would transfer. No state collage took any of those credits even though they were all "a"s. I already had a career in the aviation field but wanted the degree to move ahead into the avionics field and get out of the poverty income range. That never happened, non did I find any job in the electronics field as the economy was depressed and there were few company's hiring for jobs in that field. No school in the area will accept ITT credits as they don't have the NY recognized accreditation, so all the credit hours are worthless. You could take the challenge tests but if you pass them, you would not get the credit hours anyway."

- + (ID 9360), New York-Getzville, Computer Networking Systems, 3/2010-3/2012: "I wanted to further my education with one of the colleges in the Buffalo area but unfortunately none of the credits from ITT Technical Institute will actually transfer, thus requiring me to essentially start at square one as if I had never attended college."
- + (ID 8916), New York-Getzville, EET, Electronic Engineering Technology, 9/2000-5/2003: "At ITT Tech I was told that my credits would be able to transfer to any University. I wanted to further my education by pursuing a Masters degree. I was told that my credits from ITT Tech were only nationally accredited, where most universities in the country are regionally accredited. They could not accept my credits from ITT Tech. My credits would not transfer to a local University because ITT tech is a nationally credited college and most universities are regionally credited."
- + (ID 7476), New York-Liverpool, Computer Networking Systems, 8/2006-8/2008: "I was told by schools NONE of my credits would transfer. I have been told repeatedly my ITT degree is garbage! Employers have laughed at me and said why would you go there? Suny Oswego College will not even transfer my credits and will not hire me for a better job without a 4 yr degree. With over \$62,000 in student loan debt how could I ever possibly pay for a 4 year degree from scratch?"

ITT Concealed their High Costs and Loan Repayment Terms from Students

- + (ID 7639), New York-Albany, 1/2009-6/2012: "I did not understand exactly how much I would be paying. Had I have known that I would have to pay \$54,000 for an education that I am not currently using because there is little to no entry level positions in my field. Also the classes I was told most of them were obsolete now and most of the programming languages are also obsolete."
- + (ID 7490), New York-Albany, Computer Electronics, 9/2009-9/2011: "They didnt explain at all about the high interest rates of the loans .I didn't know that I had a second loan it I graduated."
- + (ID 7930), New York-Albany, Computer and Electronics Technology, 9/2009-6/2011: "I was told to sign papers and let finance take care of the details, with no choice of who the lender was."
- + (ID 8546), New York-Getzville, 9/2006-7/2008: "If I would have known I would owe \$55,000 just for a bachelors degree and with none of the credits being able to transfer to another college I would have never went to this school. nobody ever told me what my total would be and I was told I would only owe 2-3 loans after graduating, which in reality was 4-5."
- + (ID 9424), New York-Getzville, Computer Networking Associates, 9/2009-8/2012: "A good portion of the loans I ended up with where never fully disclosed to me. There was a larger private loan that I don't remember ever consenting on that I found out about after graduating."
- + (ID 8379), New York-Getzville, Information Technology- Computer Networking Systems, 9/2008-9/2010: "It was never explained to me that I would have private and federal was different they explained it to me as if they were the something."
- + (ID 6568), New York-Getzville, Computer and Electronics Technology, Computer Networking Systems, 6/2001-9/2004: "I was thrown paperwork in my face to sign without proper explanation of how much interest the loans were for, no specific number was given, they just said, "Dont worry, you dont have to pay until you are done with school"
- + (ID 7826), New York-Getzville, Computer Networking Systems, 11/2002-11/2004: "I was not advised of the difference between grants and loans. I was not advised about the difference between private student loans and federal student loans. Now I am stuck with a small federal loan with a low interest rate and a huge private loan with a very high interest rate."

