



January 28, 2019

Testimony of Michele Kernizan, Suffern, NY:

I was defrauded by the for-profit school Kaplan University, which is now operating as Purdue Global. They induced me to take out unnecessary student loans. When I initially enrolled at Kaplan University the college stated that they held a long tradition of supporting those who serve, veterans, and military families through their PME2 Degree programs. So I spoke with an enrollment advisor and I enrolled and started classes on July 05, 2009.

When I dealt with the financial aid advisor I was told that since I was a veteran that my GI bill should cover the cost of my tuition and all I had to do would be to apply through the VA website. While waiting for my GI Bill application to be approved the financial advisor stated that I was eligible for a stipend, which would cover the cost of books, supplies and living cost. I filled out the required application to receive this stipend and I was never told how or where the funding was coming from. I soon discovered that it was student loans that was being taken out for this so-called stipend.

Kaplan's financial aid advisor continued to give false assurances that my education cost would be covered under my GI bill. When I called the VA, I learned that this was not true. Kaplan's advisor had misled me, either based on ignorance of the VA's rules, or because they were more interested in my loan payments than in telling me the truth.

Kaplan University made me feel as if I was receiving a top-quality education and being a veteran would make my tuition less expensive than any other higher education institution. They also claimed their accreditation was superb. For me this was a great dissatisfaction and a complete waste of my time. Due to Kaplan University being fraudulent and misleading to me I have tapped out of my federal Pell Grant and my student debt loan is in the amount of \$42,654.00 and no degree to show for it. Most of the credits that I did take aren't transferable and or accepted to other colleges I have tried to apply to.

As a veteran who has served this country, I was looking forward to bettering my future and stabilizing it by continuing and finishing up my education and obtaining my degree. Instead I was misled by a for-profit college that has put a financial strain and burden on my financial life. I hope this personal experience that I have shared with you is never repeated and that you will shut down fraudulent behavior of schools like Kaplan University and protect veterans looking to complete their degree.

Thank You.