



Michelle Poitier, Veteran
Testimony
U.S. Education Department
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Good afternoon, my name is Michelle Poitier and I'm a veteran who served in the U.S. Navy for 13 years. I am here today to ask the Department of Education to prevent for-profit colleges from targeting veterans with false promises and leaving us with crushing loan debt and worthless degrees.

After I was honorably discharged from the military in 2003, I decided to use my GI Bill and Voc Rehab benefits to pursue a college degree. In 2006, I enrolled in the University of Phoenix's business management program. As I was in the process of getting my benefits set up, the school had me sign a lot of paperwork. What I didn't realize was that I was also signing up for loans that I never requested and did not want.

I graduated with a bachelor's degree in 2010 but remained in the dark about the loans. I first found out about them when I tried to purchase my first home. I applied for a home loan and started receiving letters in the mail that I had \$30,000 in student loan debt. Phoenix had told me my GI Bill and Voc Rehab would cover everything.

That was bad enough but after looking for a job in my field for more than a year, I realized that I couldn't get an interview, let alone a job. Phoenix degrees aren't worth the paper they're printed on. And certainly not worth going into \$30k in debt for.

I enrolled in Phoenix hoping to secure that six-figure salary as a business executive that they told me was all but guaranteed. But I graduated in pretty much the same situation I was in before I enrolled, except now I had this huge debt hanging over me.

I could never find a job that paid the bills-- let alone one in my chosen field -- so I ended up starting my own company as a motivational speaker. This has worked out for me professionally, but my credit is still in ruins. Even after my loans were discharged, I've been fighting tooth and nail for more than 11 years to get loan debt that never should've been there wiped from my credit report. To this day, it still hasn't happened.

All of this has greatly impacted my quality of life, my mental health and stress levels. I have complex PTSD from my days in the military and am 100% disabled -- problems that have only been exacerbated by these hassles with Phoenix.

I wanted to share my story with you today in the hopes that no other student veteran is allowed to be targeted by a school like Phoenix and forced to go through what I've been through.

I also want to thank you for the TPD process because I did get my loans cancelled after the VA gave me the 100% disability rating. So thank you for making TPD work for veterans.

Thank you very much for your time.