

Testimony of Joshua Queen
U.S. Education Department's Negotiated Regulatory Rulemaking Panel
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My name is Joshua Queen, and I am an Air Force veteran. I grew up poor and in an environment surrounded by drugs and crime. I never believed that I would be someone who would go to college.

I joined the military at 19 in order to provide for myself and my girlfriend at the time. It wasn't until I was 25 that I realized that higher education could be a part of my future. I did not have anyone around me to give me guidance or advice about how the process works.

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. Recruiters claimed that my loans would be very easy to pay off and would be "low interest." They 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.

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 Westwood provided teachers with templates to use for each class. Teachers rarely deviated from this template and were unable to answer basic questions.

In addition, Westwood recruiters lied to me about the transferability of my credits. 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, I could not make my loan 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.

In 2014, I filed for bankruptcy, but I received no relief for my student loans. The only benefit 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 with my debt and my credit the way it is. And so many veterans and other students are in similar situations. I ask you to continue to work to protect students from schools like Westwood and to provide robust programs to help defrauded students with their loan debt. Thank you for your time today.