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Attorneys for Plaintiffs

9 UNITED STATES DISTRICT COURT  
10 NORTHERN DISTRICT OF CALIFORNIA

11 MARTIN CALVILLO MANRIQUEZ,  
12 JASON SPENCER, RTHWAN DOBASHI,  
13 and JENNIFER CRAIG on behalf of  
themselves and all others similarly situated,

14 *Plaintiffs,*

15 v.

16  
17 ELISABETH DEVOS, in her official  
capacity as Secretary of the United States  
18 Department of Education,

19 And

20 THE UNITED STATES DEPARTMENT OF  
21 EDUCATION,

22 *Defendants.*

Case Number: C 17-cv-07210-SK

**MOTION FOR LEAVE TO FILE  
MOTION FOR PARTIAL  
RECONSIDERATION**

**NOTICE OF MOTION**

PLEASE TAKE NOTICE that Plaintiffs, by and through undersigned counsel, hereby move for leave to file the attached proposed motion for partial reconsideration of the Court's October 24, 2019 Order Regarding Sanctions, ECF No. 130 ("Sanctions Order"). This motion is made pursuant to Civil Local Rule 7-9. In support of this Motion, Plaintiffs rely on the following Memorandum of Points and Authorities, the attached declarations of Lindsey Withem (Withem Decl.), Toby Merrill (Merrill Decl.), Naquasha Johnson (Johnson Decl), Melissa Young (Young Decl.), and Julia Decker (Decker Decl.), the Proposed Motion for Partial Reconsideration, and other pleadings and filings in this case.

**MEMORANDUM OF POINTS AND AUTHORITIES****PRELIMINARY STATEMENT**

Plaintiffs respectfully request leave, pursuant to Civil Local Rule 7-9, to file the attached proposed motion for partial reconsideration of the Court's Sanctions Order. Plaintiffs intend to argue that the emergence of three new material facts warrant a significant increase to the compensatory sanctions fund of \$100,000.

*First*, the Court's Sanctions Order was entered on the basis of the record before it at the time, which was grossly inaccurate. The record at the time showed, based on Defendants' representations in the Initial Compliance Report, that they had violated the injunction 16,000 times by seeking to collect the loans of individuals covered by the injunction. *See* ECF No. 124 at 4:2-5. In fact, this representation was off by almost 300 percent, ECF No. 156 (December Compliance Report). Likewise, the number of people suffering compensable harm in the form of deprivation of money (through "voluntary" payments in response to an unlawful demand for collection, or because Defendants seized their tax refunds and/or wages) or adverse credit reporting was grossly understated. *Compare* Initial Compliance Report (showing 3298 individuals made voluntary payments, 1808 subjected to involuntary collection, and 847 the subject of adverse credit reporting by Defendants) *with* December Compliance Report (restating numbers as 14,611 (involuntary collection), 2358 (involuntary collection), and 5901 (credit reporting)).

*Second*, information provided by Defendants to the undersigned counsel on December 13, 2019, shows that Defendants have *never* been in compliance with the injunction. The first instances of involuntary collection occurred in May 2018. The Department acknowledges collecting on individuals covered by the injunction as recently as December 6, 2019. At least 20 people were subjected to collection in violation of the injunction *this month*. All this time, Defendants have collected more than \$21 million from individuals who were supposed to be

1 protected by a lawful Court order.<sup>1</sup> There has never before been a dollar amount attached to their  
 2 noncompliance. But more disturbingly, the new information shows that the defendants

3 *Finally*, Plaintiffs are now able to present to the Court information about the nature and  
 4 extent of the injury that has been caused to members of the class by the Defendants'  
 5 contumacious conduct, in the form of survey response data, statements, and sworn declarations.  
 6 This information demonstrates the need for compensation above and beyond the return of money  
 7 unlawfully taken—the bare minimum that Defendants have yet to deliver to all affected  
 8 individuals—and substantially in excess of \$100,000.

### 9 **BACKGROUND**

10 Plaintiffs brought suit on behalf of themselves and all others who attended specified  
 11 programs at a school operated by Corinthian Colleges, borrowed federal student loans to pay for  
 12 that attendance, and have since applied to have their loans cancelled pursuant to borrower  
 13 defense.<sup>2</sup> Whereas such applications were granted in full under the prior administration,  
 14 beginning on January 20, 2017, the Department abandoned that framework and adopted a  
 15 methodology that would require Students to repay, on the whole, more than seventy percent of  
 16 their Corinthian-related loans.

17 On May 25, 2018, the Court partially granted Plaintiffs' motion for a preliminary  
 18 injunction of the Department's new Corinthian borrower defense methodology. ECF No. 60.  
 19 The Court ordered the Department to "cease all efforts to collect debts from Plaintiffs and any  
 20 other borrower who successfully completed an attestation form." ECF No. 70. Defendants were  
 21 directed to halt any action to collect a loan from the Plaintiffs and other students who attended  
 22 Corinthian programs at specified times, as identified on published lists. ECF No. 70. The  
 23 Defendants appealed the preliminary injunction ruling, and the Ninth Circuit Court of Appeals  
 24 has yet to render an opinion on the appeal, which was fully submitted on March 5, 2019.

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25  
 26 <sup>1</sup> This is the first time Defendants have provided information about the amount of money it has  
 27 unlawfully seized. For reasons explained in the Merrill Declaration, ¶¶ 5(e), this figure is an  
 28 underestimation. Defendants reported refunding over \$21 million, but acknowledge that some  
 refunds have yet to occur, and will, in some instances, never occur.

<sup>2</sup> The Court entered a class certification order on October 15, 2018. ECF No. 96.

On July 15, 2019, Plaintiffs notified the Court that Defendants were in substantial noncompliance with the preliminary injunction. ECF No. 103. The Court ordered Defendants to file a report regarding the status of their compliance with the preliminary injunction, which they filed on September 18, 2019. ECF No. 111 (Initial Compliance Report). The Initial Compliance Report revealed that the Department had erroneously sent 16,034 demands for payment to Students. ECF No. 111 at 17. As a result, 3,298 Students made one or more payments. *Id.* The Department provided adverse reports to credit reporting agencies regarding 847 Students, and had subjected 1,808 Students to involuntary collection in the form of wage garnishment or tax refund offset. *Id.* At the time of the Initial Compliance Report, the Department had not fully identified the borrowers affected by the incorrect notices, had not sent them a notice describing the error, and had not yet issued refunds. *Id.*

On October 24, 2019, after considering briefing and arguments from both parties, the Court entered an Order finding Defendants in civil contempt and requiring them to pay compensatory sanctions in the amount of \$100,000. ECF No. 130. The Order details the limited steps Defendants took to ensure the injunction against collection was obeyed, and the absence of “the normal actions one would expect from an entity facing a binding court order,” ECF No. 130 at 4.<sup>3</sup> After reviewing the guiding legal principles concerning civil contempt, the Court found:

[T]here is no question that Defendants’ violations harmed individual borrowers who were forced to repay loans either through voluntary actions or involuntary methods (offset from tax refunds and wage garnishment) and who suffered from the adverse credit reporting. Defendants have not provided evidence that they were unable to comply with the preliminary injunction, and the evidence shows only minimal efforts to comply with the preliminary injunction.

ECF 130 at 6. Finally, the Court did “not foreclose the possibility that, if Defendants fail to comply with the preliminary injunction in a timely manner, the Court will impose additional sanctions[.]” ECF No. 130 at 8.

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<sup>3</sup> During a hearing on the issue, the Court characterized the Defendants’ conduct as “at best...gross negligence...almost gross negligence of the magnitude of ‘we don’t care about the order, we’re going to do the minimal amount of effort we need, take the minimal amount of steps we need to take in order to comply with the order.’” ECF No. 124 at 6:15-21. “At worst,” Defendants’ conduct was “intentional flouting of [the Court’s] order.” *Id.* at 15:15-16.

1 On November 1, 2019, Defendants filed a monthly compliance report (November  
 2 Compliance Report), ECF No. 136. Concurrent with this filing, Defendants moved for leave to  
 3 file a motion for partial reconsideration of the Court’s Sanction Order. ECF No. 133. Defendants  
 4 asserted that because they “ha[ve] already remedied the harm suffered by class members,” the  
 5 Court should reconsider its imposition of a compensatory sanction. ECF No. 133 at 7. The claim  
 6 of total remediation was based on “the most accurate, up-to-date information as possible,” ECF  
 7 No. 133 at 7 (citing Declaration of General Mark A. Brown, Chief Operating Officer of Federal  
 8 Student Aid at ¶¶ 13-14).

9 Just four days later, on November 5, 2019, Defendants withdrew their motion for partial  
 10 reconsideration. ECF No. 140. The Department acknowledged that the November Compliance  
 11 Report identified 14,000 additional potential class members, ECF No. 136 at 4, and that the  
 12 Defendants “cannot fairly represent that they are in ‘full compliance’ with the Court’s  
 13 preliminary injunction and have remediated the harm to all affected borrowers.” ECF No. 140 at  
 14 2 (quoting ECF No. 133 at 2).

15 Defendants next filed a compliance report on December 3, 2019. ECF No. 156  
 16 (December Compliance Report).<sup>4</sup> It showed that the Department demanded payment from  
 17 45,034 Students, as opposed to the 16,034 it initially reported to the Court (in the Initial  
 18 Compliance Report)—the basis for the Court’s Sanction Order. The Department collected  
 19 voluntary payments from 14,804 Students, as opposed to 3298; the Department subjected 2369  
 20 Students to involuntary collection, as opposed to 1808; and the Department made adverse credit  
 21 reports against 5981, as opposed to 847, Students. The Department had yet to return all money  
 22 taken in violation of the injunction.

23 On December 13, 2019, the counsel for Defendants provided to undersigned counsel  
 24 additional information about the collections against Students since the injunction was issued. *See*  
 25  
 26

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27  
 28 <sup>4</sup> Defendants filed a Notice of Errata with respect to the December Compliance Report on  
 December 20, 2019. ECF No. 161.

1 Declaration of Toby Merrill (“Merrill Declaration”).<sup>5</sup> The information demonstrated, among  
 2 other things, that the Department has refunded over \$21 million to Students in connection with  
 3 its violation of the injunction. Merrill Decl. ¶ 9. The single largest refund to an individual who  
 4 made voluntary payments is \$53,801. *Id.* The single largest refund to an individual who  
 5 experienced involuntary collection is \$25,881.25. *Id.* The unlawful collection began in May  
 6 2018, and continued until at least December 6, 2019. *Id.* The Department subjected at least 22  
 7 individuals to involuntary collection in violation of the injunction in December 2019. *Id.*

8 On December 20, 2019, the parties submitted a joint plan for the administration of the  
 9 sanctions fund. ECF No. 163. Both parties reserved their rights to contest or challenge the  
 10 Sanctions Order. *Id.* at 2. The plan calls for ten percent of the available sanctions fund to be  
 11 distributed, on a pro-rata basis, to individuals who had negative credit reporting because the  
 12 injunction was violated. *Id.* at 5. The plan calls for the remaining ninety percent of the available  
 13 sanctions fund to be distributed to individuals who experienced involuntary and voluntary  
 14 collection, with instances of involuntary collection weighted relative to voluntary collection by a  
 15 factor of three. *Id.* Assuming zero administrative costs, a sanctions fund of \$100,000, and based  
 16 on the numbers most recently reported by Defendants, this plan would award compensation of  
 17 \$1.69 to every individual who experienced negative credit reporting; \$12.45 to every individual  
 18 who experienced involuntary collection; and \$4.15 to every individual who made voluntary  
 19 payments. *Id.* at 6. In order to keep administrative costs at zero, the plan calls for compensation  
 20 to be applied as a credit against the loan balances of each harmed class member. *Id.*

## 21 ARGUMENT

22 Plaintiffs satisfy the requirements for leave to file for partial reconsideration for the  
 23 reasons set forth below and in the attached proposed motion. Under Civil Local Rule 7-9(a), the  
 24 Court is authorized to reconsider any interlocutory order prior to entry of final judgment. *See*  
 25

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26  
 27 <sup>5</sup> This information was provided pursuant to an agreement between counsel, as indicated in the  
 28 Plaintiffs’ Unopposed Motion for Second Extension of Time to File a Sanctions Plan, ECF No.  
 153.

1 *also* Fed. R. Civ. P. 54(b) (“any order or other decision, however designated, that adjudicates  
2 fewer than all the claims or the rights and liabilities of fewer than all the parties...may be  
3 revisited at any time before the entry of a judgment adjudicating all the claims”).

4 Plaintiffs have been “reasonably diligent” in bringing this motion, Civ. L.R. 7-9(b),  
5 which is based on the “emergence of new material facts...occurring after the time of such order,”  
6 Civ. L.R. 7-9(b)(2). Specifically, Plaintiffs point to three new material facts, all of which  
7 emerged in December, some as recently as the past week.

8 ***First***, the December Compliance Report, filed on December 2, 2019, reveals a significant  
9 increase in the number of Students who have been impacted by the Defendants’ noncompliance  
10 with the Court’s injunction.<sup>6</sup> The Court’s Sanction Order was founded on the finding that the  
11 Defendants had “violat[ed] my order 16,000 times.” ECF. No. 124 at 4:2-3. In fact, Defendants  
12 demanded payment in violation of the injunction from over 45,000 individuals. The new figures  
13 show substantial upward adjustments to the three categories of collection beyond dunning as  
14 well. The instances of voluntary collection increased in estimation by nearly 450 percent (to  
15 14,611); instances of involuntary collection were one and a half times greater (2358 individuals)  
16 than initially reported; and the Department corrected its statement of adverse credit reporting  
17 upwards by nearly 700 percent (to 5901 individuals). A commensurate upward increase in the  
18 amount of money available to compensate affected individuals is warranted.

19 ***Second***, the Plaintiffs learned of information from counsel for Defendants on December  
20 13, 2019 that reveals more about the scope of the Defendants’ noncompliance—and thus the  
21 need for compensatory sanctions—including the fact that Defendants continued to violate the  
22 injunction *this very month*. This speaks to the ongoing and urgent need for a contempt sanction  
23

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24 <sup>6</sup> The Defendants refer to “potential class members” throughout their Compliance Reports, *see*,  
25 *e.g.*, December Compliance Report, ECF 156-2 at 6-7 (discussing efforts to verify membership  
26 in class of individuals subjected to collection). If this is an attempt to downplay the scope of their  
27 noncompliance, it is unsuccessful. It accentuates the Department’s “collect first, ask questions  
28 later” approach to compliance. Every individual identified by the Department as a “potential  
class member” attended Corinthian and filed a borrower defense application. They all should be  
afforded the benefit of the injunction if, at the time of collection, the Department was unable to  
say with conviction that they are *not* members of the class.

1 to coerce Defendants to meet their obligation with more urgency and diligence. *See United States*  
 2 *v. United Mine Workers*, 330 U.S. 258, 303–04, (1947) (sanctions for civil contempt  
 3 appropriately directed to coerce obedience to a court order or to compensate for injuries resulting  
 4 from contemptuous behavior, or both). The Court contemplated that a revision of sanctions  
 5 would be warranted in the face of continued noncompliance, ECF No. 130 at 8. And in spite of  
 6 the shocking information that the scope of Defendant’s noncompliance was grossly understated,  
 7 and that they continue to violate the injunction, Defendants do not exhibit contrition. Rather,  
 8 they continue to downplay and shift blame for the seriousness of their mistakes.<sup>7</sup> *See* December  
 9 Compliance Report (attributing significant increase in number of affected individuals to “isolated  
 10 issues, based largely on a miscommunication with servicers and [other] limited issues”).  
 11 Secretary DeVos has publicly characterized this Court’s Sanctions Order—rather than the  
 12 Department’s own behavior—as “not appropriate.”<sup>8</sup> She had also previously characterized the  
 13 noncompliance as “an error on a small # of loans.”<sup>9</sup> Secretary DeVos has publicly characterized  
 14 this Court’s Sanctions Order—rather than the Department’s own behavior—as “not  
 15 appropriate.”<sup>10</sup> Defendants’ ongoing noncompliance is unfortunate, disturbing, and harmful. It  
 16 warrants a reconsideration of the appropriate sanction.

17 ***Third***, as a result of outreach activities to members of the class, Plaintiffs are in a position  
 18 to provide the Court additional information about the nature and severity of the harm that needs  
 19 compensating, in the form of survey responses, *see* Withem Decl. Exs. C, D, statements, *see*  
 20 Withem Decl. ¶ 8, and sworn declarations, *see* Decker Decl.; Johnson Decl.; Young Decl.

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23 <sup>7</sup> In this context, it is truly confounding that in their Answer, ECF No. 152 (Ans.), filed  
 24 November 26, 2019, Defendants claim to “lack knowledge or information sufficient to form a  
 25 belief” as to the allegation that the Department has taken action to collect loans from members of  
 26 the class, including by seizing their tax refunds and wages, *see* Ans. ¶ 197; *see also* Fed. R. Civ.  
 27 Proc. 8 (such statement has same effect of a denial).

28 <sup>8</sup> Video of Test. of Sec’y DeVos before House Comm. on Educ. And Labor, 1:25:45 (Dec. 12,  
 2019) <https://www.c-span.org/video/?467233-1/house-hearing-student-loan-debt-forgiveness>.

<sup>9</sup> *See* Secretary Elizabeth DeVos (@BetsyDeVosED), Twitter (Oct. 10, 2019).

<sup>10</sup> Video of Test. of Sec’y DeVos before House Comm. on Educ. And Labor, 1:25:45 (Dec. 12,  
 2019) <https://www.c-span.org/video/?467233-1/house-hearing-student-loan-debt-forgiveness>.

At the outset, Plaintiffs dispute Defendants' position, articulated in their motion for partial reconsideration of the Contempt Order, ECF No. 133, that the Court's initial fine of \$100,000 was unfounded or an abuse of discretion.<sup>11</sup> At the time of the Sanctions Order, only the Defendants had access to the information about the identity and contact information of individuals affected by their contemptuous behavior. *See* ECF No. 118 (Oct. 8, 2019) (ordering Defendants to provide undersigned counsel with contact and other information for impacted individuals by November 1, 2019). Under these circumstances, the absence of record information about the nature and extent of compensable injury should "not be charged against either the [opposing party] or result in a holding that the district court abused its discretion in imposing the sanction." *Richmark Corp. v. Timber Falling Consultants*, 959 F.2d 1468 (9th Cir. 1992) (quoting *In re Grand Jury Witness*, 835 F.2d 437, 443 (2d Cir. 1987)).

In any event, Plaintiffs wish to present the Court with evidence demonstrating that the injury actually incurred as a result of Defendants' noncompliance far exceeds \$100,000, as detailed in their proposed Motion. The unexpected loss of their money caused Students financial injury beyond the sums that were taken. More than half (55.74%) of those who made voluntary payments in response to illegal collection demands, Withem Decl. Ex. C at 35, and more than three out of four (77.68%) of those who were subjected to involuntary collection, Ex. D at 27, had to borrow money to replace the missing funds. They missed payments (54.06 % of those who made voluntary payments, Ex. C at 68, and 81.78% of those whose tax refunds or wages were seized, Ex. D at 57), causing them to incur late fees, see Ex. C at 86, Ex. D at 66, and cancellation of services, see Ex. C at 78, Ex. D at 73. The kinds of fees incurred because of unexpected shortage of funds include balance transfer fees, Ex. C at 87, bank overdraft fees, Ex.

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<sup>11</sup> Defendants stated intention is to renew their motion if and when they achieve full compliance with the Court's order. ECF No. 140. That time has not yet arrived. Moreover, as Plaintiffs seek to demonstrate in their proposed motion, the suggestion that simply returning all money unlawfully taken will itself "remediat[e] the harm to affected borrowers," ECF No. 133 at 2, is wrong. *See also* December Compliance Report, ECF No. 156-2 at 4 (stating that by returning money, "the Department has already remedied the harm incurred by the vast majority of newly identified impacted borrowers"). Returning money is an element of compliance with the preliminary injunction. But it does not fully compensate individuals who, "there is no question," suffered actual damages as a result of the unlawful taking. Sanctions Order, ECF No. 130 at 6.

1 C at 88, vehicle towing fees, Ex. C at 97, and court fines related to eviction proceedings, Ex. D at  
 2 84. Others put living expenses on credit cards with high interest rates. *See, e.g.*, Ex. C at 27 (“I  
 3 have had to use credit cards more often than I would like to cover the times that I needed to pay  
 4 the student loan payments instead. I have accrued a lot of unnecessary credit card debt and  
 5 interest due to this.”). A significant number of Students (22% of those making voluntary  
 6 payments, Ex. C at 95, and 57.07% of those who made involuntary payments, Ex. D at 80),  
 7 missed a rent or mortgage payment. Plaintiffs wish to further present sworn declarations, as  
 8 attached, to illustrate the need for greater compensatory sanctions.

### 9 CONCLUSION

10 For the foregoing reasons, Plaintiffs respectfully request that the Court grant them leave  
 11 to file the attached proposed motion for partial reconsideration of the Sanctions Order.

12  
 13 Dated: December 23, 2019

Respectfully submitted,

14  
 15 /s Eileen M. Connor

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*Attorneys for Plaintiffs*



1 Department of Education, )  
 2 And )  
 3 THE UNITED STATES DEPARTMENT OF )  
 4 EDUCATION, )  
 5 *Defendants.* )  
 6 )  
 7 )

---

8  
 9 I, Julie Decker, declare under penalty of perjury that the following is true and correct:

- 10 1. I submit this affidavit in support of the Plaintiffs in their lawsuit seeking to prevent  
 11 the U.S. Department of Education from rescinding the Corinthian Rule and from  
 12 applying the Average Earnings Rule in resolving my borrower defense. I also submit  
 13 this affidavit to convey how the Department's collection efforts over the past 18  
 14 months have harmed me.  
 15  
 16 2. I have personal knowledge of the following facts, and if called as a witness, I could  
 17 and would competently testify thereto.  
 18  
 19 3. I am 38 years old.  
 20  
 21 4. I live in Princeton, Indiana. I have been homeless since being evicted from my  
 22 apartment in spring 2019.  
 23  
 24 5. I studied online through the Everest Institute in Tampa. I went to Everest because I  
 25 had been a bartender my whole life, and it seemed like the best way to get new  
 26 opportunities and a better job.  
 27  
 28 6. I started the program in May 2011 and left in July 2012. I was studying for a diploma  
 in business but wasn't able to finish. After leaving Everest I went back to bartending.

- 1 7. On or around December 2018, I asserted a borrower defense to the Department of  
2 Education.
- 3 8. I learned about borrower defense when I received a letter from the Pennsylvania  
4 attorney general in December 2017. It said that there had been findings of fraud at  
5 Everest and that students who attended specific programs may be able to have their  
6 loans cancelled. It also said I had attended one of those programs. I applied for  
7 borrower defense soon after I got that letter, and I applied a few more times because  
8 the Department said it couldn't find my applications.
- 9 9. I was really excited when I got the letter from the attorney general. I thought my  
10 loans were definitely going to be cancelled, and I wouldn't have to worry about them  
11 anymore. My credit would finally be better and I would be able to get a fresh start.
- 12 10. On or around February 2019, I received a letter saying that my \$400 refund had been  
13 taken. I was upset. I called the Department of Education for weeks to find out what  
14 had happened, but I never heard back. Then in June 2019 I received a letter saying  
15 that I would get my refund after all.
- 16 11. I was planning to use the refund for rent, and losing it put me in a whole that I can't  
17 get out of. I got evicted about one month after the government took my tax refund and  
18 have been homeless ever since. I would have been able to pay my rent if I had the tax  
19 refund money, and I wouldn't have been evicted. The cost of the eviction and moving  
20 my things was about \$750.
- 21 12. Because of the eviction my finances got worse. I borrowed about \$1,000 from family  
22 and with a credit card to try and make ends meet, and I got some help from the state  
23 and from food banks, but I was still falling behind on payments. My car is getting  
24  
25  
26  
27  
28

Julie Decker

Julie Decker

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UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA

MARTIN CALVILLO MANRIQUEZ,  
JASON SPENCER, RTHWAN DOBASHI,  
and JENNIFER CRAIG on behalf of  
themselves and all others similarly situated,

*Plaintiffs,*

v.

ELISABETH DEVOS, in her official  
capacity as Secretary of the United States  
Department of Education,

And

THE UNITED STATES DEPARTMENT OF  
EDUCATION,

*Defendants.*

Case Number: C 17-cv-07210-SK

**AFFIDAVIT**

1  
2 I, Naquasha Johnson, declare under penalty of perjury that the following is true and correct:

- 3 1. I submit this affidavit in support of the Plaintiffs in their lawsuit seeking to prevent the  
4 U.S. Department of Education from rescinding the Corinthian Rule and from applying  
5 the Average Earnings Rule in resolving my borrower defense. I also submit this  
6 affidavit to convey how the Department's collection efforts over the past 18 months  
7 have harmed me.  
8
- 9 2. I have personal knowledge of the following facts, and if called as a witness, I could and  
10 would competently testify thereto.  
11
- 12 3. I am 26 years old.  
13
- 14 4. I live in Maywood, IL, with my sister and her family.  
15
- 16 5. I attended Everest College at Melrose Park, IL, because I was told by recruiters that  
17 getting a Medical Administrative Assistant diploma was a fast option for getting an  
18 above minimum wage job in the medical field. Before enrolling in Everest I was  
19 earning only the minimum wage, \$8.25 an hour.  
20
- 21 6. I started the program in April 2014 and graduated in December 2014, with a Medical  
22 Administrative Assistant diploma.  
23
- 24 7. While at Everest College I thought I was learning skills that would qualify me for an  
25 above minimum wage job in the medical field. After I graduated Everest College did  
26 not get me even one interview. I found job interviews on my own, but in those  
27 interviews, employers told me that my diploma only qualified me for minimum wage  
28 work.

- 1 8. Because I was unable to make timely repayments, the Department of Education started  
2 garnishing my paycheck from Coldwell Banker where I was earning \$16 per hour.
- 3 9. On or around August 2018, I asserted a borrower defense to the Department of  
4 Education.
- 5 10. I learned about the borrower defense application through internet searches. After I  
6 received my borrower defense application materials I called the number listed on the  
7 materials and they informed me my loans would be discharged and that my wages  
8 would no longer be garnished.
- 9 11. I decided where to live and what car to buy based on my expectation that my wage  
10 garnishments were permanently over and my debt would be discharged. I needed all of  
11 my income to be able to make my rent and car payments.
- 12 12. Before May 2018, the Department started garnishing my wages. This caused me a lot  
13 of distress because I made life plans based on the belief I would get to keep my entire  
14 paycheck. This continued through late 2019. Overall the Department garnished  
15 \$1,874.28 from my wages. I did not receive a refund until October 2019.
- 16 13. As a result of having my wages garnished, I could no longer afford both my car and  
17 rent payment. I had to choose to either pay my car loan to keep my car, which I need  
18 for work, or pay my rent. I chose to pay my car loan and as a result was evicted in  
19 November of 2018. I also was late paying several other bills including electricity,  
20 cable, and car insurance and incurred late fees as a result. I ended up having to borrow  
21 \$5,000 from Cash N' Go Online.
- 22 14. Further, because the Department of Education had refused to make decisions on  
23 borrower defense applications, my credit report continues to show delinquent student  
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25  
26  
27  
28

1 loans. I recently received a job offer from Ageatia Technology, however, because the  
2 loans from Everest College were still on my credit report as delinquent, they rescinded  
3 the offer.

4 15. The situation left me stressed, depressed, and feeling like my time was wasted. I went  
5 to Everest for an education and a better paying job and all I received in return was  
6 garnished paychecks, no job, and debt.  
7

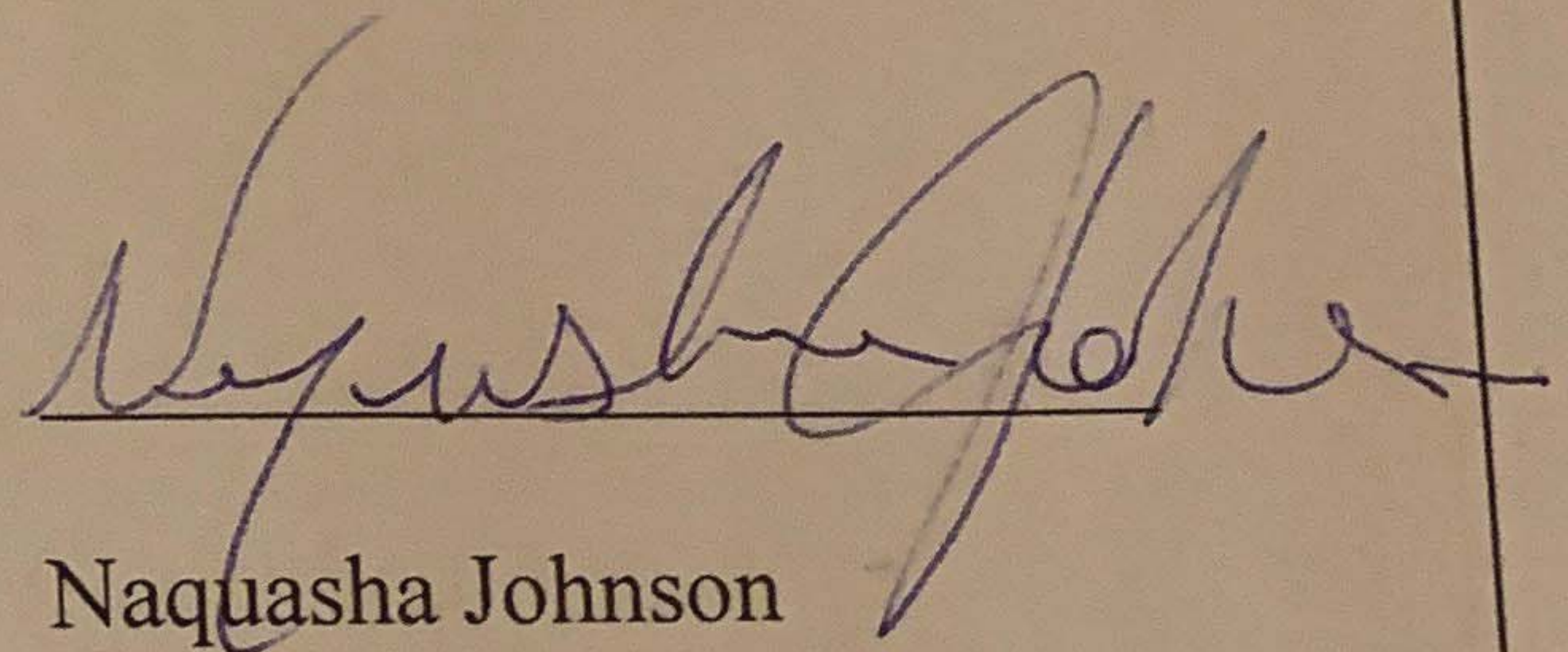
8 Signed under penalties of perjury on \_\_\_\_\_.

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11 \_\_\_\_\_  
12 Naquasha Johnson  
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loans. I recently received a job offer from Ageatia Technology, however, because the loans from Everest College were still on my credit report as delinquent, they rescinded the offer.

15. The situation left me stressed, depressed, and feeling like my time was wasted. I went to Everest for an education and a better paying job and all I received in return was garnished paychecks, no job, and debt.

Signed under penalties of perjury on 12/19/19.

A handwritten signature in dark ink, appearing to read 'Naquasha Johnson', written over a horizontal line.

Naquasha Johnson



1 And )  
 2 )  
 3 THE UNITED STATES DEPARTMENT OF )  
 4 EDUCATION, )  
 5 )  
 6 *Defendants.* )  
 )  
 )  
 )  
 )

---

7  
 8 I, Melissa Young, declare under penalty of perjury that the following is true and correct:

- 9 1. I submit this affidavit in support of the Plaintiffs in their lawsuit seeking to prevent the  
 10 U.S. Department of Education from rescinding the Corinthian Rule and from applying  
 11 the Average Earnings Rule in resolving my borrower defense. I also submit this  
 12 affidavit to convey how the Department's collection efforts over the past 18 months  
 13 have harmed me.  
 14  
 15 2. I have personal knowledge of the following facts, and if called as a witness, I could and  
 16 would competently testify thereto.  
 17  
 18 3. I am 38 years old.  
 19  
 20 4. I live in Allegan, MI, with my three children.  
 21  
 22 5. I attended Everest College in Kalamazoo, MI, because I was told by recruiters that  
 23 getting a Medical Administrative Assistant diploma would make me eligible for an  
 24 income well above the approximately \$25,000 I was earning at the time. I saw higher  
 25 education and the increased income it would bring as a path towards a better life for  
 26 myself and my children.  
 27  
 28 6. I started the program in November, 2013 and graduated in July, 2014 with a Medical  
 Administrative Assistant diploma.

- 1 7. While at Everest College my class went several weeks without a professor. We had to  
2 teach ourselves. After graduation I learned through my interviews that no one would  
3 hire me for more than minimum wage without prior experience. Everest claimed that  
4 with this degree I could obtain employment in the medical field with an above  
5 minimum wage salary, they never disclosed that I would need prior experience first.
- 6 8. On or around January 2016, I asserted a borrower defense claim to the Department of  
7 Education.
- 8 9. I learned about the borrower defense application from one of my former classmates.  
9 They explained that our class was eligible for debt discharge. After I submitted the  
10 borrower defense form all collection activities stopped and I was under the impression  
11 that that they would not start back up again.
- 12 10. I decided I would be financially stable enough to leave an abusive relationship once I  
13 filed my tax return with TurboTax and saw I would be receiving \$5,122. I am  
14 physically disabled with a herniated disk and spinal cervical stenosis from being hit by  
15 a car in 2015 and can only work about 25 hours a week without experiencing  
16 debilitating pain. My abusive spouse provided the majority of the family's income.
- 17 11. On or around February 2019, the Department took the entirety of my tax refund. I was  
18 devastated. I did not receive the \$5,122 back from the department until October 2019.
- 19 12. As a result of having my tax refund taken, I had difficulty making ends meet for myself  
20 and my children and got behind on several bills. I had to borrow \$600 from Instant  
21 Cash plus interest as well as over \$3,000 from friends and family. I was also charged  
22 late fees on several bills including my phone and cable bill. I even fell behind on my  
23 land contract, which means I risk losing my home.

