

Joshua Queen, Air Force Veteran
Statement for the Record
United States Senate Committee on the Judiciary
Student Loan Bankruptcy Reform
Full Committee Hearing
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My name is Joshua Queen, and I am an Air Force veteran. I am thankful for the opportunity to share my story and to demonstrate how bankruptcy is currently failing to provide relief for students burdened by student loans.

I grew up poor and in an environment surrounded by drugs and crime. Although I did not get involved myself, my environment greatly affected me. My parents were good parents to me, but they were caught up in addiction. I struggled in school, and I was on probation for missing too much school in seventh grade. I never believed that I would be someone who would go to college. I did not have anyone around me to push me to go to college or give me guidance or advice about how the process works.

I joined the military at 19 in order to provide for myself and my girlfriend at the time. My recruiter provided me with guidance and help that I hadn't had before and helped me complete homeschooling to earn my GED. It wasn't until I was 25 that I realized that higher education could be a part of my future. Everything that I know about higher education I learned by myself, and unfortunately a lot of my learning experiences were not positive.

I attended Westwood College online between 2005 and 2007 in their computer science program. I chose Westwood because I couldn't get the degree I wanted on base, and frequent moves with the military made online education an attractive option.

Westwood convinced me that I needed to take out student loans in order to pursue my education. Westwood recruiters claimed that tuition was very inexpensive, going as far as claiming that Westwood was less expensive than "traditional schools," and that student loans were my "best option." They also claimed that my loans would be very easy to pay off and would be "low interest." Overall, they downplayed the costs of tuition and the financial burden I was incurring by taking out student loans. They also did not explain the terms of my loans or introduce other methods to finance my education, such as Pell Grants and scholarships. Recruiters also created a false sense of urgency to get me to enroll. I was told that if I didn't enroll immediately, I would have to wait up to three months before I could try to enroll again. In reality, enrollment was continuous.

Westwood was also disappointing in a number of other ways. Westwood featured advertisements claiming that they offered "game developer degrees" that helped graduates find work in the gaming industry. After I enrolled, I discovered that Westwood did not actually offer "game developer degrees." When I applied for game developer positions at companies, my applications were rejected. Furthermore, Westwood claimed that teachers were "industry experts" who would help me get my foot in the door in the gaming industry. I discovered that teachers were inexperienced and only went through the motions. Westwood provided teachers with templates

to use for each class. Teachers rarely deviated from this template and were unable to answer basic questions. Everything seemed automated.

In addition, Westwood recruiters lied to me about the transferability of my credits. Recruiters touted Westwood's accreditation, or claimed that Westwood was being reviewed for accreditation. When I tried transferring my credits to Grantham University, only 10 out of 50 credits transferred. The school I will be attending this year will be accepting less than 10 of the 102 credits I have previously earned at Westwood and Grantham.

I ended up leaving Westwood without a degree because it was so expensive and I could not take out any more loans. In 2011, the Department of Veterans Affairs disqualified three Westwood campuses from receiving GI Bill funding due to false, deceptive, and misleading practices. In 2016, Westwood closed permanently.

When I first left school and started getting contacted about student loan repayment, I was being asked to pay \$900 a month. I was making \$12 an hour and had received no benefit from my Westwood experience, and I could not make the payments while still providing necessities for myself and my family. My loans were placed in deferment multiple times, until I had exhausted that option. My credit suffered tremendously at this time.

In 2014, I filed for bankruptcy. My attorney discouraged me from the start from including my student loans, because she said that student loans are never discharged in bankruptcy. I asked her to include them anyway, but I received no relief. The only benefit with respect to my student loans was that I wasn't hounded about repayment for six months afterwards.

I never expected that going to college would be such a negative force in my life. But so far, I have no college degree, very few transferable college credits, and unrelenting student loan debt. I have been trying for years to buy a house, but it just isn't an option for me at present with my debt and my credit the way it is. And so many veterans and other students are in similar situations. I hope that you can reform the bankruptcy process so that it can provide some relief to student borrowers in the future.