- + (ID 7702), New York-Getzville, 5/2007-7/2009: "I was lead to believe that I was taking our a loan from a single entity then after I graduate I started receiving calls from 3 separate entity's telling me I needed to pay them money. I was lead to believe that all of my loans would be low interest federal loans not a mixture of federal and private loans."
- + (ID 7476), New York-Liverpool, Computer Networking Systems, 8/2006-8/2008: "They never made anything clear about the loans and why they were taking out so many on my behalf. I know of at least 9 loans during my 2 year degree program with them and I know people in 4 year schools that only have a few loans. They never made it clear about the difference of private loans and federal loans. They never told me that my wages would be garnished and only 1 loan would be payed while the others sat that compounding interest. I pay more in student loan debt than I do for rent! The worst part is that is only being payed on 2 loans! Others are still compounding and not being payed. I can't afford this. I was never told private and federal loans couldn't be consolidated together. I was told all my loans could be combined into one but only once."
- + (ID 7923), New York-Liverpool, Computer Electronics, 11/2004-11/2006: "I did not understand what the total cost was and was never told that private loans were needed because I believe that they were all Federal loans."
- + (ID 8770), New York-Liverpool, IT Network Solutions, 9/2003-5/2005: "Yes when I first enrolled they didn't tell me about cost of books not being included. They did not tell me that there was a limit on student loans that I would hit and have to take out private non government student loans to finish the program. They did not tell me I would have to have a co-signature in the last semester because of the debt I piled up in beginning sessions. They did not disclose that these loans would be at a higher rate because they would be private. They just gave me documents to sign saying you need it to do one last semester and graduate."
- + (ID 7929), New York-Liverpool, 8/2002-3/2004: "They claimed it wouldn't be expensive and that I would make enough money after graduating that I could pay it off quickly. I have had my degree for 12+ years and I am still struggling to pay back my loans."
- + (ID 9517), New York-Albany, Computer Network Systems, 1/2007-1/2010: "Majority of the times when I asked for my financial paperwork I was given the run around and never received them."
- + (ID 8356), New York-Albany, Web Design and Development, 9/2009-9/2011: "The loan paperwork was mostly incomplete and told to sign so that I could get back to class. It was pressure driven to sign so that course work was not missed."
- + (ID 7930), New York-Albany, Computer and Electronics Technology, 9/2009-6/2011: "I was told to sign papers and let finance take care of the details, with no choice of who the lender was. Loans were handled on the first day of classes saying you need to sign this before you can attend classes, so if you don't want to miss class just sign and head back to class."
- + (ID 2754), New York-Getzville, CEET, 8/6-8/8: "They never explained the differences in the loans i was getting. All they said was these are the loans you need to take out to go to the college,so sign here."

ITT Led Students to Financial Distress and Ruined Credit

- + (ID 7639), New York-Albany, 1/2009-6/2012: "The debt has affected my life majorly, I have a very low credit score and I can't get anything because it. I'm a single mother my credit is ruined. [I] would like to start my own business selling aromatherapy bath products,but I can't even get a small loan or anything else because of ITT, i feel like I was scammed."
- + (ID 8762), New York-Albany, Multimedia, 9/2009-12/2011: "It has killed my credit score."

- + (ID 7930), New York-Albany, Computer and Electronics Technology, 9/2009-6/2011: "Prior to attending ITT I had a credit score over 800, with the massive student loan debt I have missed payments and my score has dropped by nearly 200 points in 5 years."
- + (ID 6053), New York-Albany, 9/2011-9/2013: "I am now currently jobless, struggling to find a place to work that will pay enough to pay my current bills, and all of my ITT-Tech bills. My mild anxiety and depression is only being made worse, especially now that I receive phone calls from debt collection on a debt that I, realistically, just can't afford to pay."
- + (ID 6568), New York-Getzville, Computer and Electronics Technology, Computer Networking Systems, 6/2001-9/2004: "I was continually harrassed on a daily basis by Sallie Mae even though I was laid of from work during the recession. My private loans are in collection. I've made a settlement with some shady debt collector that works on behalf of Sallie Mae/Navient called Allied Interstate which I've reviewed and have heard they violated consumers rights in the past and been sued. I let on I had \$7000 and wanted to do a settlement since my loans overinflated more than by double due to interest. Majestically my "loan collection" cost is a little over \$7000 and I didnt see that money go anywhere towards my loan. I think the guy on the phone for the collection company pocketed the money for himself. I had no option but to deal with this place because when I try calling Sallie Mae/Navient it automatically throws me to the debt collector, even if I have a question about my federal loans which are in good standing. Sallie Mae continually charged me a lot of money between me and my wife to put our loans into forbearance during that timeframe when I was out of work."

New York Can No Longer Rely on Federal Oversight of Predatory For-Profit Colleges
Evidence suggests that ITT's abusive practices are repeated at other for-profit colleges across New York. Together, we can prevent harm to additional students.

These statements were submitted as sworn testimony to the U.S. Department of Education, and made public through litigation. See <https://predatorystudentlending.org/cases/itt/documents/>.