- 1 13. Despite my disability I took on a second job working 25 hours a week so I could provide  
2 for my family after the Department of Education took my tax refund. The extra strain  
3 of those additional 25 hours, meaning I was working a total of 50 hours a week,  
4 exacerbated my disability and pain. As a result I had to have neck surgery in July 2019.  
5  
6 14. Because I was not able to purchase basic school supplies or new clothing that fit my  
7 high school aged son, he faced extreme bullying at school and has decided to complete  
8 his schooling online at home.  
9  
10 15. Everest and the Department of Education have added so much stress on my life. As a  
11 single mother working full time when I enrolled at Everest, I promised my young  
12 children that being absent from their lives would be worth it when I graduated and was  
13 able to provide more for us. My children now view college as a waste of time because  
14 they have seen how my degree did not lead to a better job and all the cruelty perpetuated  
15 by the Department of Education when I am unable to repay my loan.  
16

17 Signed under penalties of perjury on \_\_\_\_\_.

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19 \_\_\_\_\_  
20 [NAME]  
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charged late fees on several bills including my phone and cable bill. I even fell behind on my land contract, which means I risk losing my home.

13. Despite my disability I took on a second job working 25 hours a week so I could provide for my family after the Department of Education took my tax refund. The extra strain of those additional 25 hours, meaning I was working a total of 50 hours a week, exacerbated my disability and pain. As a result I had to have neck surgery in July 2019.

14. Because I was not able to purchase basic school supplies or new clothing that fit my high school aged son, he faced extreme bullying at school and has decided to complete his schooling online at home.

15. Everest and the Department of Education have added so much stress on my life. As a single mother working full time when I enrolled at Everest, I promised my young children that being absent from their lives would be worth it when I graduated and was able to provide more for us. My children now view college as a waste of time because they have seen how my degree did not lead to a better job and all the cruelty perpetuated by the Department of Education when I am unable to repay my loan.loan.aa

Signed under penalties of perjury on \_\_\_\_\_12/19/19\_\_\_\_\_.

*Melissa Young*



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English (US)

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Attorneys for Plaintiffs

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA

MARTIN CALVILLO MANRIQUEZ,  
JASON SPENCER, RTHWAN DOBASHI,  
and JENNIFER CRAIG on behalf of  
themselves and all others similarly situated,

*Plaintiffs,*

v.

ELISABETH DEVOS, in her official  
capacity as Secretary of the United States  
Department of Education,

And

THE UNITED STATES DEPARTMENT OF  
EDUCATION,

*Defendants.*

Case Number: C 17-cv-07210-SK

**DECLARATION OF TOBY MERRILL,  
ESQ.**

DECLARATION OF TOBY MERRILL  
Case No. 17-cv-07210-SK

1 I, Toby Merrill, make this declaration in connection with Plaintiffs' Motion for  
2 Reconsideration of Order Regarding Sanctions, *Calvillo Manriquez v. DeVos*, No. 17-cv-07106,  
3 ECF No. 130.  
4

5 I do declare and say as follows:

- 6 1. I am an attorney at the Project on Predatory Student Lending (Project) of the Legal Services  
7 of Harvard Law School. My office has been appointed to represent the certified class in  
8 this action, and I have been admitted to practice *pro hac vice*, and have appeared as counsel,  
9 in this case.  
10
- 11 2. On December 13, 2019, I received via email from defense counsel a spreadsheet with  
12 information about certain members of the class. This spreadsheet was provided pursuant  
13 to an agreement between counsel, as set forth in Plaintiffs' Unopposed Administrative  
14 Motion for Second Extension of Time to File Plan for Sanctions, ECF 153 (Nov. 27, 2019);  
15 granted by ECF 154 (Dec. 2, 2019).  
16
- 17 3. The spreadsheet was attached to an email from defense counsel, explaining the contents of  
18 the spreadsheet: "[F]or each borrower identified as impacted [by collection in violation of  
19 the injunction] in the December compliance report, the amount each such borrower has  
20 been refunded based on payments made voluntarily or involuntarily, as well as information  
21 about when such payments occurred. Specifically, the spreadsheet lists the last date each  
22 borrower made a payment and whether the borrower made a payment in each month since  
23 May 2018."  
24
- 25 4. Defense counsel further explained: "There are some borrowers for whom the spreadsheet  
26 does not list refund information. This is for one of three reasons. First, some borrowers  
27  
28

1 never actually made a payment in the first place and were therefore not due a refund.  
2 Second, some borrowers had not had their refunds processed at the time the spreadsheet  
3 was generated. ED believes it will be able to provide refund information for this small  
4 number of borrowers by the end of next week. Third, ED has determined, for reasons  
5 explained in its reports, that making a refund may be detrimental to some borrowers (e.g.,  
6 because their loans had already been paid off in full or because they had opted out of  
7 forbearance).”  
8

9 5. I reviewed the spreadsheet, “Manriquez Payments Histories FINAL 20191213 no SSNs,”  
10 and determined the following information:

- 11 a. The most recent date of collection listed on the spreadsheet is December 9, 2019.  
12  
13 b. The spreadsheet identifies 21 individuals as having been collected from by the  
14 Department in December 2019.  
15  
16 c. The first month of collection identified in the spreadsheet is May 2018.  
17  
18 d. The spreadsheet identifies 1373 individuals as having been collected from by the  
19 Department in May 2018.  
20  
21 e. The spreadsheet indicates that the Department has refunded a total of  
22 \$23,616,523.16 to class members from whom it collected in violation of the  
23 injunction. In my assessment, however, this is an overcount by \$1,764,588.66 of  
24 the amount refunded, because 478 individuals experienced both voluntary and  
25 involuntary collection. The total amount refunded to each person is listed in both  
26 tabs of the spreadsheet. After removing duplicate reports of refunds associated with  
27 the same individual, in my assessment the total amount refunded to class members  
28

1 is \$21,851,964.50. Without additional information about the amount collected, as  
2 opposed to refunded, from individuals, it is not possible for me to determine how  
3 much of a refund should be attributed to voluntary versus involuntary collection,  
4 for the 478 individuals who experienced both types of collection. Thus, the totals  
5 for each category of collection are also overstated.

- 6
- 7 f. The spreadsheet indicates that ED refunded a total amount of \$15,320,122.67 to
- 8 class members from whom it collected **voluntary payments**.
- 9 g. The spreadsheet indicates that the mean amount that the Department refunded to
- 10 those who experienced voluntary collection is \$1,115.41. The single largest amount
- 11 refunded to an individual who experienced voluntary collection is \$53,801.25.
- 12
- 13 h. The earliest instance of voluntary collection occurred in May 2018. The
- 14 spreadsheet indicates that 136 class members made voluntary payments in May
- 15 2018. The last instance of voluntary collection occurred in December 2019. The
- 16 spreadsheet indicates that 22 class members made voluntary payments in December
- 17 2019.
- 18
- 19 i. The spreadsheet indicates that ED refunded a total amount of \$8,296,400.49 to class
- 20 members from whom it collected **involuntary payments**.
- 21 j. The spreadsheet indicates that the mean amount that the Department refunded to
- 22 those who experienced involuntary collection is \$3,533.39. The single largest
- 23 amount refunded to an individual who experienced involuntary collection is
- 24 \$25,881.25.
- 25
- 26
- 27
- 28

1 k. The earliest instance of involuntary collection occurred in May 2018. The  
2 spreadsheet indicates that 136 people experienced involuntary collection in May  
3 2018. The most recent date of involuntary collection is December 6, 2019. The  
4 spreadsheet indicates that 22 class members experienced involuntary collection in  
5 December 2019.  
6

7  
8 Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and  
9 correct.  
10

11  
12  
13  
14 Dated: December 20, 2019

/s/ Toby Merrill

15 Toby Merrill, Esq.  
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Attorneys for Plaintiffs

9 UNITED STATES DISTRICT COURT  
10 NORTHERN DISTRICT OF CALIFORNIA

11 MARTIN CALVILLO MANRIQUEZ,  
12 JASON SPENCER, RTHWAN DOBASHI,  
13 and JENNIFER CRAIG on behalf of  
14 themselves and all others similarly situated,

15 *Plaintiffs,*

16 v.

17 ELISABETH DEVOS, in her official  
18 capacity as Secretary of the United States  
19 Department of Education,

20 And

21 THE UNITED STATES DEPARTMENT OF  
22 EDUCATION,

23 *Defendants.*

Case Number: C 17-cv-07210-SK

**DECLARATION OF LINDSEY WITHEM**

24  
25  
26  
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28  
DECLARATION OF LINDSEY WITHEM  
Case No. 17-cv-07210-SK

1 I, Lindsey Withem, make this declaration in connection with Plaintiffs' Motion for  
2 Reconsideration of Order Regarding Sanctions, *California v. DeVos*, No. 17-cv-07106, ECF No.  
3 130.  
4

5 I do declare and say as follows:

- 6 1. I am Project Manager of the Project on Predatory Student Lending (Project) of the Legal  
7 Services of Harvard Law School. As part of my duties in this role, I maintain web-based  
8 information systems, including the Project's external website, and internal web-based  
9 systems for document management, intake, and workflow.  
10  
11 2. The Project's external website allows for individuals with questions about or problems with  
12 their student loans to submit an intake form. The intake form is filled out online on the  
13 Project's website. The website is integrated with Qualtrics, a survey software system. The  
14 data collected through a Qualtrics survey is stored on a server that is protected by multiple-  
15 level security access points, pursuant to Harvard University's information security  
16 protocols. Only individuals who have access credentials through Harvard University and  
17 who have been invited to view a particular Qualtrics survey may access the back-end data  
18 of that survey.  
19  
20 3. On or around November 5, 2019, in consultation with Project attorneys, I set up two  
21 Qualtrics surveys. The first contains 25 questions pertaining to involuntary collection  
22 (Involuntary Collection Survey). A true and correct copy of the Involuntary Collection  
23 Survey is attached as **Exhibit A**. The second survey contains 26 questions pertaining to  
24 voluntary collection (Voluntary Collection Survey). A true and correct copy of the  
25 Voluntary Collection Survey is attached as **Exhibit B**.  
26  
27  
28

- 1 4. Attorneys for the Department of Education gave the Project spreadsheets of information  
2 about class members in the *Calvillo Manriquez* case. Using this information, I identified  
3 email addresses for 2,874 individuals designated on the spreadsheets as have made  
4 voluntary payments on federal student loans since May 2018. On November 5, I sent an  
5 email from a Project email account (ppsl@law.harvard.edu) to these 2874 individuals. The  
6 email explained that the Project is counsel on behalf of a class of former Everest, Heald,  
7 and WyoTech students in the *Calvillo Manriquez v. DeVos* litigation. It further explained  
8 that the individual was receiving the email because the Department of Education informed  
9 us that, over the past 18 months, it had collected from the individual in violation of a court  
10 order. We asked for help “to show the Court the amount of harm” people experienced, and  
11 provided a link to the Voluntary Collection Survey. The survey is not indexed on the  
12 Project’s website.  
13  
14  
15 5. Using the information provided by the Department of Education, I identified email  
16 addresses for 2567 individuals designated on the spreadsheets as having experienced  
17 involuntary collection. I sent an email on November 4 (1501 recipients), November 20  
18 (158 recipients), and December 5, 2019 (998 recipients) from a Project email account  
19 (ppsl@law.harvard.edu) with the same content as described in paragraph 4, but containing  
20 a link to the Involuntary Collection Survey. The survey is not indexed on the Project’s  
21 website.  
22  
23 6. As of December 20, 2019, Qualtrics analytics shows that 471 individuals responded to the  
24 Voluntary Collection Survey. Using Qualtrics analytics, I generated reports of responses  
25  
26  
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28

1 to some of the questions in the Voluntary Collection Survey. A true and correct copy of  
2 those reports is attached hereto as **Exhibit C**.

3 7. As of December 20, 2019, Qualtrics analytics shows that 245 individuals have completed  
4 the Involuntary Collection Survey. Using Qualtrics analytics, I generated reports of  
5 responses to some of the questions in the Involuntary Collection Survey. A true and correct  
6 copy of those reports is attached hereto as **Exhibit D**.

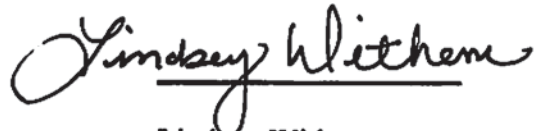
7  
8 8. A asked for and received permission from two individuals to attach their name to certain  
9 information provided by the Department of Education about them, and provided in  
10 response to the Involuntary Collection Survey:

11 a. Heather Bracale lives in Puyallup, Washington. The Department of Education  
12 subjected her to involuntary collection in violation of the injunction in February  
13 2019. She confirms that the government has returned \$11,246 of what was taken.  
14 She gave me permission to share the following quote: "I planned to pay my car off,  
15 move out on my own with my child, and pay off loans I had. Just being a single  
16 mother I live on that refund to come in so my child has some extra time and we can  
17 go places. My son has asthma and sometimes needs hospital visits. When he gets  
18 really sick I couldn't even take him anywhere or do anything for his birthdays  
19 because I didn't have the money! It made my life a living hell. Once I got my refund  
20 back, I had to pay everyone back that I borrowed from with interest instead of just  
21 being able to pay it off and do the things I wanted to do if I would have had it!  
22 Being a single mother is hard and when they took that money it made my life so  
23 much more hard than it should have been!"  
24  
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1 b. Kenya Vaughan lives in New York City. The Department of Education subjected  
2 her to involuntary collection in violation of the injunction. The government reports  
3 having taken money from her in May 2019, and returned \$5497 to her. She stated  
4 that being deprived of this money caused her "hardship and depression." She gave  
5 me permission to share the following quote: "I was looking to buy a vehicle and  
6 invest in a family business. I was in housing court. I had to miss time off from work  
7 and was threatened with eviction."  
8

9  
10 Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and  
11 correct.  
12  
13  
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15

16 Dated: December 20, 2019

17   
18 Lindsey Withem  
19  
20  
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# **EXHIBIT A**

---

**Default Question Block**

What is your name and current location?

First Name   
Last Name   
City   
State   
Zip   
Phone Number

Which school did you attend?

- ☐ Everest  
☐ WyoTech  
☐ Heald

Where was the school you attended?

What program(s) did you attend?

When did you start attending? If you don't remember the exact date, estimate.  
(mm/dd/yyyy)

When did you stop attending? If you don't remember the exact date, estimate.  
(mm/dd/yyyy)

What credential were you seeking?

- ☐ Certificate/Diploma  
☐ Associate Degree  
☐ Bachelor's Degree  
☐ Master's Degree

Our records indicate that, at some point over the past year and a half, the government took your wages or tax refund because of your student loan debt.

Were you planning to do something else with your wages or tax refund?

- ☐ yes  
☐ no

What were you planning to do with the wages or tax refund that was taken?

If you've received the money back recently, can you use it for that purpose? If not, why not?

Did you have to borrow any money to cover expenses because the government took your wages or tax refund?

- ☐ Yes
- ☐ No

What did you use those loans to pay for?

How much money did you borrow?

Where did you borrow from?

What was the interest rate?

Because the government took your wages or tax refund, did you miss any payments or bills?

- ☐ Yes
- ☐ No

What payments or bills did you miss?

Did you have any late fees? What were they?

Did you experience any cancellation of service?

Have you had any medical treatment for stress or other conditions because the government took your tax refund or wages?

- ☐ Yes  
☐ No

How much did you spend out of pocket as a result of those medical treatments? (Please include any associated costs, such as taking off from work, parking, or transportation).

Did you miss any rent or mortgage payments because the government took your wages or tax refund?

- ☐ Yes  
☐ No

Did you have to pay any fees or did you suffer any harm (such as eviction or foreclosure) because your missed this payment?

If your wages were garnished, did this negatively affect your job? If so, please explain.

Anything else that we should know?

Powered by Qualtrics

# **EXHIBIT B**

---

**Default Question Block**

What is your name and current location?

First Name   
Last Name   
City   
State   
Zip   
Phone Number

Which school did you attend?

- ☐ Everest  
☐ WyoTech  
☐ Heald

Where was the school you attended?

What program(s) did you attend?

When did you start attending? If you don't remember the exact date, estimate.  
(mm/dd/yyyy)

When did you stop attending? If you don't remember the exact date, estimate.  
(mm/dd/yyyy)

What credential were you seeking?

- ☐ Certificate/Diploma  
☐ Associate Degree  
☐ Bachelor's Degree  
☐ Master's Degree

Our records indicate that, at some point over the past year and a half, you responded to a demand from the government to make a payment or payments on your student loan debt.

Were you planning to do something else with that money?

- ☐ yes  
☐ no

What were you planning to do with that money?

If you've received the money back recently, can you use it for that purpose? If not, why not?

Did you have to borrow any money to cover expenses because you made that payment?

- ☐ Yes  
☐ No

What did you use those loans to pay for?

How much money did you borrow?

Where did you borrow from?

What was the interest rate?

Because of your student loan payments, did you miss any other payments or bills?

- ☐ Yes  
☐ No

What other payments or bills did you miss?

Did you have any late fees? What were they?

Did you experience any cancellation of service?

Have you had any medical treatment for stress or other conditions because you were required to make your student loan payments?

- ☐ Yes  
☐ No

How much did you spend out of pocket as a result of those medical treatments? (Please include any associated costs, such as taking off from work, parking, or transportation).

Did you miss any rent or mortgage payments because of the student loan payment?

- ☐ Yes  
☐ No

Did you have to pay any fees or did you suffer any harm (such as eviction or foreclosure) because you missed this payment?

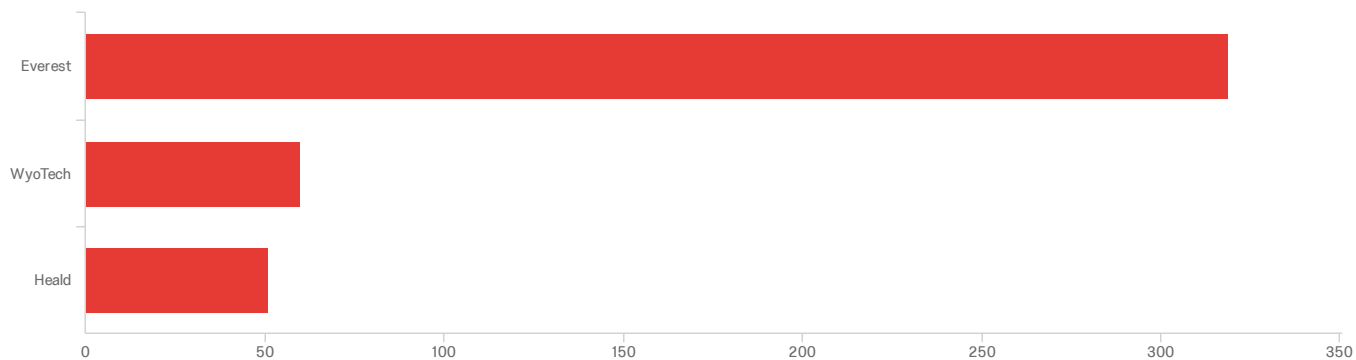
Anything else that we should know?

Powered by Qualtrics

# EXHIBIT C

**Contempt Damages (Voluntary Payments)**

December 20, 2019 9:23 AM MST

**Q2 - Which school did you attend?**

#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Which school did you attend?	1.00	3.00	1.38	0.69	0.47	430

#	Field	Choice Count
1	Everest	74.19% 319
2	WyoTech	13.95% 60
3	Heald	11.86% 51
		430

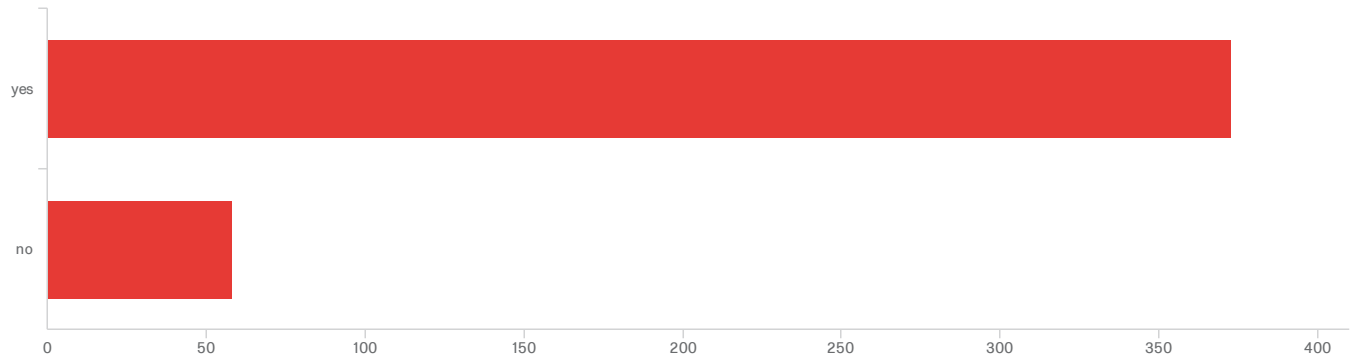
Showing rows 1 - 4 of 4

**End of Report**

*Contempt Damages (Voluntary Payments)*

December 20, 2019 9:24 AM MST

## Q9 - Were you planning to do something else with that money?



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Were you planning to do something else with that money?	1.00	2.00	1.13	0.34	0.12	431

#	Field	Choice Count
1	yes	86.54% 373
2	no	13.46% 58

431

Showing rows 1 - 3 of 3

**End of Report**

Contempt Damages (Voluntary Payments)

December 20, 2019 9:25 AM MST

Q11 - What were you planning to do with that money?

What were you planning to do with that money?

Pay other bills, put it towards the down payment on my home.

Bills and payments for having a new born child.

Save it for emergency

Go back to college

Go to school and pay bills

Buy a used car.

Pay other bills

pay off my debt

Pay for my daughters necessities for school,get tires on my car,pay monthly bills.

Investment

Buy a new car.

I have always struggled with money and always struggled to pay bills. At the time that i was attending school, my fatther fell ill and i had to pay my car payment and go back and forth from Oregon to Washington. The 18 months i left my job due to a medical need of my daughter and didn't have enough to pay a truck, so i took it back and fell into delinquency credit. We moved from OR to Utah in May 2018. I've had to struggle to pay my yearly renewal for my certificate. I stopped doing that this year, because i can't keep doing it. I don't find a benefit to doing this yearly renewal.

Pay bills

Save some money for my future with my new family.

Pay off medical bills

Use it to pay some bills since I never finish school because they closed on us .

Buy a car. So I could get a better job and take my four kids to a magnet school and sports. I hate asking people for rides.

Pay bills

Save/Life expenses. This was budgeted into my bills to ensure I wouldn't fall behind, but it was a bit of a struggle to make the payments.

What were you planning to do with that money?

Visit grandson.

Rent, bills, food

Pay off other debt (medical)

Keep up with other debt and bills for housing, food, etc.

I had just gotten a new job and I was planning on catching up on bills in past due balance. As well as, food for my family.

Put money down on a house

Pay towards current bills.

Pay household bills.

When I received the letter that I did not have to make payments during the 1yr trial period, I was hoping to save up to buy my first home and start putting money in backup savings.

Pay bills, feed my kids, and live

Pay off debt and enroll in a legitimate school

I panned to use that money to pay for rent, food and clothes.

Making sure I had money for my other bills, rent, putting gas in my car and also putting food on the table. Times are tough and making ends meet paycheck to paycheck. Also, paying for additional classes to finish up my college career.

Purchase a house.

I was planning to pay on my other bills required at the time.

Pay bills that I became past due on

Help with down payment for a house

Get an apartment and buy me a Car for transportation to go to work

I was planning on using the money, that I used to make payments on my loans, to save to buy a house and to build into my family. I wanted to be able to allow my wife to stay home to take care of my son, but because of the payments I have been making has cause a lot of financial stress to my family as well as not allowed us to raise our son the way we want to. If I were to make the salary that Wyotech promised that I would make this would not cause as much stress as it has.

Invest in a medical field career

Buy a home, pay for my children's schooling

pay down debt

What were you planning to do with that money?

Invest in myself and try to start up my own business

Pay my bills

Pay off legitimate school loans for another college.

Save for a down payment on a new home

Buy a house and pay off debt

Invest it in my home

Education

To take care of my daughter

To pay for my husband's funeral

Save up for my daughter

I just had my first child so I was planning on spending the money on my son kacen! He is the best thing that ever happened to me and I just want to do everything In my power to give him the best life possible. Everest is a scam and I can't wait to attend a real college so I can have a real career and take care of my family how I want to. Everybody deserves a chance at a quality education WITHOUT being scammed out of their money for a sub- par education.

Help my family stay afloat financially as they have a fixed income

Pay my Bill's and and provide for my four children. I struggle making ends meet so every penny counts.

Go to a better school.

I that time I had 4 kids on my responsibility

Pay backed up rent and buy new furniture after a bed bug outbreak .

I sure didn't have it planned to be taken out and paid for something I thought was being taken care of, I thought the loan was being taken care of and I did it I had to pay monthly again . My money saved is for my children, bills , rent and much more.

Put into my savings

Going back to school

Go to college

Other bills, important needs for my family.

Pay bills. I have a large medical debt that I have been still paying on.

Pay Bill's and put towards my house.

What were you planning to do with that money?

Get my 3 children clothes

Use it to pay off my credit cards. I missed payments and now my credit score shows 22 late payments and is affecting my score

I needed to pay my rent. I was late several months in a row. Trying to catch up on bills, phone, electric and gas.

Pay off credit card debt from funeral expenses incurred due to my mother's death.

House

Pay off my car

Pay down credit cards

save it in an account for my child's studies

Continue college

Other bills

Save it for something more important or for other bills

I was going to save it for something more important or for other bills

Use it to pay a bank loan

Pay bills

My plan is to provide for my family to make sure I have food on the table and a roof over there head.

Help my family with medical expenses.

Move out.

Saving money to pay for annual trip to Stanford Hospital for his heart transplant

Pay bills

pay on my mortgage or conyinue to repair my house and car

Pay housing bills

Put towards a house

I was planning on using that money for my family. I was a single mother with one child at that time. I also planned on buying a home for us.

The money was to be used to help my parents out with there finances while my father took time off from work to help my mother out with her dialysis treatments and daily medical appointments.

What were you planning to do with that money?

Car payment or rent

Down payment on a home Buy my children's school supplies and clothes Pay credit cards and debts

Community college/ university attendance

I wanted to use the money to invest and save, my goal is to purchase a home in the future. Living in the Bay Area, the cost of living has risen rapidly making it hard to save or invest in my future. Having to make additional payments made it difficult on my day to day life.

Pay some credit card debt or pay personal loan debt

Pay other bills and medical expenses

Pay monthly bills

Knock out some credit card debt

Buy a home

Start a savings for my kids

pay bills

With the money I was planning to make payments to other arrangements I had at the time.

Mortgage payment, car payment, other house expenses

Buy a needed vehicle.

Pay bills

Pay for other necessities for my kids. ( food, clothes, baby formula, etc

I have a wife and two kids, with another on the way. Money is always tight. It could have gone towards groceries, rent, or even winter jackets for my kids.

Pay bills and buy groceries

Save for retirement and future necessary expenditures, especially payments on reliable transportation to get to work. I currently drive an old car with a failing motor and transmission. Once it goes, I'm going to struggle to replace it. I can only afford to put away \$1.2k/yr for retirement, which at this rate will not actually accumulate to enough to retire on by the time I can no longer work. I can only afford to put away that much because I live at home with rent at 30 cents on the dollar compared to nearby rates. If I were on my own I wouldn't have any retirement savings, and I'd probably have to live close enough to work to walk or ride a bike even during the cold and snowy winter.

Use it towards a deposit on a home for my son and I as well as pay down credit card debt

2 kids in college medical bills (had a tumor on parathyroid had to travel to Florida ffor surgery) Cost of living

My plan was to invest in my retirement to better benefit myself at a later date.

What were you planning to do with that money?

Was trying to go back to school because Everest doesn't count as a valid school for medical coding and billing and was not honored at my current place of employment due to fraud

Pay bills

Family vacation

Pay house hold bills. Rent, transportation, phone bill, and etc

Take care of my daughter

Help pay off medical bills for children.

Keep it

Pay down debts

Pay monthly Bill's and buy groceries..

pay my bills

I am still paying medical bills off

Using the money towards more schooling so I can actually get a job

Pay other bills/ put it in my savings account

Pay my loans

I have kids spend it on things for them and I've never made a payment so this accusation is wrong

Pay off other debts and I desperately need a new vehicle.

Pay Bills

I would have used it to make payments towards my vehicle as it is broken down and needs repairs. I would have also used it to help pay my electric, water, and internet bill. My partner was injured in April and has had two shoulder surgeries since. This has put a substantial financial burden on the family.

Save

I was going to use that money for a down payment on a house. My family got bigger and we needed more room.

Get married, and pay off other debts.

Pay off other current debt

I lost my job and money was very tight for me. I was unable to make my house payment and almost lost my house. I had to get a loan to cover all my bills and living expenses and would've used that money instead of getting more in debt and messing my credit up.

What were you planning to do with that money?

Pay other bills. Buy Grocery's and save the money.

I am trying to buy a newer car (I do not have one at this time) and I'm trying to rebuild my credit to buy a house in a safer neighborhood.

Pay off other bills.

Pay other bill such as child care

Invest in paying off pending credit card accounts.

Kids Savings

To further my education and seek further opportunities to open more doors

Pay off other debits.

I was planning to used that money to help my sister with her rent so she an her 3 children were not evicted instead they ended up on the streets for 2 months

Pay bills

I had a family trip coming up where I would be leaving out of state.

pay other high interest credit debt.

Pay off some debt.

Pay other bills

Catch up on mortgage and pay off credit card debt for starters.

Help me with paying bills and taking care of my child.

Pay other bills

- Pay other bills - to support my family - to get my own home

pay my other bills

Pay off other student loans averaging \$1,700/month.

I was going to put it towards a down payment or towards getting a house funds and I have other bills that had to be paid. I made 2 payments before my loan was automatically put back into forbearance until a decision is made on the forgiveness claim.

Pay my utility bills

have other student loans

What were you planning to do with that money?

Paying off credit card debt.

I was planning to move out and get a new house.

a car and for classes at HCC(houston community college)

It was my taxes money, I had planned to buy my child new clothes and shoes to start getting them ready for school.

pay off bills and car payments

I was planning on paying bills and save to buy a house.

Provide for my children

Use it towards different school loans that I'm currently in school for while waiting for the verdict on this case. I'm not sure why I would pay down the loans I took out to attend Everest if the school was bogus. I want my loans fully forgiven.

Buy house . Start my small business.

Pay other bills

I have a family of 6 and work hard everyday to support them. A home is the goal.

Pay credit card debit

mortgage/medical bills/groceries

Buying clothes for my children. I have 4 children.

Pay my car note, catch up on bills and pay my property taxes

Buy my first home

Buy a home and reliable car as I am a mother of three and two of my children suffer from disabilities

Pay my mortgage

I help support my family and was trying to get my car fixed.

I was planning to pay other bills as I live paycheck to paycheck.

My boyfriend and I just welcomed our first child into the world. With this money I could have really helped with diapers And food during my maternity leave which was unpaid.

Pay off credit, car loans, personal loans.

I planned to spend that money on other debts I accumulated over the years like credit cards.

What were you planning to do with that money?

Paying bills and helping out the house hold

Pay monthly rent

Get out of debt, buy a home

To save money to go back to School

Take care of my family through different hardships,also within myself. Life was very hectic and stressful.

Another career that will benefit me in the future, since dental assisting lead to nowhere.

Bill's, take care of my childrens needs

Pay my car

Purchase a vehicle, Purchase a home.

Continue my education for RN.

Try to get by. I live paycheck to paycheck and have 3 kids. I work part time because my oldest child has alot of mental health issues and have to take him to the doctor and therapy appointments. I also have some credit card debt, a mortgage payment, utilities, car insurance, phone bill, groceries, gas and other living expenses. On a part time salary and with 3 children I would prefer to save that money for an emergency/future or at least try to not be short or late on paying anything each month.

Planning to get back in college

To payoff credit cards/car payment.

Save it to move out of parents house.

Pay other bills

Bills... etc

Buy a car

The department auto debited my checking account without my consent to collect student loan payments. They stopped after I sent email to remind them that my student loan should be in forbearance as a result to this law suit. However, their action has cost me Non Sufficient fund penalty because I did not have enough money on my account to cover all my bills.

Save it my Wedding and home

Putting it towards buying a house

Pay household bills and such

Dentures

What were you planning to do with that money?

Pay my bills

Use it toward my children's needs, diapers, clothing, other bills due

Is it for household bills and my daughter

I planned on paying my phone bill with that money.

Continue my education to become a registered nurse at a university.

Pay off other bills

Pay other bills

I was planning on saving that money for a reliable car for work.

Go back to school

Pay other bills

Pay my bills

Build a new house

I was planning to save for a vehicle.

Pay bills

help my mom with her medical bills, mortgage, and other finances during her sickness

Pay bills, and help pay off debit

Take a family vacation

Sustain the needs of my family and prepare for our new child.

I completed an online application to put loans back in forbearance. Interest continues to be added monthly and this is impacting my credit and my ability to qualify for a home loan. I filed my borrower defense claim in 2013 and have not received any updates on the status.

Pay other debts

Pay other responsibilities

Continuing education

Save up to buy a home

Pay student loans

What were you planning to do with that money?

I could use that money for everyday expenses including gas money, food, phone bill, car bill, rent, and for all my other bills, etc.

Pay utility bills

Catch up on rent, grocery shopping and utilities.

Buy my family a multi unit building in an safe opportunity area.

Pay my bills

I recently had a baby and was planning on using it toward my family to help provider a better environment and more stability.

Pay off other debt and save some to purchase a home

Pay my Bill's. I am a single mom and every penny counts in our household. My taxes were withheld. That was a very large amount of money for us.

I was planning on funding my dream project of creating a video game but with bills, rent, and then the loan on top I had to put it on hold.

I planned to used that money for housing and daily living for me and my child

Support myself and son

Save to buy a house.

Pay the rest of my students loan

Well it still saying I owe them \$700 more on my credit reports. I could have used towards my kids school clothes.

Pay other bills

Buying a house

Put it towards paying off my vehicle

Living expenses

Pay medical bills, rent, utilities, etc.

As a single mother of two kids, I have been struggling financially in every aspect. I enrolled at a community college with the understanding that this student loan was in the final process of being forgiven. So the little savings I had I put it towards the first semester of this community college. Then, I was notified that because the Everest loans were never forgiven, I was unable to get a student loan for an actual reputable degree. In addition, Everest college worked very hard to pursue me as a student because at the time I had VA dependent benefits. Which they pressured me into applying towards there "program" and now I have completely lost that as well.

Pay other bills/debt

I have two children so paying for childcare and home expenses is where most of my money goes.

I was saving to buy a house and to build credit. I have never been able to use my diploma.

What were you planning to do with that money?

Bills

Pay other bills that need to be settled

Pay bills.

We've been trying to buy a house

My whole income tax was taken. I was a single mother of 2 and that was for the children's needs.

