

Tasha Berkhalter, Army Veteran
Statement for the Record
United States Senate Committee on the Judiciary
Student Loan Bankruptcy Reform
Full Committee Hearing
August 3, 2021

My name is Tasha Berkhalter, and I am an Army veteran from Lima, Ohio. Thank you for the opportunity to share my story. After serving in the Army for more than 5 years, I was Honorably Discharged for medical reasons. I wanted to find a path in life to make things better for myself and my family. My goal was to pursue a career in the FBI as a Criminal Behavioral Analyst in Forensics. I went to ITT Tech from 2006-2010 earning a Bachelor's Degree of Science. At the time, ITT Tech seemed like a good option. It was advertised that they had a "high tech" criminal justice program, and admissions staff told me that the GI Bill would cover my full tuition. I was told that they assist in job placement after graduation and I would have a job in my field in no time.

The first red flag I encountered was when I tried transferring to a different school my sophomore year. I was told not only that my credits would not transfer and the books we were using were outdated, but also that I would have to start over completely. After being frustrated and speaking to my chair, I relied yet again on the promises ITT Tech made to me and I decided to stay and finish my degree. Unfortunately, my trust put me back in a position to continually be lied to. ITT Tech wasn't "high tech," at all, yet I still had to foot the bill for a low quality education. The GI Bill did not cover my tuition and I had to take out additional federal and personal student loans to pay for my schooling.

Today, I currently owe about \$100,000 in student loans for a degree that employers don't take seriously. Whenever I told employers at job interviews I went to ITT Tech, I was shown the door. And I wasn't the only one. I graduated with about 50 students. Of those 50, I know of only two that have been able to find jobs in their fields, and those jobs don't even require degrees. Being married with four children, managing my student loans has been a challenge because it's hard to provide a comfortable life for my family and keep a stable home without a job in my field of study. I used my entire GI Bill, yet ITT Tech still required additional loans, and I still have no real degree. Now I have no GI Bill to go back to school and an extreme amount of debt. I have dealt with stress, anxiety, and depression over this whole ordeal for years. It's been a strain on my marriage, my children, and my family's livelihood. Sometimes, I don't feel capable of being a good mother or wife because of these issues that were caused by the deceitful promises from this school.

I didn't just miss my one shot to use my GI Bill. I'm overwhelmed by my student loan debt. I've lost homes and cars, moved from state to state, had to live with my parents and in-laws, I've lost time and sometimes, I feel, my sanity. And filing for bankruptcy would not even provide me any relief. I have felt through the years that there is nowhere to turn for relief from these loans, especially now that ITT Tech has shut down. I ask you to consider reforming bankruptcy to provide relief for student borrowers, especially when many of these borrowers have been the targets of predatory schools that left them with mountains of debt. We deserve the opportunity

for a fresh start after being deceived, misled, and defrauded out of thousands of dollars. A change to the way student loans are handled in bankruptcy could be life-changing for so many.

Thank you for your time and consideration.