

**U.S. Department of Education
Negotiated Rulemaking
Public Comment of Linda Lopez
February 18, 2022**

Good afternoon. My name is Linda Lopez. I graduated from University of Oregon at 58 years old, and I'm currently working with at-risk youth in Southern California. But – my dreams of receiving a degree were almost crushed because of University of Phoenix, where I spent 2 years and nearly \$40,000 dollars.

I was the perfect candidate for the University of Phoenix and their recruiting team. I was their target demographic. I was a working mother with 3 kids, and the daughter of immigrants with a second-grade education.

I didn't have the role models to show me what a good education looks like, or what the graduation or employment numbers mean. All the counselors told me, "don't worry about the finances, you can do this. And if you need a break, you can take one." That's what drew me in. I wanted to move up in my career, and the school sold me on this idea that I can do it all in the evenings, that it would require less time from my family, and that it would be less disruptive to my life.

The problem is, once the bill starts coming, you start struggling to figure out how to pay and manage it all – my relationships and work suffered because of this. I couldn't afford to keep going and racking up more debt. I was starting to feel buried in it.

When I began looking at University of Oregon, I learned that I would need to start completely over. My heart sank when I heard that. Not only was I still in debt to Phoenix, the 2 years I spent there weren't transferable to a community college!

With the help of grants and scholarships, I was able to finish 3 years of school with less debt than what I racked at Phoenix. There were so many programs and resources that were never offered to me through University of Phoenix, and they were better suited to help a nontraditional student like me succeed.

I am sharing my story because my time at University of Phoenix – as a latina, first-gen mother, working full-time – was more harmful than not. Many first-generation latinos don't have the mentorship or resources to help navigate them through higher education. I remember my friends and family felt lucky to just finish high school. So, when a school targets your community with ads that look or sound like you, you think "well maybe I *can* do this."

And, had I graduated from Phoenix, they'd use my story to add to a narrative of Latinos and nontraditional students, but the truth is that if I finished my degree with Phoenix, it would have *only* been because I thought I had no other choice.