Save for a mortgage

Pay billa

I was planning to put money to the side to buy a house. Because these loans are still attached to my credit, it affects my debt to income ratio. Even though I was defrauded, to mortgage companies it still looks like I have over 20,000 in debt.

Bills

Pay credit card payments and cover other day to day expenses

Pay some of the bills for my household

Take care of bills & my kids. I'm a single mother of 3.

Down payment for a house

At that time in my life I was had to move back in with my parents to afford to pay for school. My plans were to take a phlebotomy courses and additional classes but I couldn't afford it. Moving back in with my parents was financial burden on my family. Having that money would have made a huge difference in my well being.

Take care of other financial priorities and obligations.

Pay other bills

Pay the water bill in my home

I'm a single mother, I had rent, bill and anything else my son would require me to get

Bills

Put in my savings for my future. Eventually planning on saving for a house and trying for a baby.

Pay off a credit card.

I was planning on building up my savings account, buying Christmas presents, paying off my car faster, and buying clothes for my daughter

Buy food

What were you planning to do with that money?

Take care of my terminal ill child

Single Mom Supporting my 4 children, struggling to pay bills and put food on the table

Buy a house

Use it towards real estate

The biggest reason would be to feed my family, but also being able to take them on much needed vacations.

Pay bills for living expenses

Buy a house.

Use that money to pay college tuition and supplies

Family Vacation

Had doctor Bill's that needed paid.

Buy a house

I am a returning student I am pursing a bachelors in nursing. I would use this money to help with bills as I will work part time while in school

Had a hip replacement and then was injured in a car accident that was not my fault. Therefore I was forced to miss work and got behind on rent and other bills.

Pay other bills

I was dealing with homelessness at the time and I couldn't afford the payments. I needed that money to try to get my life together.

Help my kids

Paying off other debt. Paying my bills. Providing food for myself.

I was in the process of purchasing a home and obtaining my Masters degree.

Pay a bill

Pay other Bill's, save for my children

Pay off car

Pay another debt

Paying my credit cards and mortgage.

Pay off other loans and expenses. Put money toward my own smog shop yes

What were you planning to do with that money?

Pay off other debt and other's expenses

Save,

Pay other bills

Pay off bills, other loans

Using it to pay other Bill's and groceries

I have a small child so the money would of gone to his needs and livelihood

Pay bills/rent/everyday expenses.

Pay off another school loan

I have 4 kids. This money was taken from my kids needs. I struggled paying for food and childcare because i made sure that I wouldn't be past due on my acct

Pay for my kids school fees and provide food in the table.

Pay my bills and help pay for my 3 children

Pay off car and pay my bills so I can better take care of my children and family

To take care of my children.

Pay bills

I have 3 daughters and a lot of bills. It would have went towards that.

Purchase a house.

Pursue my education further

Pay my bills and get back into school it's hindering me getting financial aide to attend college

Purchase home

Pay other bills

Pursuing Bachelor's Degree

Go to school to become a nurse, I was struggling to even make the payments

Pay rent, electricity, food, car, gas, necessities for my child

Pay bills.

What were you planning to do with that money?

Family & medical bills.

Just to make it clear I got approved a loan under my dad name Balbir Singh for that heald college loan and I was planning to pay off my car loan and advance rent deposit

Pay off my vehicle

Was trying to start a life with the woman I met and had a child with but my money was going elsewhere and it was bad on my credit score to be able to get a home

repairing my credit to purchase a house

Use it for further education.

I was planning on putting food on the table for my kids, I was planning on not maxing out Credit Cards to make a payment.

Pay rent

Pay off debt.

G back to school and get a vehicle

Pay bills

Pay some bills I have that I can not pay.

Be able to have the flexibility to pay my other bills including cell phone, car insurance, rent, car payment and still save after making payments.

Save it to buy a car

Pay rent. Pay my car. Buy groceries

Put on car payment to finish faster

place towards further education.

Pay uncovered financial aid from current program

Invest in my business

I needed it to move

I started working for a new company and was trying to start fixing my credit.

Save up for vacation

Use it towards another bill to help me bring down my debt so I can purchase a house.

What were you planning to do with that money?

---

Payment of household bills.

Saving

Pay my health bills and rent

Pay rent/groceries/child care

Pay rent, utilities, daycare, gas, food.

Buying groceries

Pay other debt

Pay medical bill.

Pay Rent and other bills

Invest it in saving plans, mutual funds, stocks

Pay bills.

Spend it on my kids

Pay bills, continue my education, purchase a home.

Pay off other bills that needed to be paid

Use it to buy a house

Take Care Of My Family

**End of Report**

*Contempt Damages (Voluntary Payments)*

December 20, 2019 9:26 AM MST

Q12 - If you've received the money back recently, can you use it for that purpose? If not, why not?

If you've received the money back recently, can you use it for that purpose...

I can still use it to pay other bills and my mortgage if I receive money in the future. I did recently receive a payment returned for an amount that my loan servicer was erroneously collecting over the last 18 months even though they had been told to stop collecting. I have been holding this money in savings in case I am told to begin paying on the loans again. However, while the loans are in forbearance, they are continuing to accrue interest, therefore the longer this takes for the US department of Education to make a decision the more I end up owing in the long run.

Sort of. It could help pay for her preschool tuition, transportation & groceries

Yes

yes

Yes

Yes

yes

I put the money towards my daughters schooling,like I intended,and paid some bills.

Have not received it

Yes I can still at this very moment

Yes, i have used it to pay part my rent and bills, food gas.

Yes

Yes because my family needs a future.

At this time, those bills were settled through a debt collection agency for less than what was owing.

Yes,

It all depends in how much is returning back to me. And if that money gets back to me, Does my loan get higher?

Yes, I immediately used it to pay off debt and add to my savings.

Maybe. Don't have the "work at home" job I was promised.

If you've received the money back recently, can you use it for that purpose...

Yes

I haven't received that money back.

Yes and NO. I had to take out loans to help with financial hardship. Elderly Parent needed to be hospitalized who helps with housing, food, etc.

No. I had to go without the luxury of lunch for a couple months and I begged the electric company to extend me with a payment plan. I also went to a food bank to get food for dinners for a while. I just got that money back a few weeks ago.

No the house we wanted is no longer on the market

Yes.

Yes

I was able to put some money away that I have received back from the US Dept. Of Education, but had to put some back into student loans as the interest rate had added almost \$1,500 in 2 months of not paying.

Yes

Yes

Yes

Yes, I can put it toward bills that I can't pay or put it toward my college career to get an education that I know I will get a job in.

I have NOT received any money back.

I had to go into a debt repayment plan and those funds were used to pay back old debts that I have not had the money for

Have not received money back

No I haven't receive nothing

If I were to have all my money given back to me it would greatly help reach these goals, but the best way for me to achieve these goals is to have all my student loans taken away and have all my money returned to me. Ever since I graduated from Wyotech nothing they told me about my future career was correct.

Yes

No, it's too late. Had a hard time saving, also have a hard time with the debt on my credit. Debt to income ratio from the loans makes things hard.

yes

Yes I will be able to it may take a little longer but I think it can be done

I can use it, but I'm still in debt

If you've received the money back recently, can you use it for that purpose...

Received money back for the 3 payments I made towards Everest roughly \$280 back. Waiting on an decision to erase the entire Everest loan of \$12,000. I saved the money to repay other student loans from another college.

No, because we moved into said home before i received the money back

Yes, I need to pay off debt

NO ! My parent's did not want to look at that student loan bill every month. They refinanced their home, and paid the \$ 36,802.98 loan IN FULL 12/26/2014. NO Money has been returned to my parents, even though applications with Federal Student Aid

N/A

Yes I can

Yes

Yes I can

Yes I did receive the money back but it would have really helped a few months ago when I was still in maternity leave and was low on money. I work my butt off and that money could have bought my son diapers, food or some Other crucial item he needed.

Yes!

I did put it toward current bills I have that are past due.

Have not recieved money!

Yes.

Yes I can

Yes

Yes

No money back

Yes, because we would have used it for other bills/family needs in the first place.

Not received any moneys back.

Yes

Yes but I've accrued a lot of interest because I've been unable to payoff my credit cards.

Yes. I would use it to catch up on bills

Yes, I have been putting money monthly toward payments.

If you've received the money back recently, can you use it for that purpose...

Yes

Yes however my debt is higher now.

Only I received \$390 for tax return, but paid medical bill for my son brace fixing the scoliosis.

Yes

Yes

Yes

Yes

I have not used it yet, because I'm concerned that in the future imma have to return it back.

I did receive a payment I made over 2 years ago and I spent it on my light bill

Yes absolutely

Absolutely.

The disbursement I received cake off the balance of the loan. First paying off interest accrued.

Yes. We go to Stanford every year for husbands annual follow up. Medical doesn't take care of our travel expenses, food, and lodging.

Yes absolutely

yes

Yes

Yes

Yes I still can use it for that purpose because now I have 2 children, and I need to work on paying off my credit debt to be eligible to purchase a home.

Yes and NO, as of now my father was able to qualify to be my mothers assistance through a program she qualified for, but the money would still be helpful to cover expenses they have at home.

Technically I can but it made me strugge for a short period back then making the unexpected payment

It would alleviate the debt iam now in

I am not sure

Recently, I have received money back. I have invested the money into apps to help grow my money more quickly.

i have not receive any money back but if i do i will use it to clear some of my debt

If you've received the money back recently, can you use it for that purpose...

Yes I am still in financial hardship and time was lost and was black listed so it was almost impossible to get a job

Yes, it is extra money that I wasn't counting on, so I paid a little extra on my credit card bills.

Yes

yes pay bills

Yes I would be able to use it for that purpose, if i received it back.

Yes.

No, because they only sent me \$450.

Yes

Yes. My 2 kids are growing. They need clothes, school materials and food.

I have not received any money.

I will use the money to help pay the insane interest I am being charged on my school loans because my balance has went up over 10,000.00 since graduation, even though I was told the Income Based Payment Plan they put me on was covering interest completely.

I have not received money back.

Yes...i am still trying to secure a home for my son and I. I would also be able to pay down my credit card debt.

I did recieve payments back last week

No, I have contacted my lender asking them why the money was returned if the loan is paid off in full. The description of my Loan status says paid off in full, but my account still shows a balance. After they paid me the money back my balance is now higher by the amount returned. I would rather be ahead on my loan then behind again, so I am waiting to see what the court is doing and I am holding onto this money just Incase. After speaking with my lender and the unclear answers I was given it may be best to just pay that money back towards my loan; If it's going to be collecting interest still that is.

I have not received any money back and nor was the loan forgiven and I just had to make another payment because it is saying on my credit report loan is behind

Yes

Yes

No I did not receive any money

Yes I will

No, I paid it off before I received money back.

Yes

If you've received the money back recently, can you use it for that purpose...

No. I feel confused. I paid the loan to prevent accumulation of continued interest. Then it affected my credit badly cause account paid/closed. Then I get a check for some.. not all amount I've paid, just to have that amount added to a loan I have for my son, which is at a high interest rate.

yes

Yes I can

yes

Yes

Yes some helped to pay off some other debt

Yes

I can put it towards the house I have now.

I've already gotten married, so it was no help there.

Yes

No. However, I have been slowly getting my self back on track and hopefully will one day pay my student loan off. I no longer work in the field I received from Everest. The pay wasn't well enough to assist in reimbursing my loan.

No I need it to pay debt. I'm still having to pay the loans for Navient.

Yes, I have been looking at buying a newer car and getting some medical Bill's paid off.

Yes, received back on payment out of two that I made last year. Put towards other bill.

Yes.

Yes, I will be able to put in money where it is necessary

No, I haven't received any money back

No what was received was next to nothing it still states that I currently owe about 2000 in loan debt and what I was return was a fraction of that. And due to the interest rates rising I can't afford to not make payments until it is resolved or cleared as my loan would only get bigger

No she was eventually evicted and was forced to stay in a shelter for a short while

I have not received any money back but I would like to pay bills

I did receive a check back, but the trip already happened and I can not use it for that purpose.

yes.

Yes.

If you've received the money back recently, can you use it for that purpose...

No, because I have spent it on other bills already.

I did get 500 back approximately and spent it on credit card debt.

Yes

Yes, put it towards my daughters needs.

Yes

yes

Absolutely!!!

I have not received any of the money back.

I have already paid the said bill

Yes

Yes I can use it but not the fully amount that I need.

maybe not the HCC classes due to it may be too late to finish. i may not know. i will use the cash to get a car. been needing to own a car but due to the loans, i was never able too

No, because I already received 192.00 they only sent me back 3 payments I had made

a little but the money was not enough since I was paying for so long

I could not use it for that reason because I have recently bought a home.

Yes

Yes I can.

No because that's part hurt my credit really bad .

No,bill has passed duePay

Yes I could use that money!

yes

yes, I was sent a check for \$1200, but not enough to make a difference, or to compensate for having to file bankruptcy in 2012

I havent recieved any money back but if I did Yes I would still be able to use the money to provide the necessities for my children

Yes of course

If you've received the money back recently, can you use it for that purpose...

No because i haven't received it all back if not any of it

Yes

Yes and no Many bills

No, because I took out a credit card to pay for the repairs and now I have to pay interest on it.

i would most definitely pay bills with it. But i could not pay specifically those bills that I initially had. I have had to use credit cards more often that I would like to cover the times that I needed to pay the student loan payments instead. I have accrued a lot of unnecessary credit debt and interest due to this.

I did receive the money back recently but I'm back to work now so it couldn't be used for the same purpose unfortunately.

Yes. Definitely! would really help out alot.

Yes. I can but now I have accumulated interest on the money that could have been repaid with less interest.

Yes

Yes

Get out of debt, buy a house, continue my education

Yes

Yes

No, I only received 100 back. What can be done with just hundred?

I have'nt received payment back

No I couldn't use it because I also have other bills to pay and a family to help out.

Yes

Yes. It would help out with me wanting to return school for RN and could help me to pay for my program.

I haven't received any money back. If I did I certainly would use it for that purpose.

N/A

No it wasn't enough money to payoff anything.

N/A

Yes, I can

If you've received the money back recently, can you use it for that purpose...

Yes

I haven't recieved the money back

If I have received the money back recently, I can use it to pay my bills.

Yes, i will

Yes, I can still put it towards the purchase of my house

Yes for some of my bills and living expenses ive had to put on credit due to being short on funds

Recently paid dentist bill off

Yes

I cannot use it for the same purpose because I'm at a different point in my life now but it still did help with other bills once I received it back.

I have not received the money back

Yes I can.

I have not received any money. But if I do, I can use it towards my colleges tuition.

Yes

Some.

Yes I can and I have. I put that money for my car payments.

Yes

Was still used to pay current bills not the bills that it was needed for at the time of payment request

Yes

No, because we built the house after saving already.

If I received the money back, I would be able to put it towards getting myself a vehicle.

Yes.

yes

Yes I did. Although it didn't cover all of it.

Yes!

If you've received the money back recently, can you use it for that purpose...

I can't use it because I have no idea if my loan will get dismissed, and my daily interest is higher due to the recent refund, if I don't keep paying monthly my interest will surpass what I can pay. Therefore it sits there in case I end up continuing paying my loan.

I did not receive any money.

Yes

I have not received anything

Yes

Yes, I would put it in my bank account and continue to save for a home

No

Yes I could, especially since I'm not making much money right now.

Yes

Yes

I haven't received anything but a high debt from a fraudulent school. But if I get my money back I'll most definitely buy my Girls our own home.

Yes, I can

I could use it for the purpose I just stated above. My baby is growing and requires more nourishment that is not just based on formula.

I received some refunds back for what they said was an over payment but it was nothing near what I paid.

I have received \$80 back. I used it to pay towards our bills

I received it back recently and I can start saving.

Yes

Yes

No, the market is no longer in my favor.

No

I can't already paid for them

Yes I can use it for that

Yes

Yes

If you've received the money back recently, can you use it for that purpose...

Yes

Yes although I have not received any money back.

The money as a whole including the VA benefits, the money out of pocket, and the loan would be used to get a degree that actually has meaning and potential. That money is much needed to support my family.

Yes I can pay for everyday expenses.

No, I have already purchased my house. I feel like my interest rates were affected due to this loan being on my credit report

Yes but some of the debt was delinquent at the time of being able to pay

Yes.

We could very much use it towards buying and upgrading our future home.

I have not received the money and was told I will not receive it.

Na

No. The money back isn't the issue. It's the balance being reported.

Haven't Received it back

Yes I am using it to pay my bills

yes it was very helpful because i needed to pay a couple bills that were due and did not have the money to do so. But the money received back was very helpful.

Yes I can.

Yes, but not for my current property. Would use it to add to the down payment of a future house

I'm still paying back credit card debt I got myself into due to the lack of money.

Yes, I would be able to pay bills and take care of my family.

Yes I can definitely use that money to help relieve my debt

No, the bill was late and I paid it when it could. It's a sunk cost at this point.

I can but I'm in some debt already from having to choose in Paying my school loan or bills. In fear that my taxes would be taken for no payment of student loan. My credit school was hit as well

I did but I believe it was only 38\$ I received back.

Yes.

If you've received the money back recently, can you use it for that purpose...

If I got that money back I would definitely use it to buy Christmas presents, buying clothes for my daughter, and if enough I would like to put some towards a savings and my car loan

Yes I could

If I did receive the money back, then yes I could use it for these things

No. The real estate market is bad now

Absolutely!

I would. Feeding my family is my most important goal.

Yes, I can put it towards the credit card bills I invited during that time.

No, I cannot.

Yes I would use it to pay my classes and gas to get to school.

Too expensive now

Done without somethings to make ends meet paid what I had too.

No. When I apply for a mortgage i am told my debt to income ratio is too high due to student loans

N/A

Yes. I could pay back credit I was forced to use.

Yes I could if I received it back

Not for the plans I had at the time. Since I've gotten the money back, I used it to get necessities for my daughter.

My kids school

Yes.

Yes

Yes I can.

Yes

Yes but not enough

I have received all my money back. Still waiting on the rest. I will use it to pay my late mortgage and credit cards.

Yes I can and will

If you've received the money back recently, can you use it for that purpose...

No at the time I needed the money. I can obviously use it for things now but I had bills at the time.

Yes, I can. I want to go back to school but I can't transfer credits from Everest.

Yes

No, because that was in the past. I needed that extra 100 something dollars during the that rough patch in my life , but I chose to pay something I thought I HAD to, just to keep my credit up.

Yes, because I live paycheck to paycheck so it would be great assistance.

I can still use it for that purpose obviously, but I couldn't put the money towards my bills at the time I had to pay it towards my student loan last year.

No, already finished paying that loan

Yes my kids will always need food

I can still use for that purpose. However, it was needed more at the time I made the payment than now.

Yes but I did not receive money back that I am aware of.

No , haven't received all back

Yes, my children are always in need. Correction end year was 2014.

I have not received any money back.

Yes

No b/c it wasn't much I was able to use it in the time of need to feed my family and for gas money

Yes

Yes

Unlikely do to age, work, and financial restrictions.

I can use it to help fund my schooling, I always try and pursue school

Yes

Yes

didn't receive any money back.

Yes it would be awesome

If you've received the money back recently, can you use it for that purpose...

No, they sent me an email saying I received a refund of \$40.00, and it was supposedly deposited into my bank account. The account on file was an old account, so I don't even know where that small refund went.

They returned a months payment from both loans. Mine and the parent plus loan

yes

Yes

I have not received any money back

Yes

Yes, I did receive it and I did pay off some, but it hurt my credit score.

No because I'm on Leave Of Absence from my job due to getting hurt on both my wrist so I need the money to pay my personal expenses and medical expenses

Yes

I can use it for that payment.

No, the amount of years that I was making monthly payments on which was close to 9 years does not accumulate for the money I will receive in return.

Already bought a car

Yes.

Yes

yes

Yes

No. Locked into lease

Yes I've now begun fixing my credit

Yes!

Yes if I get the money back I would use it for the same purpose.

I can now use the money for the intended purpose of paying household bills.

Yes

Yes

If you've received the money back recently, can you use it for that purpose...

Yes

Have not received it yet but plan to pay rent and bills

Yes, I actually did buy groceries

Yes

Yes

Yes. Rent and bills payment

Yes i can definitely use it for that plan

Yes

Yes

Yes, partially.

I jave not received it back

I have not received any money back

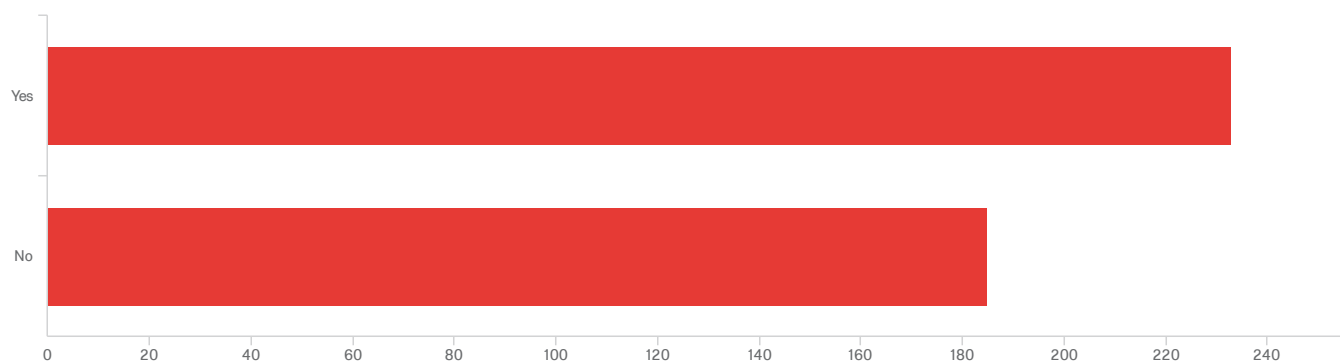
Yes

**End of Report**

*Contempt Damages (Voluntary Payments)*

December 20, 2019 9:26 AM MST

Q13 - Did you have to borrow any money to cover expenses because you made that payment?



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Did you have to borrow any money to cover expenses because you made that payment?	1.00	2.00	1.44	0.50	0.25	418

#	Field	Choice Count
1	Yes	55.74% 233
2	No	44.26% 185

418

Showing rows 1 - 3 of 3

**End of Report**

Contempt Damages (Voluntary Payments)

December 20, 2019 9:26 AM MST

Q15 - What did you use those loans to pay for?

What did you use those loans to pay for?

Other bills while saving money for the down payment on our first home

Preschool Tuition, medical bills & monthly car payment

Cost of living and rent

Books and Material for School internet wiring so I can do school work printer

n/a

my debt/bills

To pay for school

Just bills, and supplies.

Credit card

Credit cards.

Rent other bills,

I used credit cards to live on when cash was low, resulting in debt.

Consolidate debt

Food, gas money and electric bill.

Everest school

Bills

I didn't take a loan out, I borrowed money from family members.

Mortgage payment

Bills

School and transportation

What did you use those loans to pay for?

Not loans, but credit cards. Household necessitys. Gas. School clothes for my children. Christmas presents. Ext

Car notes and other credit card bills

Student loans towards Everest

Books and tuition

Parents Refinanced their home to pay off the student loan

Schooling

Bills, living expenses, work related expenses, family, credit cards

Furniture and bed bug fumigation .

other bills

Paying for groceries and basic needs,

Debts

Debt

To pay for school.

Many things

I used my loans to pay for my schooling.

Pay bills. Gas to get to work.

Cover costs of traveling. Used Personal Line of Credit

Bills

I had to get payday loans to support my family which made me acquire debt. I was soo afraid of not paying my student loans, because I heard that the garnish your wages.

Rent

School loan

Household income

N/A

Did not make enough money so during "rainy day" did not have any other choice but to use credit cards or personal loan

What did you use those loans to pay for?

Rent food bills late fees gas

My student loans to heald college

Other expenses as far as other loans.

Used credit cards for daily living

To attend Everest

I don't understand this question.

Department of Education parent loan

Trying to pay down my school loans.

Groceries, rent, and gas

Rent and car loan

medical / kids college

From my sister to pay gas and water bill

Phone bills

A personal loan..for remainder amount not covered by Dept. Of Education for school certificate program. Then I tried to go back to school and none of these courses where transferable to community college. Not only was it very expensive, no one would accept courses completed.

To attend Everest

I used the money for groceries, gas, bills, school supplies for the kids.

To be able to go to my own graduation

Grocery's mostly

Living expenses.

No loan just used my credit card to pay student loan bills.

Child care, phone Bill's, rent

Daily living expenses

Rent, food,and other basi necessities

Debt

What did you use those loans to pay for?

Bought my house.

Bills

To pay some of my student debts

I did not take any loans out. I borrowed from family.

no loan borrowed from family

Credit debt

My medical assistant program

to pay the student loans

Dont remember

car insurance and car payment

For household bills

Rent ,food.

Rent, groceries and bills.

To buy food and home expenses

everyday living expenses,i.e. groceries, heat, mortgage,medicines, dental surgery, hernia surgery,

Property taxes and car note

Rent, son daycare

Classes

Every day living expenses such as groceries, gas for my vehicle, mortgage and utility bills.

I used the loans to attend school

Pharmacy technician program at Everest

Credit, student loan, personal, rent

Bills.

Car payment, rent, and other bills

What did you use those loans to pay for?

Helping my sisters with car rentals and hotel fees, and food for my niece and nephews

Clothes for kids, food, transportation, everyday needs and necessities.

Car Payment

N/A

Bills and everyday expenses.

To pay for the medical assisting program

To pay my bills

I was paying money towards my loan.

What ever bills i was short on. Over the years i was not able to build up any savings with both of my loans so i had to put the ones o vould on forbearance to catch up with my other expenses

Dental work

I needed to pay off other debts, my car, gas, rent and things for my son.

I payed my rent and phone bill.

Pay rent and auto loans

Books, tuition,

Prepared to pay loans as I thought the suit was over and the treat of interest for all the years in forbearance intimidated me to refinance my house funds are still sitting there in the meantime repairs to my home go undone till all this is figured out.

Pay for school

Rent, food, car payments, insurance

Outstanding bills

I got debt collectors who kept calling me about it, garnished my moms wages (she cosigned) so i had to help her

Prescription glasses and car payment.

Car repairs Rent

Books, school supplies, and everyday living ex. food.

Utilities

What did you use those loans to pay for?

Grocery

Loan payment

Instead of loans, I had to take out credit cards to help pay with my current finances.

I used to the loans to help cover bills so that I did not fall behind.

Utilities, driving lessons, food, and clothes

I had to get a deferment loan

Vehicle so I can work

Towards rent

School supplies

Paying bills

All bills

We've borrowed money to afford the closing costs

The loans were for school.

School

My credit card bills and child care

Mortgage

tution books uniforms gas

Car payment

It was personal loans

School

My credit card.

Rent

Groceries

Education

What did you use those loans to pay for?

Life expenses, bills, car repair, etc

Living expenses

Loans from family and friends were used to pay bills and feed my family

Credit cards

Bills

Other Bill's

An air conditioner for the place I'm living in currently. Also other bills

For the school

Rent, utilities, groceries and insurance.

To cover my expenses.

Masters program

I use a credit card

Credit cards and groceries.

I used them to pay for expenses.

To pay for school

Uncles truck

Food and housing

Food childcare

Food for my home and to pay for my kids school fees or other needed items such as clothing.

Rent

Bills rent food

Gas, rent, food, and my children medicine

Light bill

House payment, car loan, and medical bills

What did you use those loans to pay for?

Credit card debt, living expenses, etc.

Life expenses

I try to make payments using my credit card

My education

To pay student loans

Rent

N/A Sorry I thought the question was referring to borrowing money from a relative

Credit Card debt, rent, car payments

Dental assistant program

Necessities.

Credit card payments etc

I used my credit line to pay off my student loan.

Pay my surgery and my health bills as i have no health insurance

Rent/groceries

Rent

Groceries

Books and tuition and car

Student loan

My student loans

Things for my kids

Rent Food

**End of Report**

Contempt Damages (Voluntary Payments)

December 20, 2019 9:28 AM MST

Q29 - Where did you borrow from?

Where did you borrow from?

Family

From my life insurance saving

NFCU

Great Lakes

bank

friends and family, credit cards

Federal Student Loans

Family and friends.

Bank

Banks

Payday loan stores

Credit Cards/family

Lending Club

\$200 from a friend and \$40 from my mom.

Department of Education. Stanford Subsidize Student Loan.

Cash advance

Family

Family

Family

Student loan

Where did you borrow from?

Chase & capital one

Friend

Pay day loan service

Loans and family

Walden Savings Bank in Pine Bush, New York

Great lakes and genesis

Anywhere

A family friend

my parents

Lendup

My father.

Credit Cards

Loans

Navient department of education loan servicing

A bank

From the Federal Student Loans Program through the Department of Education

My parents

Hawaii State Federal Credit Union - Personal Line of Credit

Family member

Payday loan stores , and sometime even family and friends to make ends meet.

Parents

Local loan center

Credit cards

N/A

Where did you borrow from?

credit cards or personal loan

Lending point speedy cash and credit cards

My parents

i borrowed form my credit card.

Their lending service

Family

From parents.

Department of education parent loan

Refi of home mortgage

My parents

Personal loan from my mom and stepdad

Rise

Family member

Grandmother

It was a program they advocated for.

Great lakes loan

It is a credit card through Citi.

From a friend

My family

401K

Put on my credit card

Parents

Student loan to pay for school

My in laws

Where did you borrow from?

Family

Mother and brother

Family

From relatives

Family

family

401

A bank

My mother

Some was from private loan and the rest was from financial department.

My mother

My 401K

Cash advance .

Family and other loan facility

Citizen bank

my 401k, debt ratio was too high for a bank loan

Family and friends

Parents

Great Lakes

Family and friends, as well as credit card companies

Great lakes

Great Lakes borrowing service

Lending Club

Pay day loans

Where did you borrow from?

From a family member

A friend and boyfriend

Parents, family, payday loans

Parents

N/A

My bank.

Fed Loan Servicing

From my brother

Lending club

Family

Synchrony Bank

I borrowed the money from my mother.

Private banks, student loan agencies, relatives

I borrowed from Great Lakes and UAS I believe.

Quicken loans

My parents

My bank

Parents

unsubsidized and subsidized, private student loans, (navient, suntrust)

Family

Several places

I borrowed money from my parents.

Parents

Family

Where did you borrow from?

My husband

Wells Fargo

LENDING CLUB

My family

77 elite

My parents

Family

Credit card

Relative

Family

Family

The department of education took my income tax money

Genesis & Great lakes

Family Member

Family members

2 loans / genesis and my great lakes

My family and chase bank

Family & friends

One Main Finacial

A friend.

Pay day loans

Mother

Fasfa Navient

Family

Where did you borrow from?

Savings

Online and personal loans from friends

My credit card

Family member

Family member

Community Service Credit Union

Stanford loans

Credit card and family

MoneyMart- Check into Cash

Dept of education and Great lakes

Family

Navy federal credit card

My dad

Cash net USA

Personal friend

Stanford Credit Union

Family and credit cards

Family members and friends

Family members

Family

Navient /Fedloan

Personal loan

My parents and took a loan

Friend

Where did you borrow from?

Great lakes

401K and my parents

Credit cards

Credit card

Navient

Credit cards and my dad

Friend

N/A

Family Members

Great lakes barrower and private loan

Friends and family

Bank

Hawaii state federal credit union

Credit cards

My bank

Rapid cash

credit card

Title loan place

Greatlakes student loan. I think, I'm not sure about the exact name.

n/a

A friend

Family members

Family Loans

**End of Report**

Contempt Damages (Voluntary Payments)

December 20, 2019 9:27 AM MST

Q16 - How much money did you borrow?

How much money did you borrow?

\$8000.00

2,000

10,000 Dollars

17,000

10,000

5,000+

I have over 100,000 in student loan debt.

Around \$40 -\$60 off and on. Depending on the need. It wasn't much.

,\$3000

I can not remember the amount.

Can't remember, I believe around about 1,200

charged to my cards when needed.

12,000 approximately

\$240

15,000

450.00

None from a bank. Not sure on the top of my head how much I asked my mother to give me. I know my grandparents were giving me 50 dollars every month to help pay for some of my bills.

1600

800

I barrow around \$18,000

How much money did you borrow?

1200+ all together

1000

\$300

\$12,000

\$ 36,802.98

16000

I lost count

\$3000

I don't remember

Over \$1500/year

\$200 a month for 6 months.

1200

20,000

6,500

10000

Something like 20k.

\$300

Enough to cover the expenses.

2,000

7,000

\$200

\$5,000

10000

N/A

How much money did you borrow?

over the period of seven years from when i graduated a few thousands

16,900

\$500

Just enough the pay the loan.

\$10,000

\$1,500

A couple hundred.

15K

32,000.00 by refinancing home mortgage...so now my house payment is higher.

A hundred or so here and there

\$5000

\$1000 x 3 times

150

\$150

This is not including the 2 school loans through department of Education. Personal loan was ~3,000. Program was 15,000 (not including interest).

About 4000

My credit card limit was raised from \$4,000 to \$5,000. The card has been pretty much maxed out for months because of our financial hardship.

\$1,500

\$500

\$10,000.00

I'm not certain how many payments.

1,000

3,000.

500

How much money did you borrow?

\$700

4000

Over \$1000

I borrowed \$252.00 for 2 months of payments.

do not remember

About 20,000.00

\$500

around 5,000

About 22,000.00

\$500

\$6,000

500.

I've borrowed money over the years to help pay bills. I couldn't even count how much.

35000

over a period of time I think it was about \$12,000

\$2500

Close to 500

21,000

Unsure of exact amounts

10,000

Around 3,000

9,000

\$255.00

Couple hundred

How much money did you borrow?

Varies

Enough to take care of the things needed at the time.

1500

N/A

2,500

\$13,000

\$500.00

10000

Varies depending on bills of the month sometimes i had to borrow up to 500 to have enough since i was unable to keep savings through out the years of paying

\$2300.

I borrowed 100 dollars

Unsure

I don't recall.

30,000 maximum equity in my home

About 15,000

3000.00

500

borrowed 30, because of interest have doubled in the past 10 years

Several hundred \$300-500

5000

\$750

\$250

\$400

All the loan payment

How much money did you borrow?

I currently have a credit card limit.

5000.00

Over \$2000

I'm not sure

7000

\$300.00

\$2000

\$600

A couple of thousands

Close to five thousand

The money was taken from my income tax

15,000

About \$250

1000

entire amount \$24,000.00

Don't quiet remember

\$500 no more than that

9,000

\$1500

\$200

\$400

14,000

ALOT

4000.00

How much money did you borrow?

1500

Over a \$100

200

\$800

10,000

\$2500

\$2000.00

Advances on my checks to cover student loan payment-- usually I would just borrow \$100-200 dollars.

