My name is Jeri Glenn. I served in the US Navy from 1987-2002. When I looked for jobs after getting out, I found the lack of a degree put me at a disadvantage despite my real-world experiences. I was lured into enrolling online at the University of Phoenix based on promises of jobs with notable companies.

The advisors painted a picture of exciting opportunities after graduation. They claimed that I could get an accounting job with a minimum salary of \$60,000 and then pressured me to enroll in their master's program after my bachelor's because I did not feel prepared to get a job.

Before enrolling, I was told that tuition was relatively inexpensive, and I was offered a veteran's discount. I don't believe I ever got a discount. I was originally told that my GI Bill would cover the full cost of my tuition, but later I needed to take out federal student loans. While I was in school, I had to work two jobs to make ends meet. I started receiving refunds and was told these came from my GI Bill. No one at Phoenix explained that I would have to pay these student loan refunds back. By the time I was finished, I used up all of my GI Bill benefits and owed over \$80,000 in loans.

Since leaving Phoenix in 2010, I have applied for many jobs, and the highest-paying job I have had is \$16.00 an hour. I was promised that career services would help me find a job, but after graduating, they told me they only helped graduates who lived near the Phoenix campus. I was also told that I would be able to take the Certified Public Accountant exam after I graduated, but I later learned that in Florida, I would have to work in the field before taking the test. Unfortunately, I was not able to get a job with my degree that would provide the work experience needed to take the exam.

I feel like the University of Phoenix was way too expensive, especially considering the quality of the education. I was teaching myself from the textbook. Some of the instructors could not answer basic accounting questions and were very hard to get in touch with. The course was provided through questions and emails online. When instructors graded the work, there was no feedback to help with our understanding.

I recalled the recruiters telling me that the accreditation was the same as any other school, and that their credits would transfer anywhere. I tried transferring to a Texas community college, but they would not accept any credits from Phoenix.

Working adults and first-generation students such as myself would benefit from increased oversight to protect us from enrolling in institutions that do not live up to their promises.

Thank you for your time.