

Testimony of Jesse Cruz
U.S. Education Department's Negotiated Regulatory Rulemaking Panel
October 2021

Good afternoon. My name is Jesse Cruz and I'm a U.S. Army veteran from Atascosa, Texas. I decided to use my GI Bill to pursue a college degree in electronic engineering. ITT Tech recruited me right out of the Army, telling me that my GI Bill benefits would cover my tuition. They also told me that if I went to their school, I would have a guaranteed job in my field, with a salary starting around \$50-60,000. They also told me that their credits would transfer to any other program. I'm here today to tell you that none of this was true.

I was a first generation college student and pretty much pursued this path all on my own. I worked hard for my degree only to learn it wasn't worth much. I graduated in 2003 and to this day haven't found a job that pays the bills. The only reason I have a job is because of experience I gained on my own time and from the Army. I tried to go back to school to continue my education but found none of the credits would transfer -- something that ITT also told me I could do.

Today, I still have \$17,000 in student loan debt - debt that I did not expect to have since the school told me my GI Bill would cover my education. So even if even a few of my credits transferred, there's still no way I'd be able to afford it.

The ITT recruiters lied to me and I know I am one of many. If the 90/10 loophole had been closed back when I was in school, I probably wouldn't be in this situation. I'm thankful to Congress for recently working to close the loophole because it harmed way

too many student veterans over the years. I hope you will keep my story and others in mind as you continue your rulemaking in the coming days and weeks.

Thank you for your time.