My name is Edgar Sort de Sanz, and I appreciate the opportunity to share my experience as a student at the University of Phoenix.

After serving in the Navy, I enrolled in a Bachelor 's degree in Psychology in 2009 using my GI Bill. The decision was based mainly on their sales pitch with promises of employment and opportunities offered by top employers. I was led to believe that the university had affiliations and partnerships with esteemed employers, which I later found to be exaggerated or non-existent.

As a student, I found the quality of the instruction to be severely lacking and I didn't learn anything. It was frustrating because I purposely enrolled in face-to-face classes, which I expected would be a much better option than online.

I withdrew in 2013 due to a death in my family as I needed to regroup, but I reapplied to Phoenix in 2018, holding out hope that finishing my degree would land me a decent job. Shockingly, I was told that the degree I was enrolled in was no longer offered. I would have to start over as a Sophomore.

I have more than \$50,000 in student loans but I do not know how this happened because I never took out any loans. I never signed any paperwork. Everything with Phoenix was done over the phone. I have no recollection of ever applying for these loans. This debt continues to affect my financial stability.

As a disabled veteran, I have been approved for VA vocational rehabilitation and will soon start working toward a career in cyber security. While I am excited about these possibilities, I have a huge financial burden from loans that I did not want, and I feel like my GI Bill and time went to waste.

Thank you for your time.