

MELINDA THOMA  
Testimony  
US Education Department  
Washington, DC  
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Hello and good morning, my name is Melinda Thoma. I am a mother and proud wife of a U.S. Army veteran, Jarrod Thoma, who just spoke. We have traveled here today with our two young children to testify about how a lack of good regulations allowed a terrible school to defraud my husband and take his GI Bill, only to leave him and our family with mountains of debt that we shouldn't have to begin with and now cannot afford to repay.

My husband was proud to enlist in the U.S. Army, and he served his country for years. In addition to fulfilling his patriotic duties, he was rewarded for his service with the Gi Bill educational benefit, which should have allowed him to go to school, earn a degree, and transition into a successful career without any debt. Jarrod wanted to be an electrical engineer, so like many servicemembers leaving the military, saw a DeVry advertisement and after talking to a school recruiter decided to enroll. My husband and I met during his senior year at DeVry.

I can tell you how determined my husband was and still is to succeed, and how disappointed he felt when he realized DeVry was not investing in his education the way they had advertised. During those years, it was a struggle to not only go to school but battle the issues he faced at DeVry, and unfortunately since his graduation it hasn't gotten any easier. I have watched him apply to so many jobs, and even as a military veteran, employers simply won't hire someone with a degree from a for-profit school like DeVry. It took almost three years for Jarrod to find gainful employment, only then from him own hard work and determination.

Because DeVry lied to my husband about the quality of education, post-graduation job assistance, and many other things, he applied for Borrower Defense to have our loans discharged. Amazingly, it has been almost three years since he submitted that application to the Education Department and we have yet to receive any kind of decision. We hope to hear something, hopefully positive, soon.

I cannot begin describe the toll this mountain of unfair and unnecessary debt has caused for our family. My husband and I are raising two children, and working our tails off just to afford our bills and put food on the table. The lingering impact has negatively impacted our credit rating, which in turn hampered our ability to find a mortgage for a family home. To add the burden of student loan debt from a school that ripped off my husband after he served this country is inexcusable, and that is why we brought our family all the way from Colorado Springs, Colorado to share our story.

I ask that this Education department do everything possible to protect students, like my husband, from education companies and colleges who take taxpayer dollars only to turn around and defraud the very students who are supposed to benefit, and leave them in a terrible position. Thank you for the opportunity to address this body.