

**Testimony of Carlette Satterwhite**  
**U.S. Education Department's Negotiated Regulatory Rulemaking Panel**  
**October 2021**

Good afternoon, my name is Dr. Carlette Satterwhite, and I'm a veteran from Austin, Texas. I'm here today to tell you about how the University of Phoenix lied when it was recruiting me and strung me along to squeeze all of the money from my military benefits that it could. I hope that you write a strong policy so no other student veteran will have to go through what I did.

My first complaint with the school was that they actually came onto my military installation and lied to me and my fellow vets. They promoted their programs and told us that upon completion they would place us into a well-paying job. That didn't happen.

My second complaint with Phoenix was that they were way more interested in what military benefits applied to me than anything else and they constantly kept tabs on them. They would call my military case worker and ask for extensions to complete a program that I was already fully funded through, but then would set up these strategic "leaves of absences" for me so they could squeeze out the maximum amount of my benefits from me. I didn't know this was going on until much later.

The third complaint was in my doctorate program they kept adding courses that were not pertaining to my degree plan. They changed my program twice without my knowledge. I literally took the same final class for my doctorate degree three times from 2016-2019 just so they could continue to collect my benefits.

I'm thankful that Congress has closed the 90/10 loophole that allowed schools like Phoenix to target veterans for our benefits for years. I hope by sharing my story you will consider making sure these schools are regulated and monitored to keep the targets off our backs going forward.

I would like to thank you for your time.