Over 20 thousand

2,300

\$1000.00

2,000 to 4,000

I borrow 2500

800.00

20,000

about 2,000

\$100 here and there maybe \$1000 total

\$200

500

196 thousand

2,000

I don't really know

350

44,000

How much money did you borrow?

\$5000+

5,000

Close to 7 thousand so far in debt on my credit cards

I don't have the exact number right now.

Everything I have paid toward my loans

500\$

N/A

3,000

16,000

\$200-\$700

3000

I borrowed around \$3400

4000

\$3500

700

\$100

5000

\$12,000 estimate

n/a

1500

2,000.00

1000

Over the years about 5,000-7,000

**End of Report**

Contempt Damages (Voluntary Payments)

December 20, 2019 9:28 AM MST

Q17 - What was the interest rate?

What was the interest rate?

No interest

1.8 I don't remember

8%

I can't remember

1.5

no clue

Unknown

0

13percent

Yes

Payday loan storesCan't remember

I believe it is around 24%

26.99% interest rate and APR 31.77

No

6 %

50 dollars

No

None

None

I'm not sure

What was the interest rate?

21% I believe

None

30%

24%

cannot recall

I dont know

Cant remember

No

none

Over 200%

No interest as I got the money from family

26%

Don't temember

6.80%

I'm not sure, I was in need and I guess didn't mind the interest rate

Something like 6-9%

None

I don't remember

None

I'm not sure

Had to pay them back a few months later about 300

18%

13%

N/A

What was the interest rate?

28-30 percent

23 to 25 percent

No

I am not sure at the moment.

I don't remember..

No interest. It was from my parents.

7%

4.5%

Interest free

22%

No

No

~7

I dont remember

17%

none

No interest luckily

Not sure.

20 percent

5%

8.0

.5%

0

None

What was the interest rate?

No

0%

None

2.9

Yes, I can't remember.

zero

Dont remenber

0

I dont remember

25%

3.6%

can't remember.. Think it was 5%

None

No

7%

24% i believe

Not sure

Subsidized: 3.4% Unsubsidized: 6.8%

7.9%

Approximately 45%

No

N/A

29%

N/A

What was the interest rate?

No

I am not sure but I think it's 11-13%

zero

9 percent

Nothing

14.9%

There was no interest.

Extremely high

I don't recall.

3.75

No

5 percent

None

it was originally between 5-8. consolidated all and now it is 4.5%

None

28 percent

No, my parents did not charge me interest.

0

0%

I didn't have an interest rate

18.4%

26.9%

0

Not sure

What was the interest rate?

Not sure

N/a

21%

0%

No interest rate, borrowed money from relatives

?

No

None

8%Genesis and 6% My Great Lakes

17.79%

No

25%

None

Church

4percent

Not sure

0

None

None

6%

6.8%

12%

22.98

Can't recall atm, can provide info later.

What was the interest rate?

3.0-7.3

21%

Unidentified

Not sure but very high

None

5.9%

Credit cards was 17%

0

No interest

None.

29.9

21%

18% on the loan part

None

Dont remember

N/A

18%

Not sure but very high interest rate on credit card usually at 19 or 22 percent

I have two different ones.

31.88%

0

N/A

n/a

Im not sure

What was the interest rate?

0%

High

4.59

25.45%

I dont know

Not sure

12%

20%

I dont know

n/a

0

Yes

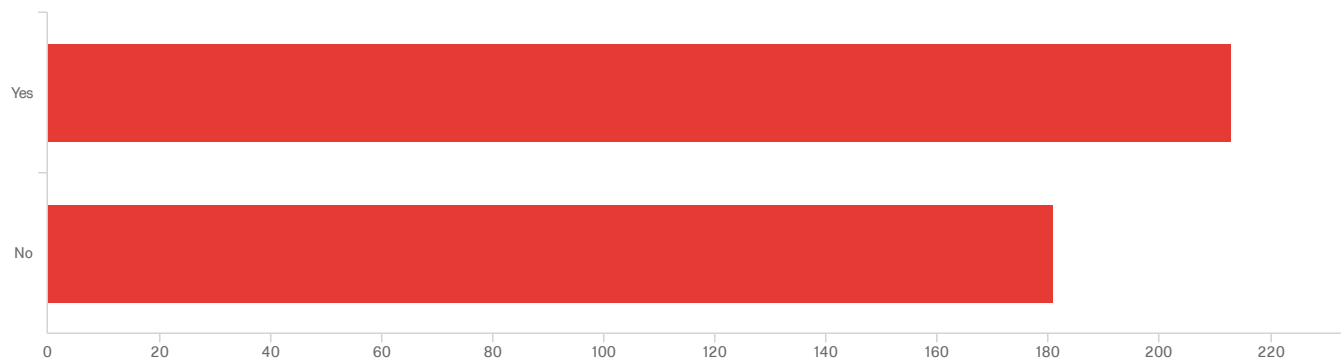
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don't remember

**End of Report**

**Contempt Damages (Voluntary Payments)**

December 20, 2019 9:29 AM MST

**Q18 - Because of your student loan payments, did you miss any other payments or bills?**

#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Because of your student loan payments, did you miss any other payments or bills?	1.00	2.00	1.46	0.50	0.25	394

#	Field	Choice Count
1	Yes	54.06% 213
2	No	45.94% 181

394

Showing rows 1 - 3 of 3

**End of Report**

*Contempt Damages (Voluntary Payments)*

December 20, 2019 9:29 AM MST

## Q19 - What other payments or bills did you miss?

What other payments or bills did you miss?

My car payments were always delayed and left medical bills unpaid

Medical bills rent groceries

Power, water and garbage, cable

rent, car insurance, etc.

Credit card payments, late on rent,overdrawn bank account

Doctor bills,house payment.

N/A

I'd be late in paying the utility bills.

Cell phone bill

Just once, I missed a car payment. but that is it.

Consumer

I missed car payments.

Phone payment

Rent was late.

Car payment , credit cards

Rent

I was not able to make a full monthly payment on my credit card, and money was tight for gas and food.

We have just been struggling to pay bills

Medical Put off car repair

Insurance and Car's payments, medical Bills, rent, phone, telephone and internet/cable Bill's.

What other payments or bills did you miss?

I missed a few car insurance bills, and care credit bills. Money was tight and had to choose what bills to pay first.

All

Gasoline, transportation, and housing

Phone Bill

My car payment

Because the student loans are automatically withdrawn, had to decide which other bills to pay late. Usually nipsco or phone bill

Credit card

Child support

Credit card, car payments

Student Loans for Housing have not been paid

Car payment

I've gotten behind on my credit cards

Credit card payments

Credit cards and medical bills

Monthly bills credit card debt now cause of it. Became homeless at one point

AT&T

I've missed my car payments, credit cards, electric, gas bills

It's been a constant struggle to live in the Bay Area with my student loans.

Car payment

Credit card payments to Walmart, Macy's, Capital One, RoomStogo, Firestone Speedy Cash, Credit One Bank, Indigo Credit Card. I even overdrew my Chase Bank account.

Insurance/ rent

Car payment

Rent phone loan payments light car insurance

Some months I had to choose between my student loan payment, or paying down a dentist bill that I had.

What other payments or bills did you miss?

Phone and utilities

I was late on ph bill

The electric bill.

Mortgage and car

A couple credit card payments.

Credit card , phone bill kids expenses

I had some late car payments

Late rent and credit cards

I was behind on paying down my credit card.

Got behind in rent and other utilities because they had stated this loan would be forgiven and I would not have to pay back

Credit cards

Kids tuition

Cell phone

Credit cards

Credit cards.

I had to fall 1-2 months behind on my power and water bills.

Credit card bills

credit cards, water, electric, etc.

Car payment was behind

Medical Bill's.

Internet, car payment,

Cell phone bills and utilities

high interest credit bills

Credit card and other loans

What other payments or bills did you miss?

Credit cards and mortgage

I was late on auto payments

- Credit cards - personal Loans

rent

Phone bill, credit card bill, doctor bills

Smud bill/ electric

Other student loans

My car, light and cellphone payments

My rent

Credit cards

Cable, cell phone bill

house payment, every month bills, car payment.

My mortgage payment

car payment

Macy's credit card ,American express, city bank ,chase credit card.

Electric

hospital, dental, student loan,mortgage

My furniture bill

All of them i.e. lights, cable, cell, kids tuition

Electric bills, rent, car note, groceries

Equity loan Cell phone

Credit card payments and utility bills

Electric, gas, water, cable. couldnt buy groceries at times.

I had to pay late on my car insurance and am pay a late fee from my bank

What other payments or bills did you miss?

credit card, car payments

I got behind on all credit cards because my income wasn't enough to pay for everything at once.

Car payment which I borrowed to cover

Didn't miss but paid less of credit card bills

Late on my rent got evicted

Phone bill

I had payments on my furniture and credit card.

Living expenses

I would miss phone bill and rent bills

Phone bill

I would sometimes pay other bills such as credit card or water/electricity bill late.

N/A

Delayed couple electricity bill and phone bills.

Couldn't afford to pay rent to parents

Car payment

I sold my car because I couldn't afford it. I also quit my job out in Concord because travel expenses were too much. Now I work local and with no car

My phone bill

Sometimes my credit card would go over due since i didnt come up with money on time. And my electric bill.

Car payment

My electric bill

I failed back on electricity & cell phone bills, I over draft from my bank and got fees

Auto loan payments, credit cards

Utility bills paid late

I would sometimes be late on my phone bill. but I would try to be on deferment or on a payment plan with my loans and that would help my amount due.

What other payments or bills did you miss?

Personal bills

Rent, car insurance

Credit card payments

car payment, rent, and at times phone Bill's

Rent

Credit card

Internet bills

ComEd (electricity), Car insurance, credit card bills.

Light bill, and gas bill

Cell phone, car loan, credit card.

Car payment

I missed my car insurance payment.

Phone and light bill

Car note Day care

I miss paying some of my credit card bills

Credit repair from Lexington law firm

Electric bill, Rent, Cell phone, Childcare

It has been a while, however, any common expense that is needed to sustain a living was of course compromised.

credit card bills, cell phone bills

Utilities, I was late on them alot.

Credit card bill

Car payments, daycare at the time, late on rent

?

Credit card

What other payments or bills did you miss?

Rent. Car payment

car payments, phone bill and insurance payments

Credit cards, light bill, rent

Utilities Rent

Car payments

Credit card

Lights and food and rent

Car, phone

I have become late in my car loan and behind on my credit cards

I skipped a car payment for the month of September. I was paid ahead so it did not affect my loan but now I am not ahead and will invite more interest.

Car insurance, cable, credit card

I couldn't get more classes due to paying the student loan.

Cell phone bill

Doctor Bill's

Utilities, rent

Rent

I'm sure I missed my phone bill

I missed paying my phone bill and being able to pay for transportation. I ultimately just had to go without when I made any payment.

Some bills

Sometimes I would have to call my credit card provider and ask them to take my payment from my NEXT check.

Car note

Credit cards

Mortgage

I have been in and out of work due to medical issues so I missed was late on credit card payment

What other payments or bills did you miss?

I could of oayed my phone bill on time

credit card, cell phone

My electric and water bills were delayed or doubled until I could come up with the rest.

Car insurance payment and credit cards

Car and house

My phone bill.

Light bill and credit card bills

Car payment. & rent

Car insurance and rent

Life Insurance payment

Car note

Credit card and medical bills

Rent, car payments, credit card bills

Cell phone bills

Medical bills

I missed few of my Best Buy credit card payment and few other bank credit card payments

Medical bill

Auto insurance

Hospital bills.

Phone payments

My credit card bill and store credit card bill.

Credit card payments, late car payments, late rent payments, late phone bill payments

My child daycare

Credit cards and medical bills

What other payments or bills did you miss?

---

Groceries

Rent

Credit card

A different loan payment

Internet and electricity

Phone and internet

Pepco Water Gas

**End of Report**

Contempt Damages (Voluntary Payments)

December 20, 2019 9:30 AM MST

Q30 - Did you experience any cancellation of service?

Did you experience any cancellation of service?

Yes my phone bill

Yes a lot

Yes through cable company

no

No

no

No the bills got paid.

No, but pretty close.

No, but received warning if payment hadn't been received in 10 days I would lose service

No, but my credit took a hit and has only one missed payment reported as a result.

No

No

no

No

No

No

No

No

No

Yes

Did you experience any cancellation of service?

No, because I was able to ask my mother or family members for money that way they weren't cancelled.

Yes all credit cards, cable and internet were cancelled

Yes

Yes

No

Yes. But turned back on

No

No

Yes

No. Preserving my credit is important.

Yes

No

No

no

Yes

no

Yes my electric

No.

No

Yes

No

No

Yes cable insurance water gas

No

Did you experience any cancellation of service?

no

no

No

No

no

No

No

No

No

No

No

Yes

No

No. But I was 5 days away from the power and water being shut off on a few occasions.

Yes

No.

No

No.

Yes

Yes my cell phone and utilities

no

No

No

No

Did you experience any cancellation of service?

yes

No

no

No

Yes my light service also

yes

No

No

i don't know

Yes

no

Yes light .

No

No

Water shut off

Not yet

No

Cable

Yes

no

No.

No

No

No

Did you experience any cancellation of service?

No

Yes

Gladly not.

No

No

No

No

No

Yes

No

No

No

No

No

No

No

No, i explained

No

almost got evicted

No

No

No

No

Yes my gas bill

Did you experience any cancellation of service?

No

No

Yes

No

No

No

No

No

No

yes

no thankfully i was able to make it

Closed account

thankfully not

Yes

No

No

Thank God I didn't because I had the help of my family and friends

Yes

Insurance

No

Lights

No

Not yet

No

Did you experience any cancellation of service?

No

No

Fortunately, No

No

Cell phone service

No

No

Yes, my phone would be off until I could get the money to pay it. Without any transportation I couldn't go anywhere. I did not work and dealt with homelessness at the time so I needed whatever I got.

Yes

No.

No

No

Almost. But i had to call

No

They put a hold on my card until was current on my payment

No

No

Yes

Yes

No

No

Yes on my cable bill

No

Yes

Did you experience any cancellation of service?

Late payments and bad credit

N/A

Terminated I believe two cell phones

No

No

No

Almost

No but close enough.

No

Yes, my credit card and my car payment.

Yes, my credit card. I paid off the debt and cancelled my credit card.

No

Yes

No

No

No

No

No

Yes on my phone bill

Yes

**End of Report**

Contempt Damages (Voluntary Payments)

December 20, 2019 9:30 AM MST

Q20 - Did you have any late fees? What were they?

Did you have any late fees? What were they?

Car payment

100 dollars per late fee

Yes, for power 25\$ every day you're late

varied

Yes.

Yes,multiple late fees,plus damage to my credit.

N/A

No late fee, but i did payment arrangements like with the gas company.

\$10 late fee

No, they were able to waive them via a deferment on the payment for a month.

Can't remember

Yes, I had huge late fees and eventually the car was repossessed. I'd say all together the cost of this was close to \$5000.

Yes they were 5.00 monthly

No my landlord waived the late fees because I helped take care of his Mom that lived next door in our duplex.

Yes , 25\$ for each credit card so 75\$

No

Thankfully my bank was understanding enough to waive the fee, since I had never been late before.

My rent was late, the fees were \$33 not bad, but weren't helping us get ahead.

No

Car repossession, one credit card.

Did you have any late fees? What were they?

I don't remember if I had late fees. And I do not know what they were.

I'm currently in a debt recovery program for those creditors that would accept the program terms with consumer credit counseling services. However not all that's where included in that program such as cable and internet.

\$600

No late fee

No

At least \$10 per bill, per incident. Also some \$35 over draft fees

Yes 35 per fee

Yeah \$60

Yes, over \$600 in a year

Student loan for housing through U.S. Department of Education has not been paid

Yes and car payment

No late fees but balance transfer fees. I have transferred my balances on cards to try to avoid interest payments and use the cash plot Pat my other expenses.

\$15 month fee

I do not remember

Yes

yes. \$5

Yes \$100 if not more

There have been some credit card late fees.

Yes

Yes every bill that I was late on charged me a late fee.

No just accumulated

Yes. 30.00

Yes bank overdraft fees insurance late fees rent registration for car tickets

Did you have any late fees? What were they?

No late fees, but some months I could only pay the minimum on a credit card bill, or I couldn't make my dentist payment, because it was about the same I had to pay, and I had to choose between the two.

Yes

I do not remember

No

16 per month. Some month we skipped the house to pay the student loan other months we skipped the car payments

Yes, \$25 Visa and \$30 for military credit card.

Yes , credit cards

I had a total of \$150 or more in late fees and bank overdraft fees

Interest on credit cards.

Interest fees on student loan account

Yes. \$35 each

No

No

Yes, but I don't remember how much it was.

Yes, accounts went into collection and still addre affecting my credit.

Rent

Yes. They were \$5-\$10 per month there was a past due balance.

Yes, \$40 late credit card fees

Yes. \$25 for each utility missed

Yes. \$30 per month for about 10 months

No. I worked more at my second job to beable to pay before late fees accord.

Yes, over \$100

There was a \$95 reactivation fee for the utilities

I don't remember

Did you have any late fees? What were they?

Yes, upwards of \$39 monthly

Mortgage company have me a late fee

If I recall maybe a 25 dollar fee

One 2 late fees of \$35.00 each.

5.00

Not yet

Yes for example my phone bill late fees were \$50 monthly

no late fees, my roommate cover my rent. she was very understanding

N/a

No, I borrowed the money

I don't remember

Yes, I believe \$35

no

My car payment was late and took from me on top al my credit I stop payment to be able to get the car back almost nine hundred dollars to get the car back to be able to go back to work . I have to stop making payment to the credit cards.

yes,

No

Yes \$15 for lights, \$25 for cable, \$25 for cell and \$100 kids tuition

Yes over \$1,500

Yes 25 /35 dollars

I don't remember

Not that I can recall

Yes

late fee on car payments and credit

Yes. Several late fees for 25 -35 dollars each over a span of several months.

Did you have any late fees? What were they?

No

No

350 in late rent

Yes, I almost went into collection for my furniture. I missed a couple payments on the credit card so I can make a payment on the loan.

Yes, returned check fees 34\$, late payments feed and negative marks on credit

No

Yes, \$25 fee

Yes not sure estimate around 200\$.

N/A

Yes about \$5 each late service

No

\$25

Yes, \$39.00

Can not remember the fee for the credit but i believe my light bill still has a balance from the times it would go over due

Yes \$39.

Yes

Yeas. \$50 late fees or \$35

Yes \$35+ for each account

\$35 late fee

Yes there were times that I would get late fees and times where I didn't.

Credit card bills

No

39

yes. from car payment, were behind 3x, rent (a few times)

Did you have any late fees? What were they?

No

I've paid 100 of dollars in interest and late fees

No

Usual late fees on credit cards, some are in collections now since I never caught up on my payments.

No I didn't

No

Yes but unsure of the AMT

I was cancelled from my policy.

A minor late fee on my light bill

No

No

No

Don't recall

It has been awhile

yes, around \$40-50

yes I had 10 every month for about a year

Credit Card late fees

Car payment late fees

?

Yes. \$35 every month

Yes

I would try to borrow the money before the late fees.

Yes, random late fees

No

Did you have any late fees? What were they?

yes

Yes rent lights

Yes

Yes they continue to grow

No

Yes, cable.

No

5.99

No

N/A

Yes. \$50 monthly for 3 months.

No

No

\$35 dollar late fee.

Yes.

No

Yes around 135 dollars

28 or 35 dollars I believe

Yes , dont remover exact. I think \$25

Yes. \$25-\$35

Yes

No, I made a payment arrangement

Yes 35.00 each missed payment

No.

Did you have any late fees? What were they?

Yes cant remember

Yes \$35-\$40

Yes. 75 on 4 th day and 10 each day your not in there

No

Yes.. I can't remember

35 dollars missed payments

Yes. Rent was \$100 late fee each time. Credit card \$25 late fee. Credit score took a huge hit as a result.

Late fees on cell phone bills and this student loan

2 accounts went to collections

Yes on few credit cards I had late fees on it

They went to collection

Yes.

No, my mom loaned me some money

I had late fees that were 50.00 or more. I had to charge off my credit card.

yes. overdraft fees from my bank. \$35.00 late fees from my cell phone provider \$5.00

No

Yes for my credit card payments

No

No

I cant remember

No

Yes I don't remember

No

No

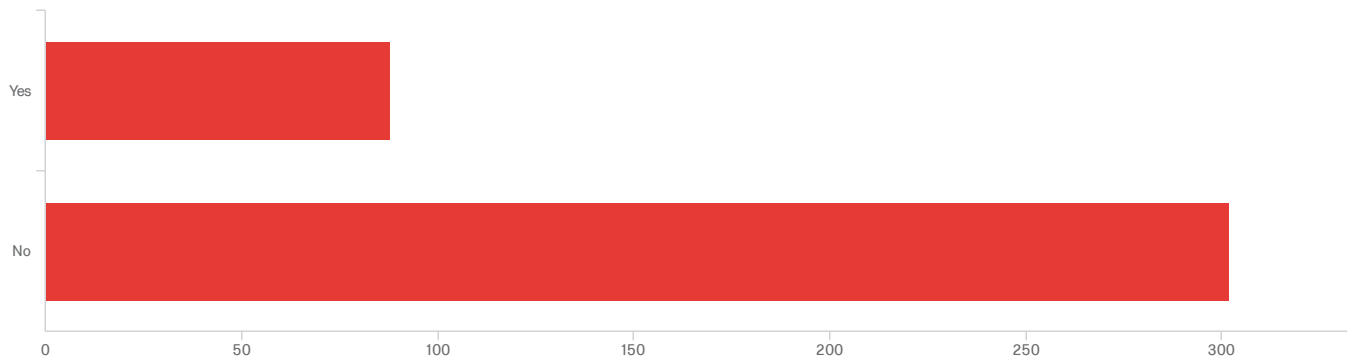
**End of Report**

*Contempt Damages (Voluntary Payments)*

December 20, 2019 9:31 AM MST

Q23 - Did you miss any rent or mortgage payments because of the student loan

payment?



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Did you miss any rent or mortgage payments because of the student loan payment?	1.00	2.00	1.77	0.42	0.17	390

#	Field	Choice Count
1	Yes	22.56% 88
2	No	77.44% 302

390

Showing rows 1 - 3 of 3

**End of Report**

Contempt Damages (Voluntary Payments)

December 20, 2019 9:31 AM MST

Q24 - Did you have to pay any fees or did you suffer any harm (such as eviction or foreclosure) because you missed this payment?

Did you have to pay any fees or did you suffer any harm (such as eviction o...

No, I was fortunate enough to live with family for the bulk of the time that I was paying on the loan until the purchase of our home

None. Kind landlords

no

No

No

No

No

paid late fees

No

I had to pay late fees.

Just had to adjust a d pay my rent late until I could recover back on top

No.

no

No

I had to pay a fee for being late in my rent.

Not since that money had been returned, however during the time I was supposed to be making student loan payments prior to BDR, I faced multiple evictions because of the burden of debt.

I have only been paying interest yearly. My loan is an income driven payment plan, and I make very little money. I was not placed in a job as t he school led me to believe they would do, so I was not able to pursue the medical assisting career I studied and owe for. I am working at Kroger.

A lot of stress because the rent was late in a couple of three day notices at different times

Did you have to pay any fees or did you suffer any harm (such as eviction o...

No. I did have a hard time making the payments though. I always made sure all of my bills were paid, but I was stuck living with my parents because my student loan bills were so high. I had other bills to pay also, so living alone was not an option at the time. I barely had any money left after every check.

No, luckily I rent from my inlaws who were understanding and allowed me to "owe" them until I was able to pay with tax returns/etc.

No

My vehicle was towed

Nothing related to housing.

I filed bankruptcy in 2014

No. My landlord waived the late fees because I helped take care of his Mom that lived next door when I would get home from work.

Can't get caught back up on mortgage payment

No. I just did without any extra groceries or entertainment.

No

No

No.

No

No, this case doesn't apply to me. I am the parent of a student who attended Wyotech. I have parent loans. I VOLUNTARILY made payments during forbearance

Yes

No because I'm not paying anything for something that I cannot use to have a job

Late fees

No, I lived on my family farm so my grandmother was very easy on not kicking me out. Not until she sold the property last year 2018.

No, none of the above.

I became 60 dates past due there were fees associated with those late payments almost resulting in foreclosure as I had a hard time getting current until I received a family loan and tax return to cover the gap

No

Yes paid late fees \$800

Yes, my cell phone been off for a while.

Did you have to pay any fees or did you suffer any harm (such as eviction o...

No

N/A

No

NO - to avoid the feeling of failure every month when the loan would be due, My parent's refinanced their home in order to pay the loan off, preserve their credit, and not have to be reminded of the scam that was Wyotech Blairsville, over, and over again every month.

No I did not I was late 2 times only pay extra fees

No but the fact that it destroyed my credit I cannot get my own place.

We were sent to court but the claim was later dismissed for not paying rent

No

I lost my car due to inability to keep up with payments

No

No

no

Homeless at one point

No

No

No

No

No

no

No

Late fees on late bills when I wasn't able to pay for them

No.

No

None

Did you have to pay any fees or did you suffer any harm (such as eviction o...

No

no

No

No

No

No

Pay additional fees

No

No

Yes I was forced out my lease lost my car

No, but I felt the pressure to keep up with that payment, because the interest rate is so high, and I felt like I wasn't making any progress.

No

no

no

Late fee

No

No , live with parents

No.

No

The harm is the increasing balance of the school loans. I have also had to refinance my home just to get my school loan balance down so the thousands of dollars in interest would stop being added on causing my loan balance to increase every year.

Why can't I go back? I thought I hit "No"

No

No

No.

Did you have to pay any fees or did you suffer any harm (such as eviction o...

Eviction 2016 3200.00

No

Had to pay late fee \$75

Eviction

No

Late fees

No, but I had to depend on my husband heavily.

no

Maybe in the beginning can't really remember. I just never got a job making the money they promised and could not live on my own. I had a child to help support at the time I had divorced and went to school to help my future but it did not and to this day I am not even using those skills nor do I make the 25 an hour they promised all these years later.

No

Made payments only because of the interest that keeps mounting up on the loan.

No

no

I was able to catch up working overtime

No

No

No

I have had many late fees associated with different bills because of the loan payments.

none

No

No

N/a

No.

Did you have to pay any fees or did you suffer any harm (such as eviction o...

No

No.

No

\$50 fee x3

no

No I had to work constantly just to make the payment on the loan and I wasn't even working in my field that I had studied for, as due to the allegations and bad publicity my schooling wasn't taken seriously by employers

Yes

My biggest issue is that all the processes are so confusing. I spent days figuring out details about my loan. So much unknown. Lately I was calling Department of Education multiple times and no one was able to explain status of my loan and what should be my next steps. I recently was put on forbearance until 2022 but interest will accrue during this time. Again, i wasn't able to get answers on why it works this way. So much confusion and frustration.

no

No

No

When I was late with the school loan payment it gave me 16 lates on my credit report which had cause me to pay more interest on my house and my car and is the only thing that affected my credit negatively in years, besides carrying a balance. But the late on the credit makes everything else more expensive and keeps me living in poverty even though I have a decent job.

No

No

No but I head to down grade my apartment. Had to move to a cheaper place.

no

No, I kept paying because I was told it would accrue a lot of interest.

N/A

no

no

No

Yes I had to pay fees monthly

Did you have to pay any fees or did you suffer any harm (such as eviction o...

No

No

yes

Yes

No.

no

No , because I have to move with a family member .

No

bankruptcy

No

No

No

Yes

Not only due to student loans

Late fees for credit cards

I was late on rent a few times but luckily I had an understanding landlord at the time

no

no

Late fees on credit cards and car loans.

No

No

No

No, I live with my parents because I have school Loan debt has made a negative impact on my credit score and I'm not able to get my Own place

No

Did you have to pay any fees or did you suffer any harm (such as eviction o...

No

No but there were late fees for late payment

No I didn't have fees nor suffer any harm

No

Yes 1 time late fee for my mortgage. I got multiple calls and emails asking to pay my mortgage I explained I was sending it in as soon as I could. But still received calls about it causing me stress and pressure.

No

Thankfully no.

No

No

No

No

NO

No

No

No i just would pay at a later time since i live in a house bought by my parents i would help monthly when i could and i felt bad i couldnt help on time sometimes. Very stressful and felt helpless most times like i was going nowhere in life

No

No

No

No. I am good at managing my money and my payments. It was an added stress but I made it work by reducing my budget in other areas

No

They gave me a courtesy warning.

Had to pay fees

Late fees aren't utility payments

Did you have to pay any fees or did you suffer any harm (such as eviction o...

No.

No

No

No

No

No

No

No

had to sublet my apartment and move back with my mom

No

No

No

No

No

no

Yes Had to move. Disconnects on utilities

No

No

No

No.

No

No

I have to pay \$50 late fees anytime I'm late on my rent.

No

Did you have to pay any fees or did you suffer any harm (such as eviction o...

No

No

No

No

I'm not sure what other payment this is referring to.

No

No

No. Because of my student loans i cant buy a house.

No. But i cant buy a because i have to pay my loan which is way too much.

No

No

No my payment is deferred at this time because I can't afford to pay them

No

No

No

No I haven't

Yes. These loans have been affecting my credit score. I paid when I could, but also because of this I have been paying higher interest rates on other loans and balances. Such as car loans and credit card interest rates. This has also affected me by taking away opportunities on housing, and paying higher deposits.

No

Stress of continuous notices at the time.

Made my credit bad and made it hard to get a house for me an my family

No

no but the interest keeps building up.

No

Did you have to pay any fees or did you suffer any harm (such as eviction o...

Why is there no bullet point here? this is a Yes or No question. The answer is No.

Just late fees on card

No

I had to move out my apartment

Late fee

Yes

No

Credit card late fees

No

No I didn't

Well i did not receive any eviction but it has cause me not to be approved to move my family in safe neighborhood but because the default in payment made my credit suffer which cause me not to be approve for a home in a safe neighborhood.

No

Right when I knew I couldn't afford rent that's when I had to move back home with my parents. I moved back before I missed a payment

No

No

I was threaten with eviction

Yes

No

No.

No just a lot of stress on how I'm going to pay my rent, and I had to borrow money

My federal loans were sent to collections for lack of payment and dropped my credit score around 120 points.

Yes

No

No. I am not able to make rent payments at this time. Living with family

Did you have to pay any fees or did you suffer any harm (such as eviction o...

No

No

No

No

No

No

No

I built a house in 2015 and wasn't able to refinance to a mortgage loan with a lower rate since I had the student loans affecting my debt to income ratio. I had to sell the house after less than 3 years because the rate went up to 9.75%

Eviction

\$50 late fees monthly.

No just concerned that my missed payment would be on my credit

No

Not exactly

No.

No

No

No

No

Late fees

I was evicted from two locations and had to pay 1000s of dollars in court fees

No

NO I did not. But I did have a deep sense of regret that the promises they made were not fulfilled.

Bad credit score

No

Did you have to pay any fees or did you suffer any harm (such as eviction o...

I suffered missed job interview opportunities due to my cell phone service being temporarily out due to choosing to make the loan payment first

Yes

No

No

No

No

Eviction... lost place to live

No

No

The process of becoming a homeowner was very difficult due to the circumstances regarding my student loan. Loan was placed in collections instead of forbearance and caused me to take unnecessary actions to be approved for a mortgage loan.

Fees

Yes

No

Repossessed car

No

Yes I paid late fees. Also forced to move in back with my parents.

Not necessarily, but my mom was paying for my bills and we had to move twice because she couldn't afford everything. So I told her to stop paying it

Damage to credit for loan balances and collection of medical bill

No

I had to pay late fee on my rent payment

no

No

Credit card interest and collection fees for medical bills.

No

Did you have to pay any fees or did you suffer any harm (such as eviction o...

No

No

Yes, i missed rent payments because I worried about the effects of the loans.

yes I did. 100\$ late fee added to the rent due for the following month

No

Late fees

No

No

no

No

Yes. Fees.

N/a

No

No

No

No

No

No

No

No

Eviction

no

No

No

Did you have to pay any fees or did you suffer any harm (such as eviction o...

---

No

Yes

**End of Report**

*Contempt Damages (Voluntary Payments)*

December 20, 2019 9:32 AM MST

## Q26 - Anything else that we should know?

Anything else that we should know?

My biggest concern at this point is that my loan is now accruing interest on the total amount including that which was refunded to me which never should have been collected in the first place and that I did actually pay off. It took 3 years from when I first filed for loan forgiveness before I received the refund and I have yet to receive any type of official notification from the US department of Education. The only information I have received was this servery and and email yesterday (12/18/2019) which was only to inform which pending law suite I was part of. Frankly the utter flack of communication is unacceptable on the department of educations part.

I felt very misled when I was attending Heald college. The 1st Time I visited the school was just suppose to be a visit and to get information about their programs and costs since I lived on another island. I came out of that visit a student that they expected me to start 2 weeks from that day. They some how got me doing Financial Aid all at once, saying I was approved and all my funds will go directly to the school. Which didn't help because I need money for boarding / a place to rent because they didn't have dorms for students. I took a break from the school about 4 months before they shut down because I found out I was pregnant and needed to love back Maui. After having my child and moving back, I got demands to pay for a student loan from a school I wasn't able to transfer my credit to another school or go back to finishing my degree because of their closure.

Just late fees

I think it is unfair that they were ordered by a Judge to stop collecting payments but still adding interest charges to the loan every month. The total amount of my loan is increasing every month due to the interest charges and I feel they should be stopped and whatever interest they've added to our loans during this period should be taken off. Over the past few months my loan has increased several thousand dollars.

No

I am extremely upset at this entire situation and have been struggling to make ends meet for a while now. I need this money back so I can catch up on my living expenses and to live a happy and healthier life than what I have been. this has been never ending stress and its taking a toll on me.

As a single Mother I've had to take on a second job to make ends meet. Having to incur the burden of these unnecessary loan payments added stress to an already taxing and hectic life. Not to mention the sense of insult,neglect,and utter disregard by an institution that is supposed to serve the American people.

No

I didn't like that i had to renew my certification, when i didn't have a ise for it. But if i didn't I'd havw to retest to get it back again. I applied to jobs that were in this field, but they alway required experience. I should've never did this certificate, it has been hard to keep up with the montly payment and then the recertification payments.

No

I Honestly believe we shall do whats right and understand what us as students are going thru.

