

Patricia Chang
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My name is Patricia Chang and I'm from Coconut Creek, Florida. As a proud veteran of the U.S. Navy, I earned my GI Bill for my service. I used my GI Bill benefits when I returned from deployment in Kuwait for a bachelor's degree in Computer Information Systems and a Master's degree in Project Management from DeVry University, and its graduate sister school, Keller Graduate School of Management. However, \$80,000 in student loan debt later, I realized I'd been taken for a ride by this for-profit university which provided me with two worthless degrees and a poor education that has not yielded the gainful employment their recruiters promised.

Without a regular paycheck, I was forced to default on my loans, which at \$1,200 a month were already double my rent. I had to take on three to four jobs at a time just to make ends meet and found them through my own efforts and network. DeVry's so-called "career services" never lifted a finger to help me, despite my outreach. And, it is worth noting that it was only in the face of legal issues that DeVry suddenly began to offer these career services, which takes the form of career fairs where the jobs on display are mediocre at best, insulting at worst.

Truth is, I could have gotten where I am at now, which again, isn't tremendously far, without the degree from DeVry. In fact, I probably could've gone farther with the right kind of school. I had to know someone who knew someone, and I learned more on my own, attending free courses provided by established schools, and through the fortitude I gained during my military service. I started from the bottom, worked hard and pushed my time and energy into a career. Unfortunately, all of this took a great toll on my personal life as I put this arduous journey of trying to establish a career and finding a way to cover my loan payments. All of this took a lot of time away from that.

The only saving grace I had was actually (and sadly) the Covid pandemic when the government put student loan payments on hold and I could breathe. I mean, they're still there, but at least I was not accruing massive amounts of interest in the meantime. But, the thought of buying my own house, getting married, having kids? Well, that's not happening any time soon because I want to ensure I am 100% stable, with as little debt as possible. And, it's all due to the poor decision of going to a for-profit school which has left me in so much debt in the first place.

Low-quality, for-profit schools like DeVry are heavily dependent on taxpayer funding and they target veterans for their GI Bills. Through embellished recruiting tactics and false promises, these schools have robbed many of us of our hard-earned GI Bill benefits, leaving us with worthless degrees, crushing loan debt and zero job prospects upon graduation (if we manage to graduate at all).

As the first person in my family to attend college, I didn't understand the enrollment process and I believe DeVry willingly took advantage of that. It's cold comfort that I wasn't alone. Many defrauded students -- too many of them veterans -- were awarded damages in a nationwide settlement. All told, I received only a few hundred dollars, which doesn't go very far when you are \$80,000 in debt. I will survive this, but it's clear that I'm on my own.

The fact that these for-profits have taken millions of taxpayer dollars, including veterans benefits, They should be held accountable. I hope the Education Department will hold them to account and strictly regulate them to protect students like myself from lies, fraud, and predatory recruiting tactics.

Thank you.