



**Testimony of Murray Zachary Hastie Before the Joint Legislative Hearing on Higher Education,
Monday, January 28, 2019**

Good afternoon,

Thank you for this opportunity to provide testimony on my experience with for-profit colleges in New York.

My name is Murray Zachary Hastie. I am 38 years old and work as a Firefighter and EMPT in Poughkeepsie, New York. I live in Hyde Park, New York with my wife, Heather and two children Jackson, who is 5, and Hayden, who is 3. My experiences with DeVry University led to some of the lowest points in my life -- DeVry took advantage of my status as a veteran, misled me, and left me nearly \$100,000 in debt with no degree. I trusted that my interests as a veteran and a student were being put first, but it was a mistake; the only thing DeVry cared about was that they got their money.

Recruiters aggressively targeted me as a veteran. The recruiters at DeVry were so aggressive that they enrolled me for classes and signed me up to take on student loan debt all without me knowing it. When I returned home from serving in Iraq, I looked online for schools that took GI Bill. Within hours of entering a search into my computer, I got a call from a DeVry recruiter who said he was "in the area" and could meet with me at my home the next day. At the time, I lived in Gloversville, NY -- the nearest city was Albany, over an hour's drive away. I was surprised that the recruiter would come and visit me at my home. But he did, and by the time he left, he had enrolled me in DeVry without my knowledge.

To get my education benefits, DeVry representatives said many things that turned out to be false:

- DeVry's recruiter said my GI Bill benefits would cover the entirety of tuition, and there would be money left over to cover living expenses. This was not true. DeVry used all of my GI Bill benefits and put me \$90,000 in debt, all before I could earn a degree.
- When I couldn't afford to attend the campus in New York, DeVry said that I could use TAP grants at their New Jersey campus, and that the program would be the same. This was not true.
- I was interested in a course to become a lab technician & work with my hands. DeVry enrolled me in an IT program, to write code. This was not what I wanted.
- DeVry said that over 90% of their graduates were recruited by school affiliates, and gave a list of Fortune 500 companies where I was certain to get a job, but I never even got to meet a recruiter about a job.

- DeVry said there would be housing and a meal plan. There was no meal plan, and I had to ration my meals. The “on-campus housing” required a bus pass I could not afford.
- The DeVry recruiter asked me to sign a document to “hold my place” because classes were filling up. I did not realize that the document enrolled me at the school.

The application was filled out nearly entirely by him as he was in my kitchen -- the only part I filled out was my name. I didn't ask as many questions as I should have, but when I did ask, the recruiters' answers made me feel silly for even asking, as if they were insulted because this was their job and they knew their job. My concerns were always met with responses that felt like genuine reassurances, but in hindsight, were just pre-rehearsed speeches led to confuse me and make me feel naive.

While I was at DeVry, I was told that I had to keep signing paperwork in order to hold my place in a class or keep my account active. Again and again, the representatives said that it was of the utmost importance to complete the paperwork quickly because classes were in high demand and they only had a certain number of places, or that if I missed a window, I could lose a class that may not be offered again for a year. They never gave me a copy of any loan paperwork. DeVry told me that GI Benefits would cover all of the costs, and I trusted them. So the whole time I was enrolled, I never knew that the school was taking out loans in my name.

Two years into my program, my mom called over Christmas and said she received a statement from Sallie Mae for over \$90,000 in student loans. I was sure it was a mistake. But DeVry said that they used an e-signature to take out debt in my name. Moreover, they said that they were closing my program before I could complete it, and tried to enroll me in another DeVry program.

This was my breaking point. I withdrew that day and walked away from the biggest mistake of my life. But the consequences and the debt are still with me.

After I left DeVry, I was very depressed. I felt like I had lost my opportunity. It took me some time to get back on my feet. Every time I tried to move forward, DeVry kept popping up. When I tried to attend Hudson Valley Community College, DeVry requested \$500 to release my transcript. The professionals at The Albany Stratton VA Hospital had to make multiple requests until DeVry agreed to waive the fee. Months later, I received a notice in the mail that a debt with

DeVry INC was in default and had gone to collections. I had been making payments on the loan I knew about, but was never even informed of this separate account.

Eventually, I received an Associate's degree in Human Services from Hudson Valley Community College and completed an EMT-B course at Dutchess County Community College, which led to

my current job as an EMT. I never used the credits from DeVry. In fact, Hudson Valley does not accept transfer credits from DeVry.

The thing is, if I had enrolled at Hudson Valley to begin with, the full cost would have been covered by my GI Bill and TAP. The Post 911 GI bill assures that the cost of attendance would be covered at any state-run college. I would not have had any debt. But Hudson Valley does not pay recruiters to drive hours for house calls. DeVry does. And I thought that because they were both colleges, they would be more or less the same.

Now, it has been over 10 years since I left DeVry, I have applied for loan relief from the federal government, but for now, I'm still making payments of \$830/month – I try not to look at how much I still owe due to my mistake of trusting the recruiters from DeVry. I trusted that my interests as a veteran and a student were being put first, but it was a mistake; the only thing DeVry cared about was that they got their money.

I am here because I hope that no one else will have to go through the experiences that I did with DeVry University. It is still a huge burden and almost derailed my life.

Thank you.