The DOE is NOT communicating with my loan servicer Great Lakes. When I received an email from Great Lakes last year saying at my request my student loan was placed into forbearance, I was confused. I had not asked for forbearance. After speaking with a rep from Great Lakes, they explained it was in conjunction with the DOE, but they could not offer any further information. When contacting the DOE, all they were able to tell me was it would be in forbearance indefinitely. If the DOE is controlling the student loans, they aren't communicating with loan servicers of their intent or why. Furthermore, on my credit report it shows I'm in good standing with my student loan, however it's showing the amount of debt that is still owing. While I am not getting marked for missing payments, I am still looked at negatively because of the \$15,000 of debt showing.

Anything else that we should know?

Hopefully, the loans will be forgiven. If I start having to make payments, then my hardship begins.

The school help me take out another loan with a company called Genesis

I feel like Everest really screwed me over. I ended up not finishing there because I feel like they didn't take any of my concerns serious. Every time I had an issue they would not help me. Now I owe all of this money to them and I didn't even finish for a degree. I am in so much student loan debt now that I never plan on going back to college. I'm not putting myself into more debt for a degree that I probably won't find a job in.

I am not entirely sure if you are referring to when I was in a repayment plan, or the voluntary payments I made while in deferment to lower the principle balance should the forgiveness of the loans not get approved. I made some payments in 2018 because I was in a place financially where I could do so, and wanted to ensure if this didn't pan out to forgiving all of my loans, i was making payments to lower the principle balance before payments became due.

I tried to continue at a different school which took more time and I had to drop out.

Yes. I was promise life long job search through Career Services at Everest. Now the school is closed. This is written in the school catalog.

I got a letter from zenith group saying that I had a loan forgiveness that equals the smaller of the two loans I had to take to go to school. Navient told me that does not apply to them, that's for a personal loan. But I didn't take any other loans to go to school. They won't dismiss the loan and all of my payments were supposed to be split up between the two loans but they only put the payments towards the smaller \$3500 loan with the lowest interest rate. So now the \$6000 loan has increased by \$338.

Every month my credit score is going down because of the fees that my loans are getting, which is almost 50\$ per month, so my family is suffering cause I can't bring up my credit score and up grade our vehicle and such.

While living in Ohio it was sometimes necessary to skip a loan payment because I was in financial straits. Since living in Texas finances have gotten better.

No

The original letter that was sent to me, stated that I had qualified for repayment AND cancellation of all federal student loans. Even after receiving a check for \$2,300 for "repayment" from the Department of Education, it barely made a dent in what I still owe. I was not able to put the money back towards loans as I needed it to catch up on a few other things. I had also recieved a letter that one of my 4 federal loans was being transferred to another company and that I no longer needed to make payments, and any payments that were made would be returned to me, but I had already paid that specific loan off 2yrs prior. The Department of Education has done nothing to help themselves or uphold their word. My confidence in them is far lacking as of late and wish that they would follow through with written personal statements made to the people who have only strived for a better education.

I haven't paid much on my loan because of the law suit. I don't really have the money to pay it right now. It has been hard, we get behind sometimes, but are doing ok!

This case applies to people who were forced to make involuntary payments. I set up auto payments during forbearance VOLUNTARILY so that interest would not continue to build up, making the loans even bigger. I am infuriated that my payments have been returned, and had my bank reverse the deposits. They were not accepted at the loan servicer, and are being returned AGAIN. What is more maddening, my own personal education loan was ALSO put into forbearance, and I am not being allowed to make payments on it because of this case. So it continues to grow at an alarming rate.

Thats it.

Anything else that we should know?

So I guess I put everything that you guys should know already in the other field which I apologize for I'm just very angry and upset and this is caused a lot of stress and a lot of problems for me. Overall what you guys should know is I am not paying a damn dollar excuse my language but I am not paying anything for something that I cannot use to work. What you guys should know like I said before it has completely ruined my life my credit the fact that I had plans to move on from that and go to school to be a registered nurse and I cannot do any of that in here it is 9 years later and I have gotten nowhere in life because of this. The amount of anxiety and stress that's all of this has caused me that it is still causing me to this day because this lawsuit is just dragging on and on is ridiculous literally sitting here feeling this out I feel like I am about to have a nervous breakdown. I just want this to be over with already and taken off of my credit so that I could go to school already. Not only that I feel like I should receive money for all the stress pain and suffering also the anxiety the depression the embarrassment because I am the only one in my family that does not have a career. I could go on and on and on. It's not fair please I am begging you all from the bottom of my heart to please just discharge my loan already and it would be very nice to receive some money due to the fact that it has completely ruined my life I should right now be a homeowner and I should be if not an RN at least a physician assistant and working my way to be a doctor but I'm not because I went to school and I did not do my research and I got scammed in the craziest thing of all my teacher was awesome I really learned the things that we needed to learn and I sat there for almost 90 days and I did my internship in a pediatric office and for what? If I could do an internship in a doctor's office why can't I get hired in one

I am disappointed that I have been through 2 companies to try and get my loans forgiving from Heald college and nothing has happened. I have spent the last 6 years fighting with the first company because they stated I had to pay into my loans to get them forgiven. I was wasting 588 dollars a year to pay the company who was "helping me" get my loans forgiven. Now I am paying for my loans at low was 39 dollars a month until they are forgiven through a company that is associated with the Department of Educations. I would love for my loans to be just forgiving from Heald college, I can hit from ASU, UOP, and Delta College because I had to advance my education to get a good-paying job.

I did ask for a couple forbearances or time to make a few payments because I didn't have the money to make payments at the certain times they were due.

I feel that I will never be able to pay off this predatory loan due to the interest added to the debt each year. Additionally, I was unaware of how much interest was accruing on the account while I was in school. Then finally I honestly thought the government vetted these schools when I learned that they accepted the Montgomery GI Bill and offered federal loans. I never would have assumed that my government was in on the corruption that took place in harming not only veterans but the country at large.

No

I also had family problems because of the money I have to pay and I also lost my only transportation I had with was my motorcycle

Yes, I was not able to shop for clothing that I grew out of due to my student loan.

Because of all this I have been trying to find out why all this happen and know one can tell me anything. I have been trying to talk to my loan providor and they refuse to tell me or give any reason. This whole even has caused an extreme amount of stress to the point that I may be seeking a doctor to try and find a way to deal with it.

Going back and forth with the loans being in forbearance, and the capitalized interest on my credit has prevented me from getting an affordable interest rate and buying a home for my family. I have struggled with getting my score up and my debt to income ratio down. Even explaining why it was in forbearance did not matter to the banks.

I went to Everest in 2009-2010 and got my diploma. They promised me a internship and job. I had to find my own internship unpaid! Extremely hard to find a pharmacy tech job most employers didn't recognize the program. They didn't prepare me and their job placement program was horrible and was never on site. They lied about the internship, job placement rates, hourly rates in field, no job placement program on site.

This has been an ongoing battle and very hard on finances and family situations. It's also hard to further education since I don't have these credits to carry o. So I have to retake all classes which is even more money

A friend that attended the school with me, but did not pay off his loan received \$17,000.00 of 'Loan forgiveness' that my parents did not receive. Calls to the Federal Student Aid have resulted in no concrete answer about us receiving the same forgiveness. I have written several pages of bad experiences i was subject to while trying to learn at Wyotech Blaisville, PA .

wyotec was a fraud from the start, lying about their placement rates. if it weren't for starting a small business, id be jobless

Anything else that we should know?

I have not been able to get a new apartment due to this large loan on my credit report. The loan is accumulating Interest. It also has a negative impact on my credit report. I was asked to make payments-even after I thought my loans were in deferment. I called student loan dept to find out what happened. They re-assured me my loans were deferred. It's been very stressful having this burden everyday.

I did learn things at Everest but that doesn't excuse the broken promises I was made. I was told that I'd be able to return my books and get money back for them. I was told it would be \$12,000 a year for 2 years (\$24,000) and for a degree I acquired in 18 months I was charged \$32,000. They kept raising my rates. I only needed 60 credits but they made me get 96 in order to get my degree. They refused to send me transcripts when asked and my diploma too. So many things.

No

No

I would like to change jobs to get a better one, but I can't, my diploma is not valid, because of the bankruptcy of the school

The employers I reached out to for employment did not recognize this school as adequate training for an entry level position as a welder or technician. My community college has more recognition than Wyotech.

Never got placed in a job after finishing the program. I thought I would be placed in a job after I finished the externship, but Everest didn't really help or try hard enough. I relied on some information on the Everest website about job placement, but it turned out to be deceiving. I never got a job as a medical assistant and worked very hard in the program and overall I feel that the school and program were good, but I never got that satisfaction, success, and security I wanted in a career as a medical assistant.

Never got placed into a job after finishing the program when Everest told students that they would help us through the job placement process, but really didn't try hard enough. Myself and some classmates never got a permanent and secure job out of the program.

No

I want this resolve. I have not gone to level of receiving treatment, but I do suffer from anxiety and immense stress. When I heard from other classmates that we were going to stop making payments I was excited and with joy. When I started receiving the bills I started feeling distressed, I want this resolve I cannot be wondering when this is going to end. It takes a toll of me. I want to be able to be free of wondering if I can buy things or help my family out. I need an definite answer

Really stressful to have your credit score be affected by this . I wish I would've never went to that school

No

I very strongly feel that my loan should be forgiven, being that my school closed down and the certification from my program is worth nothing.

10/26/2019 I received a check from the DOE from a case against said predator Everest in a lawsuit.

None

I agree that the student loan should be dismissed because of the deceptive practice on Everest and the government. I completely felt defrauded, especially by the school!

No

When I was speaking to the board of education they did say my interest would sky rocket tremendously if I dont make a substantial payment, come to find out as days go by even in forbearance interest still gos up.

Anything else that we should know?

Heald highly misrepresented job placement rates. Heald did not assist me with job placement. I was never informed by the school of them closing. Additionally, I was not properly prepared for the field I studied in. I feel that Heald did everything they could to have me take out more school loans for tuition and textbooks, without properly giving me more education on how this would affect me financially.

hard to get out of debt when we use credit cards or personal to cover debt and it just keeps adding up. having kids and family or daily days doesn't help the situation.

N/A

It would be such a blessing if I could get these loans forgiven. I would love to buy a house within the next six months to a year, and having this cleared up would be a weight lifted off my shoulders. Thank you for keeping me updated on this and trying to help all you be people who were just trying to do better for their families.

no

Have had a lot of anxiety trying to figure how I'm going to continue to pay the loan

I have to keep my account on forbearance because I can not afford to make payments which only makes my debt grow all the more. I will have paid 3 to 4 times what the loan is for if I ever finish paying. in essence the price of a modest home in my town. it is very stressful to think my future credit can be affected by such loans. the interest does not stop accruing just thinking about this is raising my blood pressure

No

With the high amount of the student loan before the forbearance. I was skipping mortgage and car payments . Living on credit cards to buy food and other things for daily living. Which resulted in more debt because of now I have another loans out because I had to consolidate debt to try to get my financial life back on track.

They are liars and cheats! They lied about job placement and credentials.. a Expanded Function Dental Assistant's credentials are no good unless they have an X-Ray Certification attached. No Dentist will hire with out this! They promised it to the students under the program but we never received anything or certification regarding the said X-Ray certificate. All I have is a worthless piece of paper and I worked my behind off to obtain and keep a 4.0 gpa.

All the money used to pay for my loan, was borrowed from my brother

N/a

If this college had never deceived me by guaranteeing me employment I never would have taken out all of these loans. The Department of Edu sent this college my loan money and I never saw a dime back or any detailed accounting info showing where the money was spent. I have been continually told false info by my loan service regarding the payment plans (IBP) and what the government portion would cover. When I question them it is my word against theirs. Now, after years of payments, my loan balance has increased which has caused me stress and financial hardship. It increased thousands during the time I filed my complaint with Borrowers Defense and the interest is still being charged and balance still going up.

I have a safety net keeping me afloat many other students clearly would not have, and thanks to that I'm just getting by. My biggest fear is how my student loans affect my ability to save for retirement on income that is barely at the living wage for my area.

We should be able to get these loans completely forgiven. Because of the closure of Heald where I was 7 classes from completing my program I had to completely restart my education at a new school. This took away additional time with my 4 children and tens of thousands of dollars in additional charges for loans to obtain and work towards earning my degree.

Hope to see this cleared up soon. I am not sure if I should still continue making loan payments or not, my lender never told me not to.

3/4 of my loan was forgiven 2 years ago so my payment was dropped by quite a bit. I always thought the last part would be forgiven also.

Anything else that we should know?

I just want this loan forgiven and removed from the 3 credit reporting agencies I feel it is unfair to pay for schooling that is of no use to me and my career choices that we're supposed to put me in a better career to make money to pay my bills

They took our income tax money, it was \$20,000

No

No

It is frustrating to trust a Dept. Of Education to have your best interest in mind and be told you'll make 18+ an hour. Spend a year away from family to try and better yourself, just to be offered 10 an hour. This is with no help from school on job placement, which they said would help. In debt 15k+, ~1 year of schooling for nothing. I had to go to school again and start from scratch. I applied for cancelation of debt 3 years ago, application still pending. I get a check for a small portion paid, just to have it added to a loan I have for my son. Then to make matters worse, it's at a higher interest.

I feel that they were very unfair in trying to collect the money and threatened if i did not pay they would garnish from my tax refund.

I want to go back to school now and I do not even now how this plays out on my getting. This shows up on my credit report. Now we have wait until March or April of 2022. This wrecks people,s lives especially me when I do not have a lot of time left.

I am upset about the time I have spent and now the money I owe for schooling when I am able to do nothing with my certification.

School should have met their obligations by having hands on materials and businesses at job fairs for the course.

I just try to make the payment, because I don't want to have bad credit. I do have other payments for example credit card, which I do sometime the minimum payment.

The school was a scam. I reached out to Corritthem Colleges and explained my feelings to them but never got a response. I was in forbearance for about a year and a half while the Department of Education investigated the schools in question. I made payments during the forbearance, after about a year and half waiting for DOE, They finally got back to me and dismissed like \$700 of my loan. I was very upset with this outcome but they told me to bad, this is what you get. I paid my loan off on Jan 28, 2019. My final payment was \$4084. I didn't want to pay it but felt my were tied, I couldn't spend thousands of dollars for a lawyer to fight it. So I paid it off to be done with it.

I am in the military and they shouldn't have taken advantage of me to attend

Ya I have no intention to pay them back for tell me they help me get a job and didnt

I cannot afford my student loan payments I had to do a student forgives program that goes off my income. So basically I am only paying interest on the loan.

Everest took out one than one loan for the same term. I just recently discovered that, our credit is bad because they are demanding payments from us but, we were lied to. Most of us have mad credit and still can't do anything with the credits we thought we've earned. I'm in debit because they look out more loans in my name more than I thought they were going to be. I have loans for the same day taken out for different amounts. WE WERE CHEATED!!!

When I first signed up for the program the coding system that was being used was the ICD-9 system. A new class started every month for the coding class About 3 months into the program the new classes were being taught the ICD-10 system. When I asked if we would be receiving the new coding system books and education my class was told no. We were advised that we would have to go through the program again to receive the new coding education. This meant new loans on top of the existing loans.

I would like to know why the interest on my loan keeps going up when they stopped the payment and told me it wouldn't gain interest while the loan was on hold.

N/a

Anything else that we should know?

Living in American gives majority of people the comfort of people doing what they say they will do. I am very disappointed that they did not stop us from paying our loans while this lawsuit was happening. I know we can't make people do what they promise. However it creates burdens and hardships for people that could've been prevented. Life is difficult enough with out people not doing what they are suppose to do. Mental anguish gives people breaking points that they may never know about.

I am still paying my student loans toNavient

No

no

Currently suffering fr a chronic health condition

This experience has cost me not just alot of money but more importantly alot of time. The time I spent attending that school I could have been receiving a real education. I haven't even worked in that field because of the dalse promise of job placement

Would like money back from the loans I paid and for the loans to be forgiven. Was promised a job straight after school and the school closed down and they never gave me my certification/diploma for the medical assistant program I completed.

When I read that I had to start paying back my student loans while everything was being investigated, I found it a bit odd. I was currently living in the bay area at the time and rent there as well as everything else is pretty expensive. I had to start accounting for my student loan payment because I did not want to have any late payments on my record so when I wanted to purchase something big for example a house, that wouldn't ruin my record. It was a difficult time but I made it through.

I have not been able to get a job in the electrical industry with an Everest College diploma.

No

I felt that the school was a joke and I didn't receive any support during my time in the semester and that's why I stopped after that one semester, also the price was ridiculous for an online class. Since then the loan I took out for the class which I have never used has impacted my credit negatively.

I was originally told by Great Lakes that I could defer until the suit was completed but would pay extra interest. Then they deferred all of my payments without my permission or knowledge. This has happened 3 times and all 3 times they have added extra interest payments.

N/A

no

Nothing else

I was very stressed about making these payments.

having this loan was a huge burden to me and my family. we honestly though it will help me in the carrier i chosen to be in. having them say they get my foot into the area and then blindsiding me to not help me at all was pure hell. i cry myself to sleep many many nights. i am glad that we won the fight

I would really want those taxes back since I did have another child the money would be really useful to buy them clothes and all.!

It's harder to get a massage therapist job with only a certificate. I'd wish we all known before hand of applying for this school.

not at I can think of right now

Anything else that we should know?

Everest was a scam .I paid \$ 22,000.00 for degree that isnt even worth to have it . It was just a frustration for me. I got really depressed after I graduated and tried to find a job. Luckily my husband was working, so he was able to make the payments for me. Still hurts to know that i had to pay all this money.

N/a

I honestly just think it's crap that this case has been open for 5 years. I dropped out of Everest as soon as I caught wind of it being fraudulent. I have submitted several defense to repayment applications to the DOE and haven't received anything in 5 YEARS. I just want my loans forgiven so I can continue my education and not worry about all the extra money I shouldn't have to pay back to begin with. This whole experience has been extremely disheartening and very frustrating.

My credit Is ruin and the diploma is not worth it to continue my education in a good accredited school for business. I want to continue my education and I don't have credit I have to work to be able to do it. And very good for languages and communication I do want to complited my dreams to be one of profecional of my family and I want to tho para legal . Now hopefully soon time fly. I don't have any kids and I want to continue my education . Thank you . I hope all this help .and help me .

I am the parent of the student who attended Wyotech,my son has already received a refund of all he paid in I am wondering why I only received one payment back?I know I've made than one since this began

Everest has a background that all employers know and it is very hard to get a job with that on my resume. Thank God I have found a job but sadly is not what I went to school for.

I was told that upon completion of my courses, that I would be a certified paralegal in the state of Colorado and that I would be highly sought after by the industry ( was never told that I had to take a state test which would be an extra expense, and a necessary step).I would receive pay starting at \$45k per year, and that they have very good job placement and that they had placed 95% of their students. Having student loans through Navient, they never informed me of increases of payment. I asked that ever correspondence be done by regular postal mail, so that I would have all information in writing, which was ignored and sent as email, resulting in underpayments and late fees.At one point I had checked my account online and found that one of the loans they were paying on only had a balance of \$1.50. That particular one was not paid and became subject to late fees. Thank you .

It has caused a great deal of emotional stress. I have been waiting to be relieved of the debt since 2017. Interest is still accruing on this loan its impacting my credit score. And taking money away from my children that I could be using for them. I know there are many cases world wide but I'm asking you to look upon my case and understand its hard to be a single mother. The reason I went to school was to better myself for my babies. Thank you for taking the time to read this. Have a wonderful day

Because of them it caused a lot of stress in my home which lead to a lot of drinking which then lead to my divorce. I'm sober now but those were some dark days. All for nothing! I got absolutely nothing from Everest but at the time I thought they took everything from me

No

No

I'm 71 and can't retire! I needed an entry level job at my age. I expected to get help from Everest so I could get a desk job rather than physically working which I'm still forced to do. This is why I signed up for an online education. My grades suffered because I need to work so much. I won't be able to handle the student loan payment when forbearance is complete. Best regards Louis Mastrocola

This entire process has been an absolute headache and caused a lot of stress and anxiety. From my experience with the school, the weight of a \$10,000 studen loan hanging over my shoulders, the unknown and what ifs with this lawsuit, and sudden need to make student loan payments it has been a very stressful 6+ years. I hope to have this matter resolved so i can further work on treating and resolving my stress and anxiety as well as financial situation.

Everest was a terrible school, the teachers were extremely unprofessional. The only time the staff was nice was during the time of trying to lure people to join. The whole experience extreme stress, even the after math of paying for an education that was not up to par was stressful.

No

Anything else that we should know?

n/a

N/A

If my loans are to be forgiven would I be getting back the money that I paid and would that clear off my credit? Would there be any other compensation?

If I could receive the payments back because of the unorganized organization It will help me so much to help my family get back on their feet, and also mines. I'm all they have right now I am their therapist and then some.

Because of this loan it's hurting my credit and makes it hard to get a car or house.

For 4 years our tax returns have been garnished in sums of 2,000 - 4,000

I believe I deserve my money back because the school did a fraud and because I'm not working on the course that I attended Everest. The teachers didn't teach us very well. I was also very stressed out trying to figure how I would pay the payments. I would wish if I can have my money back that way I can help out my family and help my husband ,since I am pregnant and a home at stay mom taking care of my baby. So my husband won't feel stressed out trying to pay all the bills by himself. I would really appreciate it.

N/A

I am really irritated that I am required to pay a loan to a school that I can no longer attend and did not gain a diploma, certificate, or degree. Plus this loan is negatively affecting my credit score.

Credit was terrible for years and shows as closed.

These payments have hindered me from living on a comfortable budget. Living with having to make unfair payments to the US DOE has caused me to quit good jobs and sell my truck because I couldn't afford rent or afford to own a vehicle.

This loan has been ridiculous. So much interest rate and it is always going into forbearance. I hate that it was such a big amount for a small program. I still owe over \$11,000 and I am not trying to pay that much for a certificate that I could never find a job in. I want to go back to school for my bachelors but I get scared cause I have that open loan. Everest closed such a long time ago that I think students deserve not to keep paying loans if the school doesn't even exist.

In 2013 I was in the hospital for two night as a result of a severe headache that led to a brain procedure because I was so stressed of my situation. I got out of school with a bachelor degree from Everest College and I still could not get a high pay job as I was promised by the college. I had to pay my student loan every month while I had a mortgage, credit card bills, and family of four to take care of. That brain procedure cost over \$15,000.00 out of pocket.

I would like all of this to be done and over with.

Like i mentioned over the years of payments on both loans i was pretty much on a stand still i was not able to work in my field of study and had to settle in a low paying job. Regretted the decision of attending that school it put me in debt i havent been really able to climb out of.

They are still charging me interest and expect me to make payments still to the interest. So by the time this law suit is over I'm going to owe close to \$300 in interest. Which I can barely afford my bills, pay my child support, or keep food in my kid's bellies. I also can't even put Wyotech on my job applications anymore, because it has stopped me from finding employment.

No

Anything else that we should know?

I feel that I was forced to make these payments even Everest and The Department of Education made fraudulent claims. I feel that I shouldn't have to make these payments.

No

When I applied at the school I was promised alot of job opportunities and was lied to about the starting pay as well as job prospects. If I would have known this was all a scam I wouldn't have signed up for this school or these loans. I did this to try and better myself tried to be the first one in my family to finish college and use what I learned to make something of myself and sadly it didn't work out that way. This school was a scam and I was a target. Me and countless others.

This is a parent plus loan and I feel that my life as a single mother has been put on hold and I am unable to move forward due to the fact that this lawsuit has not been resolved and I feel as though my medical issues are going to continue to worsen until rectified and me and my son can move forward. He currently still not working in the motorcycle field.

I've taken out a lot of money for Heald. Just want to get to the bottom of everything so it'll be done with. Also owe me back the appropriate amount that has taken place. It's such a waste of time that I invest in so much time and money for this and this court issue have been going on for years and years. Please do the right thing and see we are the victims here because of this.

I did become overwhelmed at times. How am I supposed to pay my student loans but still afford to pay rent, food, insurance. I didn't stress me out just frustrating at times.

No

Not that I am aware of currently.

No

No they took my tax return one year 6,000 or more.

The longer it takes for a decision on loans, the higher our loans become thanks to interest, were basically giving our money away until we know whether we have to pay our loans or not. Hopefully this concludes soon.

I filed bankruptcy to free up money from other payments because I was told I would need to begin making minimum payments of around \$300 on my loans but then I was able to get them put back into forbearance after the bankruptcy was closed.

Hardship mentally Caused me to not be able to finish school and n.y business failed. My credit score is constantly being lowered due to education department investing loan amount with creditors.

Everest lead us to believe that we would be able to make a living from our course. You could have gotten the same certification at the local junior college for a third of the cost that they charged us. Now we are stuck paying this back at a cost that will take many many years to pay back. Also while they helped us get our certification it is not the right certification that hospitals are requiring you to have. So we are having to pay to get re-certified through the right company.

Education shouldn't be so expensive and impossible to ever pay off

The idea of having to pay alone is a stress factor. I suffer from anxiety from many different things but always stress about eventually having to repay everything back. I have been declined for loans because of this being on my account and it has also affected my personal life. I have been terrified of getting a promotion, getting married, and not being able to go back to school due to no one taking any of my credits and being forced in to further debt just to better myself. If the degree was legitimate, it wouldn't be so bad, but at this point, I feel it doesn't even exist!! I literally want to go back to school but can't afford more debt or be forced in to repayment for doing so! Even though I did pay some money toward the debt, it just keeps building and building. I am literally double in debt of what I originally agreed to and it continues to build. I am really afraid.

Anything else that we should know?

The fact that the government continued to take more of my hard earned cash when they knew a case was being done at the time, but continued to collect payments each month shows you how corrupt these particular people are. I deserve MY money back that I could have used in times of tight times financially.

I was scammed by Everest. Although I did not suffer any medical conditions over this or lose my home over these payments. I've been so stressed out about this outrageous loan taken out and lose hope in my future sometimes. It's always on my mind and I feel robbed, taken advantage of, stripped of my future bc Im so overwhelmed and buried in student loan debt.

What is going on with my loan forgiveness? I've been waiting for a while now with no news on what's going on. Would like a status update

I am currently taking anxiety medication because of all the stress of paying back student loans.

Having a high debt worth of student loans on my account is enabling me from gaining a higher credit score, and being preapproved for a particular grant program.

N/A

Just because I didn't seek medical attention for stress or depression due to this does not mean that I didn't experience it. Having to worry about making student loans payments and provide for your family is very stressful and can most certainly lead down a depressive path.

No

Not at the moment.

I regret ever believing anything the Everest recruiter told me to the point that I wish I never went to college because not only did I not receive assistance to find a career in the field I chose after constant calls and emails but the feeling of those two years just feeling like a waste of time is so saddening.

I was stressed because I was trying to go back to school but this loan was stopping me I had to work and go to school I also failed the term trying to pay everything

This loan was a parent plus loan for my son. He makes the payment. He was laid off work for a year but we still made the payments because the interest would still accrue. The interest is very high. I'm worried about this now since they refunded all those payments.

Because of my student loans i cant buy a house.

I cant pay for my student loans because i dont earn much and i have other bills to pay

It still show I owe the department of education over \$700.00 on my credit reports and I paid Lexington law firm over \$1200.00 to try and get it removed but can't and it's hurting me financially denied vehicle loan, high interest rates, denial of a fha and usda home loan

No

My interest continues to build as the payments are deferred

I still have not gotten any response for the student loan forgiveness application that I turned in a few years back. I Recently received a \$300 deposit in my bank account That stated it was DOEP. But I am not sure if it's from the department of education.

No

Anything else that we should know?

This situation has been very stressful. I feel it is wrong that this has been going on for years now effecting 1000s of people. I was young just out of high school looking for a great opportunity, and I feel I was taken advantage of. This decision has negatively impacted us over the years in many ways, and it's wrong! I wish I never attended Everest School, these loans being dismissed, and my credit score can be adjusted accurately.

I was never able to find a decent paying job. When I would mention Everest to interviewers they would immediately decline job offers. Till this day I regret stepping foot into a college that wasted my time & the little bit of hard earned money I made. Paying back a loan for a college that didn't allow me an opportunity to make a career out of myself is unjust & beyond stressful. Years later I am still paying for this not just monetarily but emotionally. The words "Everest" & "student loans" are enough to trigger anxiety. I just want this all to be over with once and for all so I can put this behind me. Furthermore, I sold my vehicle because I could not afford it anymore trying to keep up with all my bills including student loans.

The U.S education system is broken; the pain it has inflicted on people that have relied on this system is disgraceful. Accountability, reimbursement and resolution is all I ask. Thank you guys!

I did incur a lot of credit card debt so that I could pay all of my bills on time.

Why go to college if your never going to get a job doing what you learned. I have made a career on my own and none of my college helped me get there.

No

People who attend college should be responsible to make payments to their loans, regardless of the wrong doing of the college administration, people knew that they would need to make payments on their loans.

No.

Almost 10,000 in income tax that I never received went straight towards the loan payment. Also had to make a payment arrangement for the remainder amount during the lawsuit.

It's been a struggle financially and credit purposes. My credit report will always show a large amount owed for student loans. Because of that I am unable to qualify for a mortgage loan.

N/A

No

I have been working with the Department of Education to have these Corinthian loans forgive for over 3 years with no progress of coming in a decision. Because of this the interest on my loans are constantly piling. Every time I call for an update FOR THREE YEARS they tell me every time " we are still working on it" with literally NO MOVEMENT for OVER THREE YEARS. This affects my ability to do anything credit wise and I am scared to death that this will be rejected or forgotten about and I will be stuck paying YEARS of interest on loans I did not even consent to.

No not at this time

Not right now

Going to Everest was very stressful and i really fell like the course that i took was over priced and the school was going through the a lot of changing by closing locations and losing contacts with externship facility which did not give the students that accurate source of training Everest was very unorganized with administration staff and down to financial counseling. Everest did not help with finding employment and having to drive cross town to facility that was closing down to complete externship caused me a lot stress and money all the student who attended Everest from 2013 and 2016 i believe suffered and were very stressed with the atmosphere deserved to be free of debt.

I haven't received any notifications (phone + email) from FedLoan regarding this issue. I only became aware of my refund and that the Everest loans were under review after 3 phone calls to FedLoan customer service.

Anything else that we should know?

It was a very stressful moment in my life.

I still have not received my medical assistant diploma

No

I was promised by this school That I would make a certain amount of money upon graduation. I was promised a job right away after graduation. I was promised by the staff at Everest college that they would be available anytime during the day when I needed help or had questions on a certain job placement. Nobody ever return my phone calls. I was stuck in so much debt because of this school. I was promised so many false statements. This school absolutely lied to me and nothing was ever true. if I knew I was going to be in so much debt and if I knew that they were lying about me finding a job right away I would have never went to Everest college. I did not find a job right away. I was without income for a couple of months. I was struggling to make payments on my loans. I had to borrow money from other people just so I can pay these bogus loan payments monthly. I was late on my car payments. I was late on some of my utility bills because of this. I was harassed monthly to pay these loans even tho I had no income. Please please please do something about this. I don't feel that I should be paying the rest of my loan off because I was completely lied to.

Since the prolonging of my application for the borrowers right to repayment I have been unable to qualify for even the smallest mortgage and down payment assistance because of the debt to income ratio being effected.

Went back to city College but could not finish too much stress

I dealing with stress

My loan was placed in forbearance because of this lawsuit. It is still collecting interest. I was sent an email that I was being refunded a payment and that my loan was paid it full. Last I checked, I still have a balance.

Why do.i still have to pay it all back? It is still listed as owed, or portions unpaid, on my Great Lakes account. I have been.paying, paid more than 4000.00 on my loans and I owe more now than I originally borrowed and I've been paying for years including extra payments!!!!

I graduated in June on the 20th day in 2014

Being able to recoup all of this money plus pain and suffering would be great as it has created so much stress that I've gained weight and been put on medication for moods

No

My credit score has gone down & my interest on my loan keeps going up.

Getting back the money would really help me continue my education and get my degree in business.

They harass you and call numerous of time to collect a payment

Schools shouldnt lie to get people to attend to the programs.

I was told I qualified for the 4% rate mortgage before building the house. If I had known the student loans would have prevented me from getting the lower rate I wouldn't have bought the house. United Built Homes raised the rate to 9.75% because I had to stay in the building loan and I had to sell in order to keep from foreclosure. This was due to the student loans.

The Everest school was a fraud- I did not use my pharmacy tech license placement job what so ever. Andrew Jones the pharmacy department dean favored students to enter the hospitals and others to retail pharmacy

My credit is being destroyed because of the student loan. The interest keeps going up. I'm 57 years old and will be eligible for retirement in 3 years. I fear that I will never be able to retire due to always having to pay on student loans. I will work until death. That's a very desolate feeling.

Anything else that we should know?

No

The main thing dealing with all of this has done is cause harm to my credit. I got the loan in 2011 and it is now 2019, so for 8 years this loan has messed up my credit. My life was a mess at the time and I couldn't get a job so I decided to go to school. I decided to go to Everest and start my career in the medical field (something I always wanted). I had all intentions on paying the loan back but because of the school's (Everest) misconduct, fraud, and lies I didn't get what I planned on getting once I completed the program. I couldn't even walk across the stage because of their screw ups, even though I completed the program. I was never able to get certified either (they gave me the run around about that). So here I am 8 years later with no proof that I've ever attended school to become a medical assistant and better my life other than my credit being jacked up and knowing how to draw blood. No one will hire me without proof (diploma, certification) and when they ask what school I attended I get an automatic NO. So, this was a waste of time and money. I just stopped trying and decided to become an entrepreneur. Thanks a lot Everest for adding on frustration and feeling like a failure in life on top of everything else I was dealing with when all I wanted to do was come out of homelessness and better myself. Thanks for every time I tried to apply for something they would pull my credit and deny me because of the loan. Thanks a tremendous amount for absolutely nothing Everest.

Not for now

I feel cheated by Everest and would like my loans to be absolved.

Ni

No

The department of education are unethical and need to do their job on borrowers defense. This is ongoing for me for about 4 years. I get no response from them, they are thieves and we former students need justice. Also no interest was refunded to the loan, it was capitalized on the debt that is in dispute.

Financial hardships

N/A

Yes, this school did nothing to help me change my career. They promised me an internship and support to look to employment. Then tell me they look on job websites, get leads and send to me. I can do that myself. Also they said they never said they could get me an internship. They lied. That was the only reason I went there to get my foot in a new career field. They didn't help at all. Yet, then have a career guidance counselor who did nothing but ignore email.

This account has been on my credit score and during this time they had me sign to a payment agreement. Which I've had missed payments changing on my credit score continuously.

If any more info is needed feel free to contact me at 901 412 9357 Also my credit report fluctuates different balances every month for student loans

No

The \$2,000 was probably higher than that. but knowing that Department sent constant emails and mailing letters to tell me about my payments was very stressful. Also, to let me know that my loan payments towards my loan forgiveness was not counted made me very sad because it meant I had to continue staying in a job, only because for PSFL.

My loan with Everest is still not resolved. As days go by I have to save money just in case I have to pay that loan off

No

These student loans with the department of education has affected and still continuing to harm my credit. I can't even buy a home for me and my children because my credit score is harmed due to these Everest student loans. I need these loans removed from my name.

Anything else that we should know?

I would like to not have to worry about the loan itself. It's hard to have just my husband working because I wasn't able to find a proper job. I live in a 2 bedroom apartment with a total of 5 people. We can't buy a house or anything cause my credit is too low because I can't pay huge sums of the loan or because I have to put it in deferment. I also wish I could be reimbursed for the extra classes I was supposed to get as a refresher. Which was part of the tuition.

Trying to make these payments has destroyed me my family is staying place to place and sometimes in the car

No

No

The invoices have caused a lot of stress and worry that I need to pay this loan back.

The department of education has refused to remove the negative collections off of my credit report, even after undergoing consolidation, which is hurting my credit score tremendously!

I think it's outrageous how they do people and hinder people who are trying to get an education and make a better career and life for themselves and their family especially single parents and the whole take the gross pay and not net is definitely not fair to those who think make a lot but truly don't

Having the student loans have prevented me from achieving personal goals, I am unable to save for my children College funds to prevent student loan debts in their future.

Yes

This has hit my personal credit and dropped in points

I regret the decision to attend Everest m. It seemed like a good opportunity that would provide a solid career. However there was no reliable job placement programs and they did not provide the apprenticeship experience which would have made it easier to advance in my field.

I was told I was going to secure a pharmacy technician role after I graduated, In February 2015 when I was supposed to graduate the school closed down. No graduation, a stack full of bills I can't afford and I couldn't pursue being a pharmacy tech

That's it, thank you for your concern.

Yes, I had two loans through Heald College one is under my name and one is under my dad's name Balbir Singh so I had to still make payments for both could you please help me out it would appreciate it for a lifetime

No

The placement location they assigned me to didn't give me an opportunity and I had to move over to another location.

Bill's. That I can think of at the moment

Yes, 2 years ago my tax return was taken away from me because of my school loan but just recently I received it back because they said I qualified for 30% off of the loan which does not make sense to me because now they're telling me I owe about 5000 so I don't know where the 30% was deducted from the 5000

Paying my student loans kept me from having a normal social life, can't buy a vehicle and can't buy groceries/personal utilities

My son is the one who suffered I had the parent plus loan He suffered mental abuse from workers trying to get a job, he suffered financially not being able to get a job.

Anything else that we should know?

No, that is all.

The wages offered out in the real world for the job title that we went to school for compared to what we were informed when we signed up for school was a total fraud. Wages were close to state minimum wage, Experience in most jobs did not apply to receive a higher wage.

Was in maternity leave when the college closed and didn't receive any certificates or anything else

Everest did close to nothing to get me employed. They only once set up an interview which consisted of 1 employer and 6 or 7 interviewees. Never followed up. Never assisted me in getting employed.

I am currently seeking loan forgiveness for this programs loans

No

The government took my entire income tax refund of 5,000+ in 2017 because I could not make student loan payments.

I'm not understanding why I'm required to pay back student loans when the school was a scam and people took a loss. I'm required to now pay back \$1300 and I don't even see how that's possible!

my work set aside a certain amount for my loan payment

I paid them putting all my payments behind because interest was accruing. And i was feeling really harrassed

The payment wasn't high enough to do permanent damage however cause stress when I am limited to funds and have a tight budget to work with while supporting 3 kids and paying rent and other bills. Any extra money being spent is a burden

None that I can think of

No

no

N/a

No

No

**End of Report**

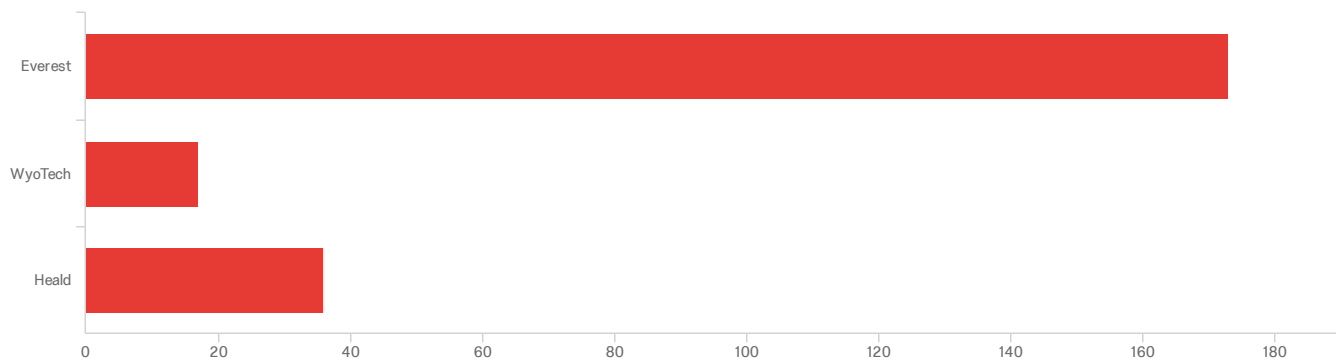
# **EXHIBIT D**

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*Contempt Damages (Involuntary Collection)*

December 20, 2019 9:04 AM MST

## Q2 - Which school did you attend?



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Which school did you attend?	1.00	3.00	1.39	0.75	0.56	226

#	Field	Choice Count
1	Everest	76.55% 173
2	WyoTech	7.52% 17
3	Heald	15.93% 36
		226

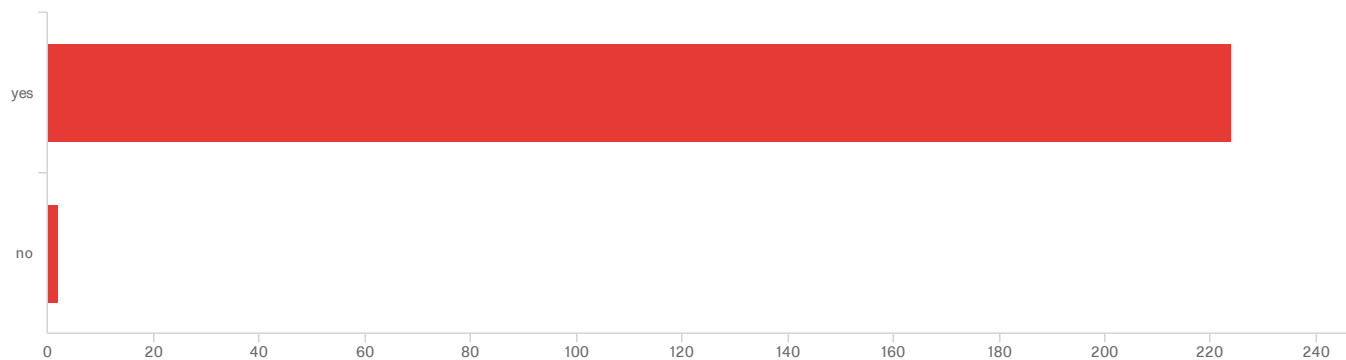
Showing rows 1 - 4 of 4

**End of Report**

*Contempt Damages (Involuntary Collection)*

December 20, 2019 9:05 AM MST

## Q9 - Were you planning to do something else with your wages or tax refund?



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Were you planning to do something else with your wages or tax refund?	1.00	2.00	1.01	0.09	0.01	226

#	Field	Choice Count
1	yes	99.12% 224
2	no	0.88% 2

226

Showing rows 1 - 3 of 3

**End of Report**

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*Contempt Damages (Involuntary Collection)*

December 20, 2019 9:07 AM MST

**Q11 - What were you planning to do with the wages or tax refund that was taken?**

What were you planning to do with the wages or tax refund that was taken?

I am a single mother of 3 children under 7yrs old. The car I have is a 2003 Ford Expedition that has been failing throughout the years. I have had to do several mechanical procedures to it and it still shows a check engine light so with my tax refund this year I was going to just purchase another vehicle for my children and I to commute without a scare that it will break down on us.

Make car payments

Financial stability for my children

PAY OFF CREDIT CARD DEBT, PAY RENT, MATINANCE ON CAR/HOME/WORK ATTIRE

To catch up on car note, pay off other bills, buy baby items for newborn.

Get my self back on my feet since i was homeless an i wanted a place to live for me an my kids an due to that i couldn't provide a home for my son an he had to go live with grama mean while i was homeless.

I was going to pay off bills .

Support my family, pay bills, and try buying a house.

Pay off car, help buy house where father died, bills that i need from medical, go to a real college

I was going to pay off some debts & car maintenance

My husband had just received orders to Camp Pendleton CA from Newport News VA. We had just found out we were expecting our first baby. We were planning on furnishing our new home and buying the baby's necessities.

I was planning on using it to put a down payment on buying a new house, also was going to pay off some thing on my credit report and pay for my daughter to start driver's ed.

I have four kids I had to pay bills and get them their presents for their birthday

To pay bills

With our refund we usual get our 6 kids their new clothes and shoes as well as anything we may have been needing or replace what has broken. Refunds had become our way of saving money for these specific reasons.

I am a single parent of two school-age children. Like I do every year, I was planning to use my tax refund to supplement my income and pay off some debts for myself and my children. As I make 10.34/hr. the large sum always is needed and provides some relief for us. Also, my mother had planned her knee surgery for May 2019 because I was going to take off several weeks from work to help her during her recovery. I had planned to use most of my refund to off set my loss of wages during the weeks she would need me. I was going to need to use my refund because I work PRN and have no Paid Time Off benefits. I had filled out and submitted all required paperwork and was expecting my full tax refund amount.

What were you planning to do with the wages or tax refund that was taken?

I was planning to get caught up on our mortgage in which we are in default. They took that money, and so i had to apply for a loan modification in order to save my home.

I was planning on using the money to put as a down payment for a car at a dealer, since the car that I had bought off of somebody had recently broken down.

9800.00//buy a car pay off debt

Get my family's bills caught up. Purchase some new appliances for our house. And take my family on a vacation.

Put a down payment on a new car because my car wasn't working and I have 3 kids. And a full time job.

Pay my bill

Find a place to stay , home supplies, healthcare needs. Tend to my disabled child.

Pay bills

Pay some medical bills and buy a family car because our old one had gotten stolen.

Saving for a family vacation

I had to pay debt I had acquired from court/lawyer fees from my daughters custody battle. I only go shopping once a year where I can afford to buy myself a few articles of clothing for myself and my daughter.

Saving up the money to get a car to make easier to commute from work and school.

Moving

I was planning /on using it to move, When they took that from me I became homeless after that.

I was unemployed at the time and was behind on rent. I intended to keep my housing with my tax refund but was unable to due to it being taken.

I was planning on renovating my room into a nursery for my new baby.

that was our income to be able to live because they done that we went through so much my husband's tax return was taken from him bc of that loan which Everest stole they terminated me bc I was on my way to school and my car broke down and instead of returning the loan money to the lender they stole it and done whatever with it

Get our family vehicle fixed and maintenance work done for the fiance and her kids

Help support my five children.

I needed to catch up on a lot of debt, also i was in a car accident and needed money for transportation. I became very behind in current bills and children went without a lot of things they needed during that time.

I was going to fix my tooth that broke off

Pay off credit card and tool bill

What were you planning to do with the wages or tax refund that was taken?

pay off bills

Rent on home.

Buy a house and furniture, my kids clothes

Pay for my university tuition which I was unable to attend

Mine was taken from 2016 2017 and 2018. I needed a car to start a job at fed ex as a package handler they have ruined my credit for the next 7 years and garnished my wages while bill collectors were taking my money . As well causing me stressed harassment a nervous breakdown . As well as when I called to ask y the dept. Of education told me we didn't tell you to go to that school. They had already been paid by Sallie Mae no one told me a felon couldn't be a registered dental assistant being a felon . So I had 3 bill collectors pioneer and another company saying they were loan forgiveness. And getting me to believe they were helping but only got me into a contract owing them money . While they charged me 2 tuitions for 1/2 program at bryman 1/2 at Everest with out a full curriculum . Plus I graduated with a 97 % final score for state exam meaning .I missed 3 questions out of 300. I was great at it but I was promised 30.00plus an hour not 10.00. I was sexually assaulted .and was going through a ruff time when I first started as a dental assistant making 12.00 an hour and was fired for being upset and sitting on my lunch brake . Trying to deal with being a ssaulted. None of my credential or certificates are any good .

In February 2019 I asked my husband for a divorce because he was abusive to myself and my children. I knew he wasn't going to walk away easy. At the end of the month I asked him to leave because it was just too hard to deal with anymore. I had (have) 3 kids that were not his to raise alone again not to mention my 500 housepayment, 200 electric bill, 200 phone bill for me and my children, trash, propane, and everyday living. I was working only part time due to a disability from being hit by a car in 2014 so knowing my tax money was coming was going to be such a help in what I knew was going to be long nasty divorce. Going from an 80,000 yearly income to a 10-20,000 was going to be a huge impact on myself and 3 teenagers. I had to get a lawyer to fight for my home that I had prior to the marriage and that lawyer was not cheap... again relying on that tax money to help me out with downpayments and what not. When I received a letter saying I would not be receiving my money due to student loans, that I had already been told were forgiven and had not received anything from collections in 2 yrs, I was beside myself with how we were going to survive with my \$10 an hour job at 25 hours a wk! I lost my phone service, trash service, cable service, almost my house and I'm still trying to catch up on everything like my 1000 electric bill. I ended up getting a 2nd job to provide for my family which did not last long because working so hard and long made my disability worse. In October of 2019 I ended up being forced to quit both my jobs and file for ssd because of the severe pain I'm still constantly in! I'm still waiting for ssd to make a decision which can take months or even years. Them taking my taxes was very emotionally draining as well as hurt me physically from overworking myself to try to catch up. They payed me back the money they took but I'll never get back those months of bailing my eyes out and the emotions of not being able to provide for my family. As well as my physical state of injuries from trying to overdo it.

Pay past due Bill's and home owners ass.

pay bills, I was still unemployed

I was planning on getting my life start I was homeless

Pay off other debt

I am a single mother of 3 children. My refund goes to help maintain my household for my three kids throughout the year. Hard times came when I was shorted.

Pay back rent,fix my vehicle ,pay bills.

Pay child support and rent

Pay bills that had become past due because of death in family and had to pawn my wedding ring instead because the money was not there to get ring out I lost the ring ...

Pay my bills, fix my car, pay rent, kids clothes.

I was planning on renting an apartment or house.

What were you planning to do with the wages or tax refund that was taken?

Start to save for a down payment for a home.

I was planning on using the funds to pay toward health insurance, attending City College San Francisco and pay for books and classes, and help pay my bills.

pay off bills from school loan and supplies for massage classes

I was saving money to get into a place.

Pay bills and visit my father who has lung cancer and had surgery to remove the upper lung lobe.

I was planning to get a home for me my husband and three children, along with finally getting my licence and a vehicle.

buy a car so me & my family can mobilize ourselves better

Look for a house Get my children clothes and shoes

They were to be used for my bills

Pay back my debts. Start saving money.

I had a doctor appointment

My daughter goes to Chico State and I was planning on buying her new tires for her car so she could come home to visit. I had not wanted her to make that drive home until she had new tires on her car. That is a dangerous drive on bald tires.

Pay off some debt and car repairs

I was planning to further my education again to try to get a better job. After using all of my GI Bill on a useless training certificate at wyotech, I was unable to find a decent job anywhere in the field I chose. This was because of the terrible training at wyotech didn't even come close to preparing me for the career they said I would be prepared for. So with no trade I have had to take whatever job I can get. I could have used my tax return to try again to brighten my future. Instead I am still being punished for the mistake of being tricked into attending wyotech.

Pay to go to school for cna and pay for bills.

Support my child,

I was planning on getting an apartment for me and my 2 year old son and get a vehicle for me and my 2 year old son .

I was planning to fix my car and on my debt.

Fix the roof on my house.

Pay my rent. They took money from my social security disability check. I almost got evicted. I have 3 children.

Move into an apartment. Myself and my children were evicted from our home in October of 2018 and I had to move us into a weekly studio (\$450-\$604) per week. The plan was to move into a home for us once I received my refund which I never received because it was taken for the second year in a row. Which caused more struggle and bouncing my children from motel to motel for 6 months until I could get to a point to afford somewhere for us.

What were you planning to do with the wages or tax refund that was taken?

This has impacted my life for the last few years financially and mentally. I've had plans to save up and buy a home, car for transportation, medical care for my health, travel and many other essentials to live my life. My credit has been effected by this negatively, making it hard to provide myself a healthy life. I have been homeless/ living below poverty level housing without food, mentally and physically stressed and have been struggling to find a way to live under the pressure of this debt. I was unable to afford a good job, I had no mode of transportation and could not afford fare for transportation. I have missed so many opportunities in my life and suffered emotionally through this process. I am so thankful I received my tax refund, but this does not excuse what they have done to me.

Get ahead on bills and pay down debt

Pay two months of Rent, pay off the rest of the school year latchkey balance, pay for my childrens Summer Camp, pay off waterbill, buy a washer and dryer

Buying a car get what my kids need

I was planning to get a car with my tax refund to get my mom back and forth to her doctor appointments, take my daughter to rehearsals and school, and also for me to get to work.

SPEND IT

I was planning to pay off some of my credit card debt from when I was attending school. sometimes the loans did not cover the costs of things I needed for class i.e books, supplies, gas, etc.

Purchase a bed (I don't have one) pay off any debt I had and live a generally better life cause I could afford to stop at Taco Bell without having to do the math to make sure I'd be ok till payday if I spent that money.

My dream was to help trouble children that has mental and behavioral issues, by starting a group home to give them the love and structural guidance to become an conducive citizen. This money would had help pay for my children tuition for college, help pay my credit off so, I can apply to get a home and move my children out of the ghetto!! I was promise this degree would help me advanced my career, now I cant even get a job that pay more than the debt from the college I attend!

Pay for my father's chemo treatment.

Put some aside for my child's college and spend it for my dads immigration lawyer

I was hoping I could pay for school, that way I could continue my education to get a better job in order to pay off student loans I have from attending Everest Institute. The loans from Everest Institute has damage my credit and any future plans I have. I truthfully wish I was informed more in reference to their program and not fooled by them.

Fix credit, pay bills, take care of my four children, put money up to buy a home.

I was planning on saving it so I could by a house with my wife and kids but had to postpone as I did not receive this.

Catch up with bills, pay off some bills, clothing for my three kids and the essentials, auto Maintenance, a little family vacation and put some into the emergency funds.

Pay bills more efficiently

Pay overdue bills. Husband is disabled, and is also a part of my tax return.

I am a single mother of two trying to make ends meet in the very expensive Bay Area. My tax refunds are my little financial security for the year.

Pay bills

What were you planning to do with the wages or tax refund that was taken?

I would like to pay off my debt.

I have children and my tax return was suppose to give us savings for emergencies

Paying monthly bills instead I got into credit card debt.

To help pay utility bills

Pay medical expenses

When I first applied to this school they told me I needed to take a Parent Plus Loan, and a Stafford/Ford Loan. I never expected for the school to be a fraud. Due to these loans my mother's and my credit have been ruined. To make things worse the Department of Education

Pay tickets, home improve & get kids things they needed.

Take my kids on a cruise and look for me a new place

Buy a house

Pay bills and take my care my children

I had planned to pay bills and rent for the month. Eventually they did return it months later but I am worried they will try and take it again and I can't afford that to happen again

Buy me a house and a car and help my husband

Use as down payment for home.

I desperately have been saving for a reliable car . And rent.

Catch up on bills and take care of my 1 year old son

I was planning on getting a SUV! My youngest son was diagnosed with Autism & has various sensory difficulties that included riding the bus (a particular seat every ride where he feels like he's driving. He also stands in that seat) & being out past sunset are a couple.

I had a baby and those funds were going towards her needs, rent, and getting me a vehicle.

Yes, move into a better place for my family of six.

Pay back rent and get dental & medical treatment for health problems.

Pay off old debt and car repairs

Payments and for normal every day money needs

Save money for emergencies, other debt.

pay debts off and rent for housing

What were you planning to do with the wages or tax refund that was taken?

pay bills

I was planning to catch up on my rent , my debt and some of my other bills since I am behind on them .

Fixing my car. Buying meat and groceries

Get a place to stay for my kids

I recently had a child who spent 5 weeks in the nicu which I'm sure is known how expensive that is. During his first year of life I have had astronomical medical bills. On my salary as a single mother I simply struggled from pay check to pay check while being harassed for student loan repayment. As I waited for the assistance of my income tax return and that was taken from me for months now I am in medical debt unable to pay bills on time.

I am a single mother of two kids. When my wages and tax return was garnished I had to ask for help because I couldn't afford nothing for them

Take care of my newborn daughter and buy a car.

Catch up on rent and car not buy food for my kids . Get out of debt

Pay off the remainder of a lease to apartments that i owed . so i could get into housing and we didnt have to be homeless

Get caught up on past due Bill's and replace the carpet in my home due to sons severe asthma.

Pay bills and other living expenses

PAY RENT

Get a car

Pay bills and buy groceries for my son. Losing wages made my boyfriend miss work because we couldnt pay a babysitter.

I was laid off work so we had no income so it would of played Bill's and rent to help keep us steady

I needed to pay my bills and get caught up on other bills I had fallen behind due to not working and taking care of my grandpa until he passed away.

I was hoping on paying of some of my debt I had. I was not able to find a decent job for medical assistant.

Seek medical help for my insomnia. Do a vehicle repair worth \$450 on my vehicle.

My family and I were homeless and living in a hotel. Working a door dash give to bring in daily wages so I could afford the hotel stay which enabled us to save any money to move out of the hotel. So we had to wait for the tax check. We were packed and ready to leave the hotel and move into a house we found on rent with a deposit and first months rent we promised to have, which we didnt. The day of the deposit it was not there. I was never notified about the hold. It took me another several weeks before I could get any answers. The bad thing about it also is Everest had sold there program to another person so I couldn't even finish my study and had to switch studies the new school offered. To only again be sold again. To corithian. And had to change again. I tried to fight the student loans. And they told me my account would be put into current while they investigated my application. Which obviously wasn't true. And to this day they still have a hold only taxes. And as many times as I had to change my major in study I went to school for way longer then I needed to. The harder and harder life was hitting me as I anticipated being down with school in 3 years. And because they would sale the program I ended up doing up a total of 6 years. Never got a degree, and was at one point a 4.0 gpa student. But got up to my neck in debt, lost everything, had to live in a hotel homeless. Over \$60,000 in student loans 6 years later no solid degree because the school couldn't provide consistency to me and I still "owe" them. For what?

Pay off some bills and buy my kids their beds and buy a sofa.

What were you planning to do with the wages or tax refund that was taken?

Pay off my Car loan and furniture and rent. Had to apply for a high interest loan with Ace cash that is now in default because I couldnt keep up with bills. Still to date not caught up.

I was going to use it as a down payment for a house and raise my credit.

Pay bills

feed my children, have a sweet 16 for my daughters bday. Buy a new car.

I was planning on getting a bigger apartment for me and a reliable means of transportation to help me get back and forth to work. Instead I had to stay in a two bedroom apartment with 5 kids and no car.

Pay bills that I owe.

Well in tax season there was alot rain in California going on for weeks and my husband works in construction and in that time we were behind in all our bills so we were looking forward to to our taxes and I was really disappointed cause we didn't get anything other than a letter that our taxes were garnished. I was so depressed over the fact that we have 5 kids and we couldn't take them no where and what I make is not enough. And my husband without work for so long it was awful.

get caught up on my rent so I wouldn't get evicted. I lost my job after the government shutdown and didn't get back pay because I was a contractor. I ended up losing my apartment and living in my car for 2 months.

My family and I where relying on that refund because my husband does seasonal farm labor work during those month he does not work because of the weather so we usually depend on that money to cover rent , groceries and bills as i am the only one who work during that time and we have 4 children who depend on us.

I planned to use the money to buy a car for my family to get back and forth to work, school, etc and due to my taxes being taken we were unable to do this. We also planned to catch on multiple bills we were months behind on. We were unable to do this as well.

pay billys any fines

Pay bills and buy a vehicle

Get a apartment buy kids school clothes pay bills

Buy clothes and shoes for my kids

Pay rent.

I needed my tax returns to pay for a loan that I borrowed for the deposit of my newly purchased house at the time.

I was going to use that money for a down payment on a home.

I am a single mother of two this annual return makes a big impact. My property taxes are due yearly and this year I was subject to a lien/foreclosure against my home.

pay rent and fix my car

Pay my backed up bills, pay for clothes/shoes for my children, pay for car repairs, pay for my childrens beds, pay for bills incurred to loans i had to get to pay for my appliances that broke down, pay for certification through AMT.

What were you planning to do with the wages or tax refund that was taken?

Pay bills .get my car fixed.buy food .

Pay my car off, move out on my own with my child, and pay off loans I had to get because Of them taken TWO years worth of my tax return

buy furniture pay my bills and some and save it

Get caught up on bills

I was going to use the money to get my children through the rest of the year. It would have went towards all my piled up bills.

Down payment for a home

I was planning on getting reliable transportation for my children and I getting caught up on a couple of bills. And was putting the down payment on housing.

Pay my rent pay bills support my family

Pay my bills

Theyve been collecting from me for 6-7yrs now. This last check caused me to have to move do to rent not paid, court fines not paid so my license is still suspended. Its still costing me.

Fix my house and car

Pay bills, buy car.

Pay my rent

I wanted to get rid of my debt and invest in a new vehicle since I still can't own one do to the fact that in my credit score it shows all the student loans in collections and I am denied for car loan or credit cards including a house loan

I had planned on getting my license back and get my truck legal along with maybe getting a smaller car for just in case my truck broke on me. I also wanted to get out of debt with my landlord along with other bills caught up mostly at least. . Maybe get my kids another home to love in!

I planned on paying and getting my daughter braces put on

Use the money to pay off debt and purchase a car

I have 3 kids to care for and working full time I have to provide for child care

Pay bills and, pay daughters school fees. Brought a hardship on me and family.

Bills and rent

My wages is my part of my annual income. My income helps me with my monthly bills. When they took one of my monthly wages it took a cut into my money for my car insurance and since they did that I'm still behind on my car insurance and can't seem to catch up. Mind you they took my wages in July. The girl on the phone from Dept or Education openly admitted they should have not done that since I'm part of borrow defense program.

Pay my car off and down payment on a house.

What were you planning to do with the wages or tax refund that was taken?

I was planning on using it to purchase a vehicle.

I was planning the pay my rent for a few months.....get me a car.....and pay for my son baby sister.

Christmas one year and a down payment

Pay for college since I receive no fasfa help anymore even though I only work partime and get paid 12 an hr.

Catch up on bills and rent. I was going through a hardship

Pay off other debts

Put a down payment on a house and car

I was going to put the money towards a car for me and my family. At the time we needed reliable transportation.

Rent, bills

Get caught up on my bills. I had just got laid off from my job. I was gone pay my rent and car note up.!

The money was going towards new clothes for my dependents. It was also my sister's graduation and I was planning on celebrating for her but due to the money being taken away from me we had to make do with what we had. We couldn't celebrate and we just received clothes secondhand. It's already difficult enough making the wage that I do and making ends meet.

Pay my rent so I wouldn't be evicted

Fix my car

Move into a new home

Pay my son's school tuition.

My plan was to move into a apartment, get some auto repairs on my car and put some away into a savings account. I am a single mother of a now 2 year old, I moved in with my parents after the birth of my son for help and support but after he turned 1 the agreement was for me to get back out on my own. I found a apartment and filed my taxes around the same time so I estimated my taxes would be back in time for me to put a deposit down and shop for house necessities. So you could imagine my surprise when I went to check the status of my refund and I was informed it was completely took. I reached out to the Department Of Education and told them that this had to be a mistake because I never received anything in regards to owning Everest when I didn't even finish my program because I wasn't approved for my loan and had to withdraw out of school. It created a huge set back for me I had to move out of my parents house off of my paychecks so it created a extreme hardship for while still taking care of my then 1 year old son

Pay for my licence to be renewed and get a new reliable car for my family

Pay bills, provide for my family.

Pay other bills/debt, help with oldest daughter's college expense, put away some in savings for our other kids college.

Get a new place to stay catch up on my bills and another vehicle cause mine tore up on me and buy my kids more clothes and shoes

Bills

What were you planning to do with the wages or tax refund that was taken?

Find a place for my family and I to live

Move into a home and purchase a safe vehicle and Christmas and birthdays and pay off some Bill's

Pay off past due debt at the time.

Pay bills

I was looking to buy a vehicle and invest in a family business

Catch my bills up. Cause I was really behind I almost lost my place

Pay bills

I planned on using my tax refund to pay rent and past due bills.

Pay bills and save up to buy my home. I haven't received an income tax in roughly 5 to 6 years minus one.

use it to get out of a eviction process

Buy a car and a urn for my son's ashes.

Pay outstanding bills

Save to buy a house

Catch up on bills My kids birthdays are around that time so I usually spend some on them as well

Buy my kids clothes and a car that I need to take them to their appointments and get to work

Paying my car note and other bills

Pay off my car loan, pay off medical bills, get new clothing for my daughter

Paying my bills

Pay up our bills

Buy winter clothes, fix my car, pay my rent

**End of Report**



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*Contempt Damages (Involuntary Collection)*

December 20, 2019 9:08 AM MST

Q12 - If you've received the money back recently, can you use it for that purpose? If not, why not?

If you've received the money back recently, can you use it for that purpose...

Yes, I received that money back and I purchased a vehicle for us.

Car was repossessed

I never received any money back for taxes taken for 4 years now

FOR SOME YES

I'm already behind and can't play catch up. I'm having to put one bill back to pay another.

No because the payments i recived back were only 60 0 80 dollars I'm completely broke still i wait till my 2<sup>nd</sup> pay check to buy groceries because my bills take my whole 1st pay check

No.

I would still try to purchase land or a home, but now my credit is damaged also.

Pay for english online class through Marshall University

Yes I did receive it back and was able to make some payments I needed.

Not for the same circumstance but yes. We are moving and need to purchase furniture and clothes four our son and daughter.

We had to wait till we saved enough and borrow some money, but we just bought a house. My daughters dad is going to pay for driver's ed

Yes I can but that was a crutch and it hurt me really bad when they did that it put me and my kids in a bad financial situation

Yes

I cannot go back for the last 3 or more years that our taxes were taken and get to replace things or give my kids what was needed. It was a real hardship as it was.

No, I am now unable to use the money I received recently for my original purpose. When I did not recieve my refund it caused a major financial strain but I knew I needed to still take off time for my mother's surgery. I began working 50 plus hrs/week to make and save money. I also began working a second job. I lost my EBT benefits due to exceeding income limits and gave up home time with my children due to overtime and my second job.

Absolutely. We did receive our tax refund back, and was approved for the modification. Now we are able to put that refund towards our default loan, and get back on track with our mortgage.

If you've received the money back recently, can you use it for that purpose...

Well fortunately my mom was able to lend me the money.

I can't take my family on a vacation now because they are in school at this time. I can still pay a few bills. We already purchased what appliances we needed.

Yes as soon as I got it I purchased a new vehicle

Yes

I have got nothing back, I borrowed money to stay afloat I still owe people. I need my own place, health material ect

No. I had to make payments so it wouldn't go to collections. We had to buy a bigger car because I needed to take the kids to school

Yes, I put it into savings

No I cannot use it for that I lost my job and currently only getting 15 hours at my new part time retail job. So that money is now going to get me caught up in past due bills and so that I have enough money to pay rent the next couple of months.

I would use that money to get a vehicle but I don't live that town anymore. I relocated it for better paying locations. Then taking that money has delay me from going back and finishing my education.

Yes

If I was to get the money back I could definitely use it for the purpose of moving

I am no longer in that residence. However, I would be able to pay off debt that has occurred from that time frame.

I received less than half of the money I paid back and I couldn't use it for that purpose because my daughter is much older now.

They put us through a lot of crap we done without for months u have no clue the hardship we went through

No, we had to sell the car for 300.00 just to get something out of it because land lord said they didn't want it in our driveway because it looked bad and they like it to look neat and clean.

I've lost a lot of time, credit, money and opportunity hoping I could raise a family with the support of my degree. I ended up in a completely different profession. My kids and wife suffered with me through this time.

Yes, I am trying to settle out some of the debt and catch up on bills. As well as save most of my refund in case it is really needed for important things!

No. Help my mom with expenses that backed up due to a death

Yes I can and get the new tools I need

yes.

No, using rent on apartment, lost the rent home.

Yes

If you've received the money back recently, can you use it for that purpose...

Yes pay for Books and school Loans

The money I have received back has been in 10.00,40.00,900.00,60.00 random checks they took over 3000.00 in taxes not to mention these marks I've fought to have. Removed from my credit and can't.

I received the money back about the end of October. I can not and did not use it for the purposes stated above because my divorce was final in September. It was gone in about 2 wks cuz I had so much catching up to do and paying people back and late fees for everything. Thanks for all you did for us in fighting for our money back.

I can pay the past due Bill's but the home owners ass. For close my home so I don't have a home anymore

I received some of it back. I can use it for that purpose

No because I only received \$5,000 something back and I have two children now

Yes

Yes, it would help relieve the financial strain that it has caused.

I was evicted from 2 apartments because I was being garnished and could not catch up. My bills are now in collections and my credit history is very bad and will probably never be able to own my own home or buy a new car.

Yes still behind on child support And Rent.

Just got money back from them but not all of it... and no I lost my ring and it has been a long time since the death of my sister and already had to find ways to pay funeral faster

Yes this will help my family.

No I can't because my tax refunds have been getting garnished for two years.

No. I currently can't qualify for a FHA mortgage because I have defaulted student loans.

I could help pay for my current medical expenses and City College San Francisco, but some of my bills caused some fees from my bank from overdraft.

yes i can pay down any lingering debt from the school and loans made to complete program

No I lost my opportunity.

Recently placed on unemployment due to restructuring of company

No, it would take the load off my husband and all of our past due debts we have.

yes, i still dont have a car.. i either take the bus, or use lyft / uber

Yes I was able to pay part of my bills

Yes. I did both.

If you've received the money back recently, can you use it for that purpose...

Yes,

I am not able to use the refund money for new tires for my daughters car. She sold the car

I did not receive the money back. If I did i could use it to pay some debt.

I have fallen into debt so much from not having a decent paying job, I couldnt go back to school now if I wanted. I need to work every second of every day to keep a roof above my head. Soon even that will be a luxury I cannot afford. As a veteran I feel I was cheated out of my GI bill by a corrupt greedy school, that cared nothing for my education.

No, I fell behind on bills and now I'm paying for that

Yes my child needs a lot, the money would Definitely help

I could still use that because I still don't have a home nor a vehicle.

If I'm refunded that money, I would still put that toward fixing my car and paying toward my debt.

No, I no longer live at that residence. Had to use a credit card to make the repairs.

I have received the money back and I will use it to pay my bills.

N/A never got a dime back just messed up credit and struggle.

No, I can't. If my credit score was not effected by this so badly and I was not under so much stress/anxiety, I would of been able to afford the essentials to a better life. This tax refund is not enough to fix all the 7 years of opportunities I have missed and heal all the stress, trauma and depression I have suffered. I was 18 years old when I attended this school and now I'm 27 still trying to get by with limited funds, no car and living with people in a place where I am barely able to pay bills.

Yes i can but really needed it in February

Yes

Yes

If I received the money back it would be a blessing and yes I would still use it for the same purposes because we definitely need reliable transportation.

SPEND IT

No, I have a lot of things I am backed up on that need to pay, income is not good at the moment, used it for the rent.

I did receive some back recently. My check has been garnished 15% per paycheck for a few years now. Last May they stopped taking money out. I was able to use the small refund to help move into my new place. I recently moved from Florida to Ohio because it was just too expensive especially getting my check garnished

ABSOLUTELY !!!!! The years of garnishments of wages and taxes could help me start a nonprofit foundation that would help the children of this generation.

No . Because he died

If you've received the money back recently, can you use it for that purpose...

I can still use it for my daughters college. But unfortunately I can't use it for my dad any more due to him having to get deported.

Yes I can certainly use it to pay off the loans and start building my credit back up.

I have NOT received the money fighting to get it off my credit report and to have my tax return refunded in full because of law suit on everest

No I could not use it as we have had to stay at the current place we are at, with rent so high I have bills that were behind. Had I got a mortgage I wouldn't be in the large debt I am in now.

Mostly yes, but I had to sale a vehicle because I couldn't afford to have the engine replaced.

Can't use it for that purpose anymore. Too late.

Yes, however it does not take back the struggle it's been without receiving them the past couple of years.

Yes

I have not received any money back that I am aware of.

Yes

Yes I've been paying off credit cards with the money returned so far.

I don't know if I received it back for the tax refund that was taken because the school also owed me money way before they took my taxes this year but if I had the money I would use it for utilities and anything else I would need

Yes .

Well, no because I've had to pull double's at work to come up with the money then. Today, I continue to struggl, and it's only going to get harder since I have those loans under my mother's and my name. I have to pay out of pocket with money that I don't really have. I'm also working in getting into a nursing program

I most definitely can!!! Home still needs improvement, kids still need things!

Yes I can to see the smiles on their Beautiful faces

Yes because at this point I'm behind on my bills at the point of getting kicked out

I was able to make my financial ends meet.

Yes I can

No, we already purchased home

Yes

Yes, we are just further behind.

If you've received the money back recently, can you use it for that purpose...

I DEFINITELY CAN I'm unemployed! A single parent that had to quit her job in order to assure my youngest son safety & health! We DEFINITELY need a SUV! would like to also start a foundation on my son's behalf to bring awareness to AUTISM & the everyday struggles families go through.

Yes I can I'm in need of a vehicle and support for my family. Clothes, hygiene, etc...

No, it's too late facing eviction now.

No. I had to have the teeth pulled instead of repaired. This has left me very depressed. Also caused housing issues for my family.

Did not receive the money back

No, this money was much needed at the time I was suppose to have it. My wages were garnished for long time.

What belongs to us is always welcome, but when this money was taken it was really in need.

no loss housing opportunity and credit score is now preventing from housing and buying transportation

yes

No I can't use the money for that purpose because once I received a check I was so behind on my bills my landlord had already filed an eviction and my other bills was sent to creditors as a debt .

Yes I can

Yes I have received that money back but due to my sons nicu stay and the late pay on multiple bills due to financial hardship No, I am behind. The money that was returned to me happen to come very late almost a year after having my son one can only imagine what those bills have now turned into. The little bit of money I received back although I'm thankful only provides me and my son a chance to slowly be able to pay off what I can while still trying to save every dollar I can worrying about will I have to go through the samethings next year when my income tax money is taken again.

Yes I am able to re up on my kids clothes shoes and personal needs

No Not sure if the wages would be garnished. I had previously saved \$5000 in the bank. The bank went in my account and took all of my money out of my checking and savings account. I worked diligently, hard, and long hours earning that money.

No because I had already been evicted and my car got repossessed

I did recieve money back and i was unable to use it to pay the remainder of the lease so that my family could get into housing. I had been counting on that money so that we were not having to live in my car i had some other bills that i was going to try and get caught up. To better my situation and couldnt i almost lost my sorage and have been homeless. With my 4 kids since november2017. didnt even think they were going to give any money back so i started trying to do odd jobs to pay on my credit on my own.

I was able to catch up on some but not all and have not yet been able to replace carpet ..By the time I received my refund I had fallen deeper in debt and still have yet to recover.

Know once your behind on bills is hard to catch up

I have not received that money back

Yes

If you've received the money back recently, can you use it for that purpose...

The time has come and gone.the work was missed and having recieved it back didnt even put me back on my feet, because how it set us back

No because it was too late

No I wasn't able to use it on back bills because it would have went on my credit so I had to take a loan from family.

Yes I can use it to pay off my debt

I received back a check in the amount of \$143. I have enrolled in medical benefits through my employer, so i will use \$20 off of that check for a doctor visit co-pay. The rest i will utilize for my vehicle repair, as its engine mounts are cracked and create a jerking motion when the car is in motion.

I would use it for that exact purpose. But we're slowly approaching the next tax season when they snatch that one too.

I just got my refund on October 21 2019 I was not able to buy anything to my kids because I has so behind on my car loan that i pay it off with the refund that i got back and then pay my sister so money she borrowed me when they took my tax so I could pay some bills

I recieved it but everything was still backed up and I am still behind and actually got Evicted.

Yes

I can use it towards current bills

no my daughter no longer wants a sweet 16 since i wasn't able to give it to her during her bday. I wasn't able to buy a new car either, the money reimbursed went into paying expired registration on my van and fixing an on going mechanical problem.

Yes I can

Yes I need to save cause rain season is coming again and I would not ever like to be in the same situation we were in again.

I would use it to replace some of the things a lost when I got evicted ( bed, table etc)

Part of it was used to pay our rent and utilities and give a down payment for a vehicle as we only have one that sits 5 people and we are six we where not expecting anything

No it is to late. We had to borrow money from family to help with our issues. We had utilities shut off due to not having the money to pay.

not beacuse more bad things happened to my life such as lost of house car and others

No! Got the money back late

Yes

Not no more because I was evicted.

I have received the money back but I almost lost my home and am now in debt because I have bad credit because of student loans and had to pull a loans wherever I could to cover the money that I was expecting.

No because I had to use it as a deposit for an apartment since i had another child and had to move out as soon as possible to a bigger home

If you've received the money back recently, can you use it for that purpose...

Yes. I immediately paid as of November 1, 2019. I also inquired several late fees along with a great amount of interest.

yes

Yes. But way too many bills have accumulated. With all the predatory loans i have. I have more than quadrupled what i owe.

Yes I can still it for that purpose

I ended up pay car off already with my job.. but I did end up using some of the money I got back to pay bills but I could of used it them.. I had to pay everyone back that I borrowed from with interest instead of just being able to pay it off and do the things I wanted to do if I would of had it! Plus I'm still stuck at home because I didn't get to move out! Being a single mother is hard and when they took that money it made my life so much more harder then it should of been!

Yes

Yes, i used the money to get caught up, however, due to the amount of time. Those bills were sent to collections.

I couldn't use it for the original plan but it will go towards a car payment when it arrives.

Yes

I have received my ferdal taxes. However not the garnish ment that was taking out of my check when I worked for Tyson Food Inc.

Yes

Yes

Depends. If its just this last years refund then sure , I suppose it helps chip away the massive debt ive accrued sinnce my days in Everest. If I got it all back then yes my life would get back on track substantially and I could get out of this nightmare the Department of Education has put me thru.

Yes

Yes, still have bills.

No because I lost the place

I only received \$1600 which was not enough to pay some of my debt

I've been served papers that I have a judgement on me from my landlord because they(dept of edu.) denied me getting my refund because i didnt send all the right paperwork back to them that was needed. They said that i was missing something and that i was late sending everything in. . it was all sent within 30 days as they wished. IF i do recieve my refund then i will try to get most done i can.

I have Bill's that I have to get caught up on

Yes, it would allow me to pay off my debt and possibly purchase a car for work.

I only got my tax money back, never got was was taken from my checks. My wages were garnished more than \$1,000. I could of used it to take care of my kids

Yes, I have overdue bills and daughter still has schooling.

If you've received the money back recently, can you use it for that purpose...

I got the money back and was still able to put it towards bills & rent.

Yes to pay my bills that have been late.

Yes

I've already purchased a vehicle but if I was to receive the money back I would use it towards a down payment on a home.

I can use it for these purposes

Yes if I ever get anything back

Yes, I'm currently paying out of pocket for every unit and books

I haven't received it back . I don't know why

Yes

No because it won't be enough

Me and my family managed to figure a way to get a vehicle, by borrowing money money from family. Which we already paid back, using our work wages. Now we are using the money to buy geceries and pay bills that we were behind.

Yes

No I can't use the money for my rent anymore because I got evicted from my home and lost my car

I am still able to buy them clothes thankfully and other necessities but it really put stress onto me at the time and I had to find another way to make do without that money. I was honestly surprised they took it away from me - as I mentioned I don't make much and it would've been a relief at the time. It put a huge stress on me.

No because I ended up being evicted and spending time with family here and there

No I had to buy a another car the car got worse and cost more to fix then what it was worth

Yes I can

YES.

I received my money back, but I had to use it to catch up because the money I was looking forward to came way later than expected, so I basically used it to get out a hole that I was put in because of my refund getting snatched

I have received a check for right above 500 dollars, and no, not enough to do what i need to.

Yes I did after arguing with them and made several calls to different departments & waiting 120 days to get it back, from date of complaint.

Since I am a stay at home mom and my husband is sole income provider of our household, we were able to file a paper saying he was not responsible for my college debt because it was aquired prior to being married. We recovered all of the tax return money that was taken. We used is for the specific purposes stated above.

If you've received the money back recently, can you use it for that purpose...

I did with most of it got my kids more clothes and shoes and paid my bills up

Yes

Yes

No not enough only receive a small amount of \$3,066

No , unfortunately my car has already been repossessed.

Car bills

Yes i can buy a car so im not taking public transportation as well as pursue my dream of starting my own business

Yes

Yes

No, because those bills were due at the moment.

I did receive a check for 2018 income tax, I used it on medical bills.

I was already evicted

Yes I can still but the things I wanted

Yes

I've only received a portion of what is owed because the education dept has been garnishing my checks for years starting in 2006, now I have to go through all my records to see how much they actually took

Some of them yes and no my car got repossessed and lost my job because of this action

Yes

Yes, but the late fees hush I incurred had clay r not than what was taken from me

No because other things came up that needed to be taken care of

No it's too late .. my car was taken.. and my home

Yes I did I receive some money back but not the full amount

I havent recieved anything

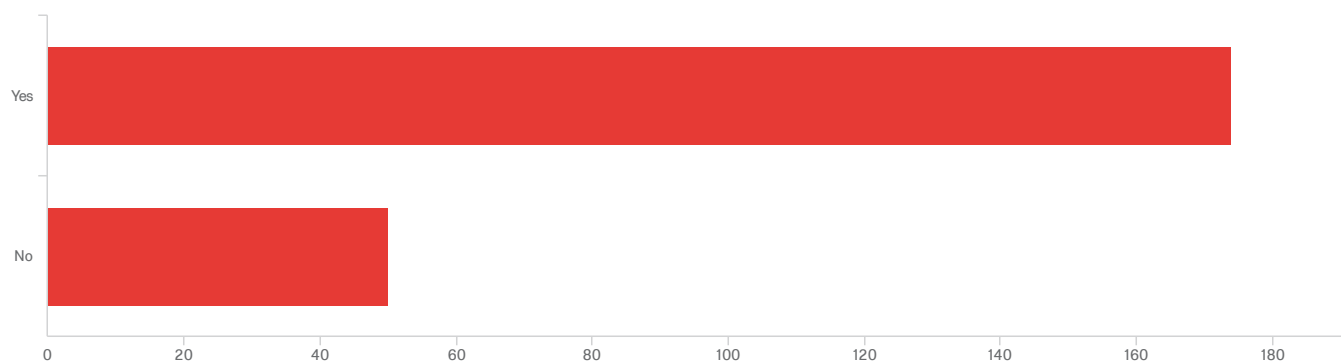
**End of Report**



*Contempt Damages (Involuntary Collection)*

December 20, 2019 9:09 AM MST

Q13 - Did you have to borrow any money to cover expenses because the government took your wages or tax refund?



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Did you have to borrow any money to cover expenses because the government took your wages or tax refund?	1.00	2.00	1.22	0.42	0.17	224

#	Field	Choice Count
1	Yes	77.68% 174
2	No	22.32% 50

224

Showing rows 1 - 3 of 3

**End of Report**

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*Contempt Damages (Involuntary Collection)*

December 20, 2019 9:10 AM MST

**Q15 - What did you use those loans to pay for?**

What did you use those loans to pay for?

The mechanical procedures like alignment of tires, 2 tires, new battery, new ac compressor, ac electric repairs, etc.

Chilcare and daily living expenses

MOSTLY FOR RENT BUT ENDED UP HAVING TO MOVE BACK TO MY MOTHERS HOUSE, BEING UNABLE TO COVER ALL BILLS AT ONCE

To help catch up on some bills

Catch up on bills. We had to move in with family because we couldn't catch up.

For some bills and car maintenance

The first time we borrowed money from family to purchase furniture and the baby's necessities like crib, stroller, car seat and clothes. The second time we had to borrow money for move in expenses to move into our own home when my husband separated from the Marine Corps.

Down payment on house

I was unemployed for most of the year due to health reasons. I was depending on my tax refund to help support me.

To fix our car. Replace a broken washer. Purchase my children's clothes and shoes. As well as any overdue or behind bills that had accumulated.

Living expenses like household bills, groceries, gas, children's school clothes, etc.

To get caught back up on some other personal loans

Bills

My teeth, eyeglasses, down payment on a n apartment, pay off and on existing bills

Medical bills, rent

Food and housing

Moving cost

I used the money to live off of

I received assistance from the community to pay my rent.

I used the loans to pay for a lawyer and renovating the room.

What did you use those loans to pay for?

Everything

A used vehicle

My children's well-being and needs

Rent, gas, children's clothes, food, and many other expenses

Borrowed from family

driving infraction

Car

Everything. To help with house payments, my lawyer fees from the divorce, my property taxes and late fees, buy a car because ex husband took the car.

Everyday living expenses

rent, utilites

House hold essentials, things for my children, bus fare, and bills

car repairs

Food

Rent

Funeral

Bills, kids clothes, food.

Rent and bills

I did not receive loans. The question answered yes instead of no and will not let me change my answer.

Bills, rent, car payment

Rent and getting to and from work everyday

rent and bills

bills, rent

Child support, lodging, vehicle

Be able to keep my apartment.

What did you use those loans to pay for?

My daughters needs and a car

Rent, bills

To fix the roof on my house.

A roof for my family

The money I borrowed was used for transportation, groceries, to pay off bills, medical expenses.

Household bills

Children summer camp and latchkey, waterbill,

Pay Bill, get what me & my kids need food to eat

Bills

I used the money I borrowed from relatives to pay for some of my rent payments, gas, food.

Lol rent. I would do a payday advance every paycheck. I was allowed to borrow up to \$400 at a time. So if I borrowed 400 I would have to pay 460 back. Well when you're paycheck to paycheck you never get caught up.

Rent, car payments, I had cars repo, because I did not have a good job that I was promise from getting my degree at Everest. I became ill from stress of working three jobs and creditors calling and lawyers threatening me about my student loans and going to hearings trying to make ends meet, from I degree, I thought would help me and student loans,I was not aware of signing.

Rent Food And school supplies for my kids

My car, Insurance, living expenses such as rent and school materials

Everyday living life itself with four kids being a single mother it's hard.

After not receiving my funds I had bills that were building up that I had to take a cash loan out multiple times to stay afloat and I am still struggling.

Paydays loans, to keep up with rent.

Water bill, electric..

Rent

Car repairs, rent, and bills

Monthly bills.

School

During the time I was finishing my associates I used loans to pay a used car, books, and other Bill's (medical).

What did you use those loans to pay for?

Light bill, gas back and forward to work, my kids school

Everything

Living expenses

Food, rent, animal care,

BILLS & FOOD

Rent, school clothes for my daughter, and bus fare to get to where I needed to go.

Unpaid rent and bills.

Dental treatment Rent

To pay for gas, rent, payments and normal everyday money.

food and transportation

bills

I used the loans to pay my car note, to find another place to live , my phone bill and for food .

Groceries. Rent

Bills

I was on unpaid maternity leave, Medical Bills, Health insurance, copays, car payment, clothes for both me and my son diapers, wipes, grocery's, formula. All the daily needs

I was told the loans were because my tuition was high and in order for me to finish school, I'd have to take the loans out to cover my classes. The remaining balance I received, I paid bills with

Rent

I used the loans to be able to pay for a room for a couple nights as well as to pay for food. Its expensive to be homeless. I had taken out 5 to 6 loans. To get me by .

Rent and utilities plus car note.

pay Rent

Rent

Books and others50

Car payment and groceries

What did you use those loans to pay for?

House and bills

Bills, house repairs , property taxes

Rent and car payment.

I used a loan from a relative to pay \$1310 for an EMS bill that had been bought by Commonwealth Financial, a debt collector.

Car loan my son college books and phone bill and light bill and rent and to buy my kids their school uniform

Phone bill and rent

Help cover utility bills.

just for living, it was so hard living off of 750 every 2 weeks once the garnishments kicked in. I'm a single mother of 4 children living at home still. I wasn't able to buy a new car, I couldn't afford to get one and not be able to make payments with the garnishments in effect.

I had to use the loans to help pay my rent every month and to get to work

School

I used them for groceries, bills, gas for my car, insurance, car payment.

I pawned my TV, computer and Smart Lamp

Rent, groceries, And utilities

To catch up on bills we were behind on.

Bills

Bills

Kids school clothes and shoes and everyday clothes as well as diapers and wipes

Home deposit loan

I used the loan to purchase another vehicle

My monthly finances such as car note, car insurance, and property tax.

rent and miscellaneous

To pay for car repairs, childrens clothing/shoes, replace broken down appliances, beds/furniture for my children, pay off high interest loans, to pay for the return of a repossessed vehicle, my AMT certification, my son's high school tuition, my husbands work tools, and moving expenses as i had to move over 3 times due to bills versus income.

Bills

What did you use those loans to pay for?

My car payments, bills, food for my child medical expenses for my child

Utilities carpayment rent

Utilities

Christmas shopping for my children. Food, pay bills etc.

Rent and bills

Bills house hold products day care

Moving costs and new rent dues. Transportation

To fix car and pay bills

Rent

Christmas mas shopping for my kids and buy them new school year clothes

Fees for dept of edu. Rent, FOOD, everyday items for household, pet food, kids clothes, a few fines towards license got paid.

Bills

I used loans to pay for living such as; rent, utilities, food, and transportation

Child care, and bills

Help with over due bills, rent, food etc...

Car insurance

Bill and my kids

I had to borrow money for down payment on a vehicle.

My rent, car not and insurance, mu child care expenses, getting to and from work, food, bills.

Bills and christmas

Past due or due debts

1200 dollars for a house payment

To buy a new vehicle.

Rent

What did you use those loans to pay for?

Light bill,car insurance,food,clothes for my son.

I used my credit cards to cover costs at the time. Also my car broke down and I had to cover it from credit cards as well.

To get a new apartment

Nothing

Son's school tuition and Rent.

Down deposit of apartment

Pay my bills up and get my kids some clothes and shoes and used it to have gas to get to and from work

Things got my children

Rent , medical,gas,transportation,rides to take my children to hospital and aba therapy food clothes

Bills

Pay for bills and carfare because I couldn't buy a vehicle

Rebt

Pay bills

My 900 hundred dollar rent and bills.

Security deposit for apartment

Bills

Rent

Bus passes, clothes for my kids.

Living expenses

Housing food everyday bills

Rent, bills, food, fix my car

**End of Report**



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*Contempt Damages (Involuntary Collection)*

December 20, 2019 9:10 AM MST

## Q16 - How much money did you borrow?

How much money did you borrow?

Over \$400

6,000

Over \$2,000.00

A total of \$1000

Several thousands due to relocation in another state.

\$1000

First time \$5,000 from family and the second time \$1,600 from a loan center.

5000.00 and 4000.00

\$1100

Unsure. It was over the course of a few years so I paid it back slowly as we could afford it.

Approx. 2,500 total

Id say over \$1000.00

3000

100, 500 , 1000

5,000

1000

3,000.00

1000.00

Over \$800

2600

How much money did you borrow?

1300.00\$

Thousands

Credit cards; over 1,500 Family; as much as possible

3000

300

\$3000

About 12,000 in all after late fees were added to everything and I'm still paying for things and trying to catch up.

\$1500

\$2-\$4000

More than enough

1000

3000

3,000 dollars

1500

\$2,000

N/A

8000.00

Over 3,000

cant remember anymore

too much to keep track.. luckily i did pay everyone back in payments when i started working again

5000

2500

4,000

800.00

How much money did you borrow?

\$1500

Family loans of 2500.

\$2000 to \$4000 since my tax refund was taken. Since the debt of this, the price of the money I have borrowed is higher.

Couple 100 here and there. Did witout on a few things

5,243.00

6,000

1200\$

I'm not exactly sure at the moment

\$350-400 every two weeks.

over 27,000.00

300 & another \$250 again the following week

Over ten grand .

I borrowed 500 over the course of 2-3 years with a pay back of 555.

Ranging from 300 to 900.

600.00

300.00

3000

At least 3 thousand.

About \$1000 plus.

\$50.00 to \$500.00 sometimes more during the holidays and when school starts

7,000

750

Can't remember.

How much money did you borrow?

Depends on the situation because I'm on a very fixed income. I HATE ASKING PEOPLE FOR ANYTHING ESPECIALLY MONEY. I was baffling because I was making good money (when I was working) but never saw it. The GARNISHMENTS put me in a financial bine! Let's not get on TOTALLY MESSING UP MY CREDIT. This is the ONLY on my credit

\$1200 or so I'm not sure

3000

3500.00

I am not sure.

500

1000

I borrowed \$5,000.

1300.00

500 - 1000

I borrowed for almost 11months from family so I'm unsure of an exact amount but I would have to guess around 2000-5000\$.

i Had to borrow hundreds of dollars just to be Abel to make sure my lights stayed on, food in my kids mouths and water was still on

10,000

Altogether about 2400 maybe a little more.

\$2500

1200

5,000

50000

1000

3,000\$

5,000

2000.00

\$1310

How much money did you borrow?

At first I borrowed 1000 and then 2000

2000

Approximately:1000

3800, when my first garnishment was with held I defaulted on a light payment because i was backed up just Trying to put food on the table for my kids.

I had to borrow almost \$500 every month to help pay my bills.

5,000

I borrowed about 3,500

about 600\$

2000

5,000

1000.00

2330

3000

12,000 dollars

\$6000

Approximately \$1,400.

about \$800

7000.00

Like 500

I ended up borrowing over 11k because they took two of my tax returns!!

4000

\$1,000

2,000

Thousands

How much money did you borrow?

N/A

2500\$

\$500.

\$1000

\$2000

Up to today's date of November 4, 2019. I've had to borrow about \$10,000.

Around \$2,000

Can't remember maybe \$2,000

Thousands over time.

I borrowed \$300

1000

\$2,000

\$5,632

1000.00 dollars 2 years in a row

\$2000

\$1,200

15,000

\$500

About a 1000\$ all together

I'm not entirely sure possibly around \$1,000-\$2,000.

4,000

Not sure

\$2,000.

\$1200

How much money did you borrow?

\$1200

1000.00

\$4,000

1000

10k

1500

4000

2,000

1100.00

4000

Thousands over the years

1000

\$4000

Im not sure exactly.

1000

4,000

**End of Report**

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*Contempt Damages (Involuntary Collection)*

December 20, 2019 9:11 AM MST

## Q29 - Where did you borrow from?

Where did you borrow from?

my mother

A bank

FRIENDS AND FAMILY

Loan companies

Family

Friend

Family and loan center

My husbands 401k, family member

My parents

Family. Mostly my mother.

Personal loans from parents and my son's father.

Family

Kashable

Family and friends

My mother in law

Friend

Family members

my parents which I have not been able to pay them back for that,

speedycash

From my fiance's father

Where did you borrow from?

Payday loan companies

Family, some close friends and used my credit cards

Family

bank of america credit card

My Brother

Friends, family, and instant cash places.

Family

Lending companies, payday advances

Family and my children's family

Bank

Family

My aunt's and pawned my rings , diamond and amethyst Tennis bracelett .. all jewelry I had..to get funeral done and aunt 600.00 for putting tombstone marker in

Family member.

Friend

Did not borrow money. This survey answered yes instead of no.

401k

Loan services and family members

friend

friends & family

Family friend

Personal

A family member

Friends and family

Capital One

Ex D0044

Where did you borrow from?

I borrowed from my family

Family, credit is messed up from dep of ed so couldn't get loans from elsewhere.

My friend and his mother loaned me the majority of the money. My mother helped a little bit.

Family

My Boss and family members

My family

A friend

family

Amscot and advance America

Vystar, TD Bank, First Federal Credit union

Friends and family

Family, friends whom ever would help in the time of need.

Advance America

Ace Cash Advance in Albuquerque New Mexico

Family member, mother

Family member

Online loan services

Personally borrowed from my mother to help pay monthly bills when I couldn't use credit cards.

I burrowed from family members that I still need to pay back.

Bank loans, family members close friends any body that would help me

From my family and people

Arrowhead loans

My mother

Family & Friend

Where did you borrow from?

My family members helped out a lot.

Payday advance places in store or online.

ASI Credit Union. Family members& My 401 k.

Parents, wife, credit cards that were closed due to not paying.

family members

payday loans

I borrowed from a family member, pay day loans , Check n Go and an online same day loan .

Sister, grandmother

Payday loans

Family.

I had to borrow from friends and family

Loan

Money tree and finfit.

My in laws

friends

My father

Lender

Family

Church

Capital one and my family

Family

Aunt

My sister and a loan company

Ace Cash

Where did you borrow from?

Family and credit cards

my sister and oldest child.

I took out loans

Salle mae

From family members.

Pawn shop

My husband boss

Family members

My family

Friends and family

Family

banks, one main Financial, and Family

A family member

Ace Cash Express and my personal bank account.

friends

Check into cash, cash advance America, speedy cash, security finance, check n go, first cash, and my bank ufcu.

Loan place around town and on the internet

One was a loan online that I never paid back Because I don't remember where I went and they haven't contacted me so it just made my credit go down even more, others where family memebbers, or things I just had to pond to get money

My father

Friends and family

1,000 from basic finance and 600 from World Finance.

Family

N/A

Personal loans from friends family business

Where did you borrow from?

Pay day advance amscot

Family

Family members

A friend of mine

relatives

I borrowed from family members

Advance America and family

Family, job, credit cards

I borrowed from a friend who also witnessed my phone call with the dept of education admitting they took my funds when they shouldn't have touched it.

Family

From family member

Family and friends i was not approved for a loan through at vendor!!

Work

Opp loans and bright star

Frank Taylor

Westlake bank, and family

Parent

Family and friends and pawn shops

Synchrony Car Care.

Family

Not sure

Friends and family.

Parent

Express loan

Where did you borrow from?

---

Car title loan

Family

Friends family justice finance

Citi bank

My sister and my Grandmother

Parents

Family

Family member

Parents

Cash advance establishments

Family

Friends and family

Family

Credit cards .. the state

Boyfriends parents

**End of Report**

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*Contempt Damages (Involuntary Collection)*

December 20, 2019 9:12 AM MST

## Q17 - What was the interest rate?

What was the interest rate?

0

15 percent

I don't recall the interest rates

0

10%

None, we were lucky to have family help the first time but the second time we had very high interest rates don't remember exactly we borrowed from a loan center with insane interest rates.

Now he gets extra money removed from his check to pay it back what was borrowed, 8% interest rate.

0 , but 100% guilt

Thankfully no.

Non

0%

26%

The 1000 was 1200 pay off 90 days the other same as what was borrowed. Small cash was the same. Under 100.

None

0

No

n/a

im not sure of the interest rate but I do know it is high

Plus my husband had a car loan

No luckily her father Todd Hawk was very good to us

What was the interest rate?

25+%

not sure but with my credit cards i went over the interest rate which caused my credit score to lower

None

22%-26%

Just pay what I owe him

I just (give) gave everyone that helped me an extra couple of hundred dollars to show my appreciation for the help.

0%

Don't recall, but high

Not sure

20%

20%

None for aunt's but pawn shop was 10 to 15% to get jewelry out or to keep paying on them to keep them in pawn

N/A

none

Did not borrow money. This survey answered yes instead of no.

10%

I'm not sure still have to pay all it back

3%

n/a

5%

26%

None just working to pay it back.

0.00

0

What was the interest rate?

Zero

To pay them back

No interest rate

Tbh I never looked. Advance America I borrowed \$700 I'll pay back \$1000 Amscot it was like 15% I think

all over 24, 27 percents

None besides the embarrassment

None

Not sure but I took out 500 and they would expect 555 back

Very High.

No interest. Personal loan.

No interest

300%

N/A

0 interest rate.

No interest rate

Paying back

145

No interest

I'm not sure but I know that I wasn't seeing my 40 hr @ \$22.50 per hr with 20+ hrs of overtime a week.

No

450%

18%

I'm not sure.

none

What was the interest rate?

not sure

I'm not sure of the interest rate

1%

Not sure

No interest

I'm not sure exactly what the interest rate was

25.8%

Not sure

0

none

NA

25

None

21.65

No

None, as my aunt was fair with me and I will pay her back as soon as I have made the money by working 2 jobs.

With my sister was 15 percent and lone company was 29 percent or more 30

200% or more

27% on credit card

no thank God.

25-30%

Yes some of them charged us 10 percent on how long we took to pay them.

23%

No interest rate it was deducted from my husbands paychecks one he started working again

What was the interest rate?

0

No

None

14.7%

N/a

12.99 APR

0%

96% on most all of them. Except my bank was at 30%.

500

They wanted interest rates so yes I don't quite know what it was though to be honest

0

None

I don't remember but I know they were high because they have increased.

N/A

N/A

.01%

292%

None

Nothing

0

No interest

Yes

It varied.

No

What was the interest rate?

No interest rate

??

0

89%

1.5%

23%

10%

25%

29.99%

No

Not sure

0.

No, Thank God!

\$576

Alot

1,000

15%

11%

N/A I just had to pay what I borrowed

None

There was no interest rate

No

None

Interest rates are typically between 15% and 20%

What was the interest rate?

---

0

Not sure. I just pay as much as I can until I'm caught up

None

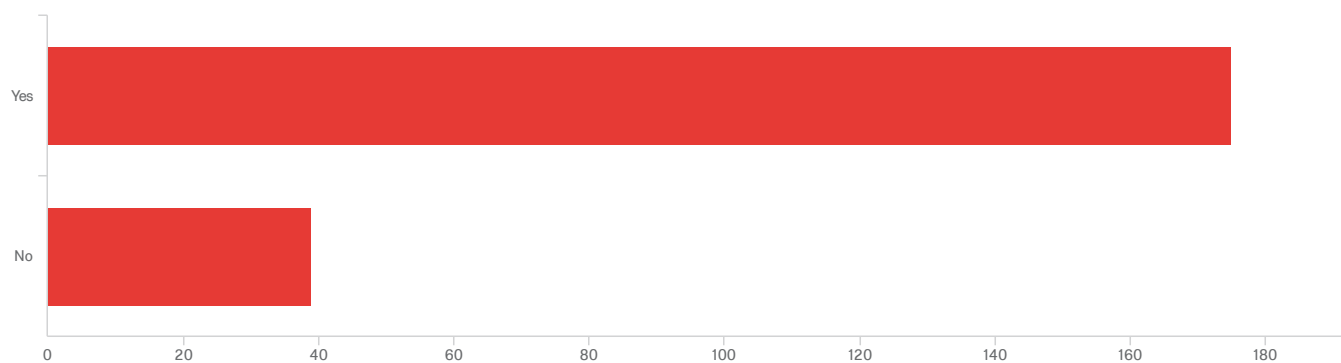
5.8

**End of Report**

*Contempt Damages (Involuntary Collection)*

December 20, 2019 9:12 AM MST

Q18 - Because the government took your wages or tax refund, did you miss any payments or bills?



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Because the government took your wages or tax refund, did you miss any payments or bills?	1.00	2.00	1.18	0.39	0.15	214

#	Field	Choice Count
1	Yes	81.78% 175
2	No	18.22% 39

214

Showing rows 1 - 3 of 3

**End of Report**

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*Contempt Damages (Involuntary Collection)*

December 20, 2019 9:13 AM MST

**Q19 - What payments or bills did you miss?**

What payments or bills did you miss?

Mortgage, property taxes

Rent, food, utilities childcare

Light bill, car note which I'm so behind on to where I'm in repo status, I never got the things i really need for my newborn or didn't pay the hospital bills I had to pay to deliver him. Credit card was maxed out and I still owe \$400 on that.

Rent, lights, phone, back taxes

Credit card bill

Monthly rent payment

City of Austin light bill my rent to my landlord I missed my twins birthday party

Credit cards - Capital One

We sometimes were late or owed money on bills that would be brought to current with the refund but was unable to keep up.

Utilities payments like electricity and water were often past due

Mortgage payments

Lots

Vehicle payments. Utilities.

Was planning on paying rent for the next month with that and down payment for a new car.

Capital one

Playing catch up , rent , electric , car note , car insurance.

Various

Was late on electricity bill

my rent where I was living at the time

Rent, electric, internet

What payments or bills did you miss?

missed a lawyer payment

Everything

The gas electric and water bills were put off

Car payments. Common needs to survive. A few more important bills.

Tool bill

I was behind on rent, buying my kids necessity

My phone bills, I got Dropped from University because I was unable to pay

I was homeless for 5yrs.

All of them. Electric, house payment or land contract, phone bill, trash bill, propane deliveries, insurance on my house and vehicle, cable bill (dish network) that I had been with for 8 years and can now never go back to.

