

Good afternoon, my name is Bernard Hilton, and I'm a Marine Corps veteran having served 22 years.

In 2014, I enrolled in a two-year program at Le Cordon Bleu Culinary College in Scottsdale, Arizona. One year into the program, I was granted a medical leave of absence.

In 2015, all Le Cordon Bleu schools in the U.S. closed before I was able to return and complete my education.

I was told that the school had a job placement program where recruiters would come to campus and hire students. The school touted top level chef training and alumni who went on to set up their own restaurants. I was also told that its graduates make \$60-70,000 per year after graduation.

After enrollment, I started going to the job fairs held on campus. I would hand out resumes to potential employers. Rarely did I get a response. When I did hear back, I was told that I would need to start out as a dishwasher or a prep-cook. After hearing the same answer multiple times, I complained to the school, I was only told to apply to different places and kept getting the same answer from employers.

I realized that restaurants don't value an education from Le Cordon Bleu. Each restaurant has their own way of preparing meals and they prefer new hires to start at the bottom and move their way up. This means I would have to wash dishes and prepare ingredients for months or even years before I could be minimally involved with cooking.

When I ran out of VA education benefits, the school told me to sign a few forms. The process was so streamlined and automated that I didn't realize I was taking out federal student loans. I knew very little about student loans and received no explanation from the school about what I was getting myself into.

When the school closed, the administrators told us that our student loans would be forgiven because of the closure. I thought that it would be automatic. It was only years later that I realized I still have loans, and that the loans have accrued to close to \$40,000 and have been sent to collections. I applied for Closed School discharge, but my application was denied by the collection department. When I requested in writing the reasons for this decision, they sent only copies of loan documents as justification for the denial of my application.

I hope you develop rules that restrict schools' ability to lie to students about job placements. I also hope you consider mandating clear communications from schools to their students who are impacted by school closures.

In addition, I hope you consider mandating that collection agents for the Department of Education must provide real evidence supporting their denial of Closed School discharge applications to students requesting proof. The impact this has had on me, and my family has been enormous and devastating. The inaccurate collection activity currently being reported to the credit bureaus is inflicting irreparable harm to me and my family.