Credit card, car and house payments

late with rent

My gas bill

Car insurance was one bill that I constantly fell short on.

Loan credit card cable light bills rent

Child support

Water, part of car payment, and pawn shop interest to keep jewelry in pawn ..due to funeral expenses. Credit cards...

Car payments, using my tax refund to put my family in a better place.

Rent

Car payments, rent

Rent, utilities phone, car insurance

phone, gas, electric (pg&e)

Rent, student loan payments, heat, electric

Rent

Rent and utilities

What payments or bills did you miss?

Behind on rent

APS

Summer camp and waterbill

Rent, car note

car payments, insurance, credit cards

I was late on my cell and rent every month

Rent, Car notes cars repos

Phone & insurance

Credit cards and car payment and bills

Most of the payments I missed were the student loans; and as well as my car payments a few times because I would be short of funds to make payments.

Car payments car got repossessed now on credit.

I missed the payment of my car, and because of this my car got repossessed

Electric and internet

Rent

Electric, water, gas.

I was late on rent and utility bills

Insurance, rent, and phone bills

I was just late on bills I didn't miss them

Medical bills .

Some of the payments I missed were medical Bill's, furniture and other utilities (light, gas etc.).

Light bill

Rent and electricity

Rent bge and unemployment offset payment

Everything

What payments or bills did you miss?

Electric, gas, cell phone car insurance .

Rent, activities for my son, electricity & other miscellaneous bills

Cell phone bill was turned off, and my rent was late I have to pay a \$50 late fee after receiving help from multiple family members.

Rent and power.

Utility Rent

Credit card bills.

Other debt.

housing and car payments

rent

Rent , cable bill, light bill , car note and car insurance

Late in rent

Car note, utilities

Medical. Car Insurance Car payments etc electric bill

I couldn't keep up with my cell Phone bills, my lights, cable/ internet

I filed taxes in February. And the refund was still taken as of October.

Rent car note

I had a storage i almost lost everything and electric bill.

Electric, Water, Cable , Car Note

Car payment

PHONE, RENT

Rent lights gas water loans

Phone bill and ticket

House n gas/electric/water/trash

AT&T Sprint Sac county utilities Comcast

What payments or bills did you miss?

A phone bill in the amount of \$40

We was forced out of our family home generations old that we couldn't afford to keep any longer. Become homeless

Car loan ,phone bill and light bill and rent and buy my kids their school needs

Car, phone and rent

Gas bill and light bill

Auto insurance

light bill, water bill and vehicle registration.

Light bill, insurance and rent

Bills to salae mae

Electrical, gas, internet and water.

Rent

Our phone service was interrupted

All of my utilities rent and insurance

housing, car, fines

Rent light bills car payment

PG&e, Rent,

Loan payments that I could not afford

I missed my payment on my car insurance and phone bill.

Car note, installment loans, surgery bills

phone bill car insurance

All my payment and bills were late lat fees assessed to my rent and utilities at times trying to play catch up on all my loans payments car payments even furniture planned payments.

Rent .car notes light bills

My WiFi bill with Comcast I missed car payments at the time, insurance,

Rent

What payments or bills did you miss?

Utilities and other bills

Pg&e, late rent and unable to get children on public transportation to school, credit card cancelled.

Credit card bills, phone bill, car loans etc.

My light bills. Car note, food expenses rent payments. Clothing for my children and I.

Rent lights gas water phone food

Car note light gas late on rent

Sprint phone bill

Rent

Hospital bills

Rent, power, one fine on license got me locked up IN JAIL! Lost EVERYTHING I owned unless I could carry it in my house. Lost EVERYTHING I owned in my storage unit, which was a 10x20 unit that had sentimental things along with furniture, social security cards, birth certificates for ALL 6 of my kids and I... All of their toys and clothes GONE. Now because I've lost our home; DSS HAS TAKEN MY KIDS INTO A FOSTER HOME! My phones got cut off as well.

Rent, pg&e, cable bill, phone bill, groceries

I was unable to pay rent, utilities, and phone bill a few times

Electricity and gas and rent

Gas lights, rent, car insurance, and more.

Was going to pay off my credit card with my tax return.

My car insurance and car note

Lights and rent

Rent

My rent and car note payments, light and gas bill

Electricity , Gas , phone bills , Rent

Numerous, car taxes, utilities, car payments

Electric and daycare

Rent, cell phone, car insurance

What payments or bills did you miss?

Rent, phone bill, car payment

Water bill, phone bill, rent bill

Heat and electric bills, cell phone bills, food for my children, birthdays for them new clothes and shoes for them as well

Credit cards

Late on rent and comed

Car payment

Light bill and gas bill

Phone bill

Rent Light and gas Phone bill

Car note pg&e

Car electric

Rent Medical bills My childs graduation Credit card

Rent, light bill

Rent Utilities Car payment

I couldn't pay my car registration, car insurance, phone bill and car payment.

Rent

Car payment Utilities Rent

Rent/phone bills

Car payment Rent

Phone bill

Car note, water, has, Electric bills. Credit card bills

I was late on bills but I paid them eventually

Phone car Rent

Medical Bills

What payments or bills did you miss?

Electric, rent, paying the mechanic

**End of Report**

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*Contempt Damages (Involuntary Collection)*

December 20, 2019 9:14 AM MST

## Q20 - Did you have any late fees? What were they?

Did you have any late fees? What were they?

500.00

Yes, 1,000 plus for past due bills for daily living

Yes! Late fees on my car totals almost \$300. Credit card late fees total \$148. I have to keep my light bill in deferment so I'll have time to pay it.

Sure we had late fees. Not sure how much.

\$35 late fee

Yes, an extra 200

I have about \$700 in Late fees

\$25 late fee

There were late fees I am not sure how much.

Yes, late fees were changed but I do not know what they were at this time.

Yes interest of 7%

No

Utilities late fees. I'm not sure of the amount of the fees.

\$50 late rent fee.

Yes 106.00

Mostly 35.00 car not daily intrest that sometimes went close to 60 days.

No

n/a

I believe there were. Those bills have been unpaid as of yet except for the community assistance I received to prevent eviction

I was penalized 100 dollars for being late

Did you have any late fees? What were they?

Yes

Yes 2 to 4% on the outstanding balances

N/a

No

Yes, car insurance payments, rent, medical bill

My phone bill, credit card

Tons derogatory remarks on credit . It was unbelievable not to mention the other loans I had to take out with genius and pay off while in school.

Yes. Not sure an exact amount. Everywhere tacks in late fees. Trash, cable, phone, insurance, property taxes. If I had to guess I'd say about 5000 total.

Yes for the home, auto and credit cards Yes could not

no

My bill is over \$4,000

Yes and to numerous too many late fees to keep track of

Still accruing

Credit cards

No.

No late fees.

No

Late fees on late rent and utilities being cut off

there was a late fee & reconnection fee

No

Yes, 120 in late fees on my rent.

No

200 payed it down to \$52 and now I'm in collections.

Yes I did

Did you have any late fees? What were they?

They're actually frozen because I fell so behind on them.

Cell late fee is \$35 I think and rent late fee is \$75 and I had both fees every month

Rent late fees Car notes , car insurances telephones

Yes a total of \$60 for two months worth of late lot rent

I'm behind on my credit cards and bills

Yes

Can't remember.

I had late fees on credit cards and phone bills. I even was late on my car that cause it to get repossessed.

Yes

Yes. I don't remember now.. had to make arrangements with companies, to avoid disconnects of services.

no

Yes and cancellations

Electricity bill warning to cut my electricity off

Yes, I did but I don't recall the amount at the moment perhaps between \$20-\$50 dollars per late bill.

Yes \$50.00 to reconnect

Yes

Yes not sure would have look into to be exact

Yes is did

All my utilities were late at that time.

Yes

Yes, \$50 for rent.

Yes, one hundred dollars per month.

Disconnections where my utilities were off. NSF fees and missed loan payments

Bill's., these accounts were closed

Did you have any late fees? What were they?

Yes plenty of late fees. It took a while to get back to date.

car payment and housing

yes 100

Yes late fees

Yes

Absolutely multiple late fees that I haven't quite paid off yet. So I'm unsure of the exact total

I had late fees but tried to get the company's I was late paying to understand that I'd come up with the money

I filed taxes in February. And the refund was still taken as of October.

Yes I was evicted

Not sure

It varied depending on bill

Yes late fees no way of calculating

NA

Yes

Just less time on my phone because it is prepaid, and i missed important housing calls

No

39.00 70.00 39.00 28.00

A late fee of \$5 for paying 10 days later than the due date

No We had to give the home back to the bank. If u want to consider the large amount of tax I had to pay daily to stay in a hotel with a husband and 4 kids. And sometimes I was late because I couldn't pay daily a few times. And had I gotten my tax check I wouldn't have had to stay in that hotel

Yes I don't remember exactly but I know the car loan was 10 dollars a month plus the interest and late phone bill was 25 for reconnect the phone line and light I don't remember

Yes amounts not applicable at the moment.

Reconnect for lights and late fees: 100-200 Gas ~ 100

Auto insurance lapsed

Did you have any late fees? What were they?

yes I had late fees, i don't recall exact amounts.

Collection fee

Some of them charge differently.. like 3 to 7 dollars of late fees

yes - but it ended in an evection

Yes Extra charge on our phone service and late fee for rent

Yes depending on the bill \$30, \$35, \$50

yes fines, house rent, and others

Rent

Yes pg&e and rent

Yes. Between 20-50 dollars per month and now some of my accounts are going into collections

Yes I had late fees, and it went to my credit now its in collections

Over \$1,200.

phone bill rent and car insurance

Yes late fees assesed on my rent all my loan account were closed still accruing late interest fees late fees on utlities and repossession fees charged.

Yes .rent .gas bill

I hate late fees with the car payment

Yes

Unsure

\$541 in credit card usage. Couldn't pay off card.

Yes late fees for credit card and car loans

Yes I did. With duke energy I had 5% added on to there. Rent was 22.50 each week.loan payments were 10 added a week

Yes

No

Yes 20\$

Did you have any late fees? What were they?

Yes

Power got cut off when the bill reached \$489.86. . . Late fee will add \$181.23 to that to get power in my name.

Yes

Yes late fees from rent and utilities

No

Yes,, overtime there were quite a bit for bills above .

I had multiple late fees and interest on my credit card bill

My car insurance dropped me due to being late and not being able to catch up

Yes

Yes \$50.00

Yes.....10% of what I could not pay

Yes \$50 dollar late fees

Yes all of above

I'm not sure I don't remember

No

Yes 10%

Yes, rent, lights ,phone

Yes interests rates

Yes

25 dollars for rent

Yes I did.. \$25.00 and 10.00

35\$

Disconnects and late fees \$1,000

100

Did you have any late fees? What were they?

Yes i dont know in total but over 8k

38 dollars every month that I was late

250 late fees

Yes. My car registration and insurance

Yes late fees on bills

250 of late fees

10% on rent

Yes About 1200

Yes. My phone was disconnected

\$2800

Yes i had late fees

Yes I had to pay an additional \$50 in fees

75 dollars a week for rent

**End of Report**

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*Contempt Damages (Involuntary Collection)*

December 20, 2019 9:14 AM MST

## Q30 - Did you experience any cancellation of service?

Did you experience any cancellation of service?

Yes

Yes, utilities

I'm in repo status with my car because I can only afford the minimum payment. Same as credit card, it's charged off. Medical bills I didn't pay because it's too expensive.

Everything was cut off, then we had to move.

No

No

I lost my car and I had a disconnection on lights

No

It has happened.

My phone would be turned off but I would borrow money to pay my bills.

Was in consideration of a foreclosure

No

Yes utilities

No

Yes temporary

Phone but reconnected the same month

No

No

yes was kicked out of the place that I was living at the time

no

Did you experience any cancellation of service?

Yes my husband couldnt make his payments for his car loan

No

Yes

Yes

Yes it made my credit score go down

No

Yes

Yes. Trash service, dish network, phones were all shut off, my house as well as car insurance.

Yes

no

No

Yes.Car insurance

yes on all of my stuff lights cable rent you name it

No

No

No.

No

Cable & electric

Yes lights water

yes

Yes, was evicted.

No

Yes. My phone was disconnected.

No

Did you experience any cancellation of service?

Yes

No

Yes

yes

No. I had to rib Paul to pay peter and I made Mary work but nothing was cancelled

yes, telephone bills, repo of cars, insurance cancelation

Thankfully no

Yes

Yes

Yes

Yes

Yes, both been shut off.

I stopped cable and internet services

No

no

Yes

Xfinity bill March-April 2019

Yes, I did at some point my cellphone and my light bill and some other utilities.

Yes

No

Yes I was kicked out my apartment

Yes

Once or twice

Daycare, Furniture Rental, etc

Did you experience any cancellation of service?

My cell phone was turned off.

Almost service disconnected.

Yes

Yes

No.

yes

yes

Yes

Cable and phone services

Yes. Truck repo due to a title loan

SMECO

No

No

Yes

No

Yes cable and disconnect on Electric

Yes

Yes

Yes

No

Almost

Comcast

No

Yea I tried to enroll recently to beauty college. They will not let me

Did you experience any cancellation of service?

Yes my phone and light

Furniture unpaid and loan unpaid.

Yes gas for most of the winter.

Yes

light and water were almost cancelled but because I was borrowing money from all over thank God they weren't.

Yes

No

yes

No

Yes

yes water, lights, and other

Yes!!

Yes

No

Yes both phone and car insurance

Yes

yes my lone was cut off at one point

Yes all my loans closed and credit cards closed. Utilities shut off.

No do to payment arrangements

My comcast got cancelled

No but came close

I lost a credit card.

No

Yes

Did you experience any cancellation of service?

Yes

Almost my lights but my parents helped out

Yes

No

Phones cancelled had to get new numbers.

Yes

Yes, cable and internet, and almost cancellation of utilities

No

Yes lights, cable, insurance, evicted from apartment.

No

My car insurance was canceled

Yes

No

No

Yes

Yes

No

No

Yes

Yes

Yes

Yes

No

Yes

Did you experience any cancellation of service?

No

Yes

No and yes i lost my car .

No

Yes

No

No

Yes my car insurance and internet.

No

No

No

Yes

Yes

Yes

No

Yes

No

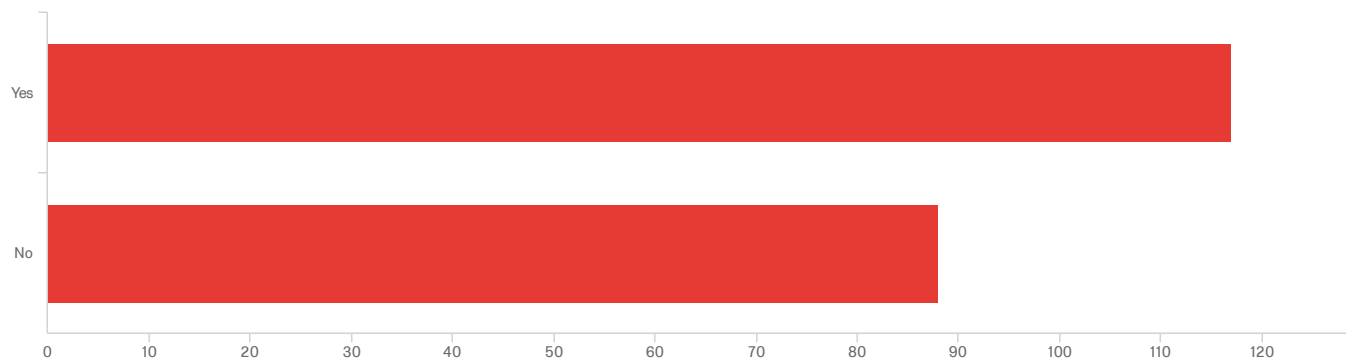
No

**End of Report**

*Contempt Damages (Involuntary Collection)*

December 20, 2019 9:16 AM MST

Q23 - Did you miss any rent or mortgage payments because the government took your wages or tax refund?



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Did you miss any rent or mortgage payments because the government took your wages or tax refund?	1.00	2.00	1.43	0.49	0.24	205

#	Field	Choice Count
1	Yes	57.07% 117
2	No	42.93% 88

205

Showing rows 1 - 3 of 3

**End of Report**

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*Contempt Damages (Involuntary Collection)*

December 20, 2019 9:17 AM MST

Q24 - Did you have to pay any fees or did you suffer any harm (such as eviction or foreclosure) because your missed this payment?

Did you have to pay any fees or did you suffer any harm (such as eviction o...

Yes

Eviction

Eviction

No

200

Yes Almost got evicted and we were without a car for almost a year

We had late fees but fortunately our current landlord was understanding.

Yes, our home was going to be taken bc we were already in default. But loan modification saved us

No

50 late fee

Always I was threatened often , I had to beg and borrow.

No I just had to move in with friends to afford my living expenses. Luckily I was at the end of my lease.

I was evicted from my place

We filed for something that gave us a worker to help

Late fees on rent

Late fees and had to move somewhere else

Yes

No, but only because I knew the people my land contract was though so they gave me leniency because I explained the situation to them.

Foreclosure on the home

Did you have to pay any fees or did you suffer any harm (such as eviction o...

late fee for rent

Late fees

Eviction multiple

Late fees and had to work side jobs to stay in apartment.

No

Yes. Reroute other money to pay rent and bills

Yes eviction

yes, eviction

I was kicked out of my family member home bc I didn't have any money to give them for rent so yes I experienced eviction because of my tax refund taken .

No

Yes, without my refund I couldn't afford the rising cost of the weekly room or afford to move us anywhere.

I have suffered because of not being able to pay bills on time. I have had to leave homes as punishment for not being able to afford a place. It caused more mental harm, giving me more stress and anxiety because I could never have any stability. When I got together with my boyfriend a couple years ago, we were informed by the rental agent that he could only put his name on a lease agreement with the apartment because my credit was bad. I was never able to rent a decent place unless it was below poverty line. I have wasted so much time and effort to places and always lost what I tried to invest myself in.

Yes I did

yes, my car almost got repossessed. Had to borrow money from a relative, which I still owe, around \$4000.00

Foreclosure , repos, paying eviction fees

Yes I had to pay a total of \$60 worth of late fees

Yes

I always plan to spend my taxes on my rent and pay it ahead so I can afford my other bills. But because of this I was not able to, I faced a eviction because what would have been my safety net quickly turned into something I could not handle and result in me losing the house and making my wife and kids under go stress that the kids should not have dealt with.

No

Late fee of \$20

Yes I had to pay late fees for late payments

Yes I had to move because I wasn't making enough to keep up with the rent any more

Did you have to pay any fees or did you suffer any harm (such as eviction o...

Yes

Eviction

I was able to explain the situation and was given some leeway to catch up

Yes

Late fees of \$25 per month

No

Yes, I'm still paying for a court order on rent & late fees

No I was able to pay after my family helped me pay rent.

Yes eviction.

Yes, Eviction. The Landlord let us come back once I showed proof of my tax return. I also had storage Bill's of \$600

eviction and car repossession

eviction

Yes

No was able to borrow to help out

Eviction

I only had to pay fees

Eviction 2016

I owe \$4000 to an apartment complex from my eviction

Yes i cant get into housing untill the lease is paid now and i had to get a more reliable car cuz mine broke down.

I lived in a homeless shelter

No

No our landlord worked with us but thank god he did we would of had no where to go

Late payment fees

1 month of rent in the amount of \$400

Did you have to pay any fees or did you suffer any harm (such as eviction o...

Foreclosure and eviction.

I pay 5 dollars a day for not having my portion of rent

Eviction

I fell behind several months on my rent. i've been homeless before and the feeling of despair was overwhelming.

I had to pay a lot of late fees and eviction notice

No

No but just being late is stressful cause it keeps adding up.

Evection

Our rent was payed late

\$50 late fees

still trying to pay

Eviction

Yes eviction

I had to borrow more money

no

Yes paid late fees almost every month again playing catch up on my bills. Evicted 2 times and had all my personal items and keepsakes stolen once.

Just late fees up to 150 dollars

\$ 25 for every day late.

Eviction

Eviction

Yes. Eviction

Eviction

No just got myself more in debt with my family for borrowing money to pay my expenses

Yes. \$250 to go to court. My judgement the court put on me was for the past due amount in rent that totals almost \$6,450.20

Did you have to pay any fees or did you suffer any harm (such as eviction o...

No

I had several late fees and a few warnings of cancellations

No

Eviction

Paid late fees and almost evicted

I had to pay late fee

Yes

Had to move

Eviction

Suffered eviction currently living with grandparents

No

Late fee

Yes, eviction

Yes

No

Got a paper about eviction but wit the money I borrowed I caught it up

\$3000 Behind and schedule for demolish

600

Yes i was in housing court i had to miss time of from work and was threatened eviction and that sent me into depression

I had to pay fees

Rent fees

Eviction

Rent fees

Eviction in 2013

Did you have to pay any fees or did you suffer any harm (such as eviction o...

No

I was evicted now homelesd

Late payments, i did have to leave one place yo find another in 3 days

**End of Report**

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*Contempt Damages (Involuntary Collection)*

December 20, 2019 9:19 AM MST

Q25 - If your wages were garnished, did this negatively affect your job? If so, please explain.

If your wages were garnished, did this negatively affect your job? If so, p...

No

No garnishment

I was told i had bad credit wen i never got to use it an couldn't open a bank account or credit card an i never knew what was taken from tax returns.

Not to my knowledge, but i know garnish wages is not good in the eyes of an employer

Yes because there was also garnishment requests sent to my job and I had to sign off with HR who now had an insight on my personal debt information which seems as if I am irresponsible since they don't know the entire story.

I had to stop working because I did not have transportation or gas to get there

Unemployed

They were not.

N/A

No

No

No

No garnishments

No

No

It made it harder because I needed to cut expenses with what they were taking out.

Yes I was not making enough at that store locations which lead to the decision of moving to a bigger city to make up the difference with more hours work and higher commission check.

n/a

If your wages were garnished, did this negatively affect your job? If so, p...

No

Yes I worked my butt off for a little check. Total bull

No

First pioneer then dept. Of education garnished my wages without my job fed ex even asking or noticing me until my check had garnishments on it

My wages were not garnished just taxes stolen.

No

No

I just had to work overtime a little

Yes I looked like a fool and lost the trust of the owner.

Yes. I had to work side jobs that distracted me from keeping my main employment as a restaurant general manager.

Boss found out about this.. and it embarrassed me because I was a very good employee..and it got him wondering if he could still count on me to perform my duties ....I was just coming back from open heart surgery and then this happened!..so I believe that this helped them come to the conclusion that I shouldn't have my same hours I was working or the area that I covered at wrk ..was getting 6 to 7 hrs a day depending on how much mail was to be delivered dwn to 4or 5 hrs only.

Yes, can not survive life in general.

NO

No

No

It was very stressful knowing that all my pay check was going to past due bills and I wouldn't be able to get out of debt because I was counting on my tax return to help us get ahead.

the u.s. dept of education took my tax refund and on top of that garnished my wages.. starting from oct 2018 till march 2019.. affecting my already limited income to pay rent, bills, food, transportation, etc.

I was out of a job for awhile

Not applicable. Wages weren't garnished. Only tax returns taken.

I'm on disability

Yes it negatively affected my job. It made it hard for me to work because when they take my money, I can't afford the needs to be healthy and stable. Im constantly stressed because I can barely live on what I make. It made it a challenge to motivate myself. There have been many times the last 7 years I have quit because I saw no point in trying. I thought if the Department of Education is going to harass me for the rest of my life, then I felt there was no reason to try. Then I had times where I would try again hoping for something better.

If your wages were garnished, did this negatively affect your job? If so, p...

No wage taken just left in a tight spot

No

MY PAY CHECK WAS LOW

No. It was confidential so no one besides me knew about it. It was embarrassing though that I had to suddenly stop buying my lunch because I couldn't afford it. Where I work they have coffee available so I ended up drinking probably 3-4 pots a day. Coffee will suppress your appetite

Yes, for promotions When I applied for a government job due do my garnishments, I did not get the job

N=a

Can't stay at one job to long cause they will garnish wages.

No

No wages were garnished, but credit is bad, cannot get a loan , nor credit because of negative remarks, and length of time pending. Poor credit remarks.

Only as far as depriving me of food and gas.

no

No

Yes they garnished approximately \$200 every two weeks and caused me more stress at work due to not being able to pay my bills. I honestly was looking for another job to make more money and give up my career in law enforcement.

It negatively affected my ability to get a job because I did not have gas or rideshare to get anywhere.

The only negative I could think off is that being short on money can really mess with your head. Regardless of the money issues I always manage to not bring such problems to work. If anything I would just work more hours and be extremely tire after so many hours of work.

Yes because I felt why I'm working if I barley see any of my money to support my family

Made me work 20+ hr overtime to make a normal pay check

Yes they started taking some wages out my pay

My wages havent been garnished yet but I'm worried that in future my wages will be garnished

No

No the the va took my checks so there was no garnishing

Of course who wants to go to work for you not to even see your hard earned money

No

If your wages were garnished, did this negatively affect your job? If so, p...

Yes, has to find another job.

Yes. I didn't want to work....my pay was already decreased by a takeover then I got garnished in 2014

No wages garnished

Not to my knowledge besides the fact that I was not going to work motivated since I was not receiving all my wages.

No.

didn't have transportation

Yes , Emotional.It made me feel like I'm working for nothing. I work hard every year and pay my taxes and never get anything back in tax return. So I Dreaded going to work. My work endurance was low . I stop putting in a 100% and that effected my different raises is at work.

Yes wages were garnished.

Yes, when my truck was repoed

Not so affected my job, only my money

My husband's job

NA

No

No

no

Stress

Yes

No

No

No

no

Yes I was garnished, but it did not negatively affect my job.

there was nothing i could do about it, i started to become overwhelmed affecting my performance at work.

nA

If your wages were garnished, did this negatively affect your job? If so, p...

No

No

yes got flat tire couldnt pay lost job

Yes, they took money out of my check I was expecting to use for bills

No

yes I was not getting enough money to pay for my needs

Yes. I felt embarrassed. And now feel downgraded at work by my bosses.

Yes I worked many hours and my check was short every time

I don't think my pay got garnished

No

Yes. I was unable to get any jobs that ran my credit. All bank jobs won't hire me.

In order for me to make ends meet with my school loans I had to work 3 jobs and my dad co signed for me they also garnished his tax refund because of my loans

Yes it did because I had already had money taken out my check for insurance payments etc.

Yes

Yes I had to work more hours for less pay just to make ends meet

No

No

Yes. I lost my job due to stress. Lack of sleep all the therapist visits, now dss visits all the CRAP they want me to get done.

Yes, I had to commute for work and couldn't afford to continue my job because my wages weren't enough to cover transportation

Very much so. I needed my money for my family and the more hours I would work the more money they would take

Wages were garnished.

My wages were not garnished.

No but they was taking out my check so my check was short

N/A

If your wages were garnished, did this negatively affect your job? If so, p...

No

No but they are still being garnished

My employer hasn't mentioned a thing but it's embarrassing.

Yes I couldn't afford to pay my bills and daycare

No

N/a

No

I had to take on another job.

No

No

No it didn't

No

No

No

Student loan on credit effects getting a job

No

Yes i was unable to apply for supervisor position

No it was just stressful at times knowing I needed that money to pay bills

No

It was embarrassing and I couldn't afford bills or Christmas cause they start garnishing in November

No

No

I lost my job due to my car being repossessed

Yes I was depressed because I was behind on bold

If your wages were garnished, did this negatively affect your job? If so, p...

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Yes my boss questioned me several times as to why i was recieving a garnishment

Yes I was fired

No

**End of Report**

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*Contempt Damages (Involuntary Collection)*

December 20, 2019 9:20 AM MST

**Q26 - Anything else that we should know?**

Anything else that we should know?

Everest College would pull out students from class to have them "re-apply" for FAFSA when in reality they were just making students like myself fill out applications for loans and more loans, making us go deep into debt. That is unacceptable. Please help us

Stressing causing high blood pressure

I would like the money owed to me as it would be greatly used to raise my children comfortably for daily living expenses. I filled out an application for borrowers defense but was denied due to i feel not filling it out correctly since i continue to get these notices that my taxes shouldn't have been taken.

Should I be compensated for the past years! My tax returns were also garnished, which resulted me being behind on bills and being able to afford to deliver my son. I couldn't afford baby items, car not is behind and well as other bills. I looked forward to that money so I could catch up on bills and now I'm behind every month because of that. My credit was affected tremendously.

I even belived no one would even marry me because i would of cause them finacial hardship or problems i felt i really couldn't save my self in anyway

I went to school and got a certificate that is not credible. Harley Davidson does not recognize this certificate because only Harley Davidson certification is acknowledged to work on their brand motorcycles. It is a useless piece of paper.

Everest used to be NIT (national institute of technology)

Very stressful and unnecessary as I applied for forgiveness years ago and am still waiting

I was in a payment plan agreement with an agency where I was paying on it monthly, then all of a sudden I didnt qualify for it anymore and I was never notified of that information or contacted to try to find a different road of repayment

Prior to them taking my money I had already filed a claim stating that that was incorrect and that I did not go to that school for that period of time but they still took the money out of my taxes so I have suffered me and my kids

Everest knew I had tendinitis in my shoulder, when I enrolled for massage Therapy . They assure me it would not negatively affect my shoulder. I had to quit school due to the increased problems with my shoulders. Due to this , I was told my loan was forgiven . Apparently, it was not. THANK YOU SO MUCH , for helping me get my refund back!!!!

The taxes that were withheld were from my husbands wages. We filed as married so it was joint. I have been unable to find a job without proof of my degree and transcripts that the school was supposed to send me and never did. So it caused problems between us. I had deferred my loans out and then after they kept being sold to other companies it was hard to keep up and then I would call and be put on hold for long periods of time or just kept being forwarded. It was extremely stressful. Now that the school is basically non existent its really hard to explain to someone you are interviewing with that yes I graduated with a degree however I have no proof and unfortunately cannot contact anyone to get paperwork.

They did this unlawfully, even after the college had shut down. I have 3 children and me and my husband struggled paying our mortgage working our full time jobs. We just got a little off track and was really depending on our tax return this year. Me and my family were preparing for the worse if our home was to be taken. We suffered stress not only us, but as well as our children. We are glad they finally released our funds back to us, so we can continue to move forward with our loan modification and stay in our home!

Everest lost my paperwork for my registration exam after I graduated therefore they never sent it to the state for me to take the test to be a registered medical assistant. They had told me from the start that they'd be the ones paying for that exam. Now I'm in the process of registering and I have to pay for the application and the test.

Ex D0094

Anything else that we should know?

Not at this time.

No

I asked for help plenty of times. I did not benefit from this school at all, I can barely remember what I do now because I did not attend I can't remember names because I only met the man who helped me fill out my papers, and I don't know his name.

I needed the money then so I could get out of debt now I'm even more in debt and the money I received back is to help keep me afloat. I still have all the original debt.

I just think that it was so unfair for the Department of Education to have my tax refund taken. The school that I attended did not follow through with what they promised,

I fought constantly to make sure that my wages would not be taken. I was told I would get assistance in finding employment upon completion of the program and that did not happen. 2 years in a row my tax refunds were taken from me and the removal of those funds has set me back tremendously.

Yes, my husband's tax return should never been touched I was not with him at that time and it should not have been touched period bc I don't owe nothing to anyone Everest failed to return the loan money to the lender so that's on Everest they stole it

I lost my job at spectrum and spent 2 or 3 weeks walking to nearby factories to get another job I could walk to, has to sell a Cadillac for parts that we bought for 3600.00\$ for 300\$ then has to borrow another 1300\$ to get another family vehicle when only needed 700 to fix the Cadillac we were forced to sell for a tenth of what we paid

I cannot buy a home due to my loans. If it weren't for my work ethic and previous intelligence level prior to my attendance at school, I would be nowhere right now. The education was not as promised. Unfortunately, I was too not prepared enough to choose a better schooling option. It is still a great burden on the overall well being of my entire family.

I want a refund if possible

why has our case not been dismissed and why are we still having to worry about a school loan that was built on lies and fraud?

They took my taxes for 3 years and still are charging me interest and say I still owe almost \$8,000 after they took my taxes 3 years and together they would total around \$20,000 and I would like my money refunded please

It sucks to know I have a huge bill and I can't even use my credits from them. I had to retake all my coursework

It ruined my credit my living my self esteem my mental health stress ever getting to buy a home or even qualify for a Victoria secrets card shouldn't be on my credit report at all yet can't be removed. Stressed mental anguish had to give my daughter to her dad because I couldn't feed us or house cloth anything. I make minimum wage at shot out grunt labor that has caused me to be on workman's comp. From carpal tunnel back problems neck problems. So I will never make more than minimum wage all my dreams shattered. Educated but can't get employment. They ruined my life while ruining my credit for ten years. And the only explanation I get is well we didn't tell u to go to that school.

This has had a huge impact on me and my 3 kids lives. I could not provide them with the essentials they needed to get by in life. This was very traumatic for an 8th grader, 10th grader and senior. They had no school clothes. No school supplies, no snacks for school or after school. My son switched to online schooling due to the excessive bullying from the kids at the high school. We had hardly any food in the house for them to stay healthy. It has basically been a nightmare from the time I filed my taxes to present. I also had to pay turbo tax 100 for their service even though I didn't receive that money. Thank you for your time and your efforts as well as caring enough about people you don't even know. Thank you so much from me and my 3 children.

It was hard on the family budget wise

That "school" promised "lifelong job placement assistance" in my field. A year after graduating, I was still unemployed. Went to the school to the job placement resource office, and the whole place was shut down.

Anything else that we should know?

My wages were garnished and my refund state and federal was taken for about 4 years and I had graduated years ago

This is still showing up on my credit report and is severely affecting my ability to own or rent a home or even apply for any credit.

I feel like I did not receive anything Wyotech offered as part of my tuition like lifetime job placement and lifetime refresher courses.

I never even got a letter or a call to say they were taking our taxes.... My husband and I were very stressed out because of the wages taken and our taxes...it put a strain on our marriage as well as all bills...cause the money we earned was to survive for the month and next 2 weeks till next payday. But wasn't the case because of garnishment

I can't believe this happened to a lot of people trying to further their careers, and this company went bankrupt. (Corinth Colleges) Department of Education and the Government allowed this to happen? Everest College was not a legitimate school nor did I receive proper education or a degree... I need all my refund back from 2017 and 2016 and so forth.

These student loans loom over my head. I am now married and my wife's tax return suffers because of these student loans. We want to buy a home but can't because of these loans. I don't want to have to pay for them because the school closed down and it doesn't seem fair. I want to move on with my life but can't because of this.

I have a pending application for Loan Forgiveness.

These loans are still on my credit report and impacting it in a negative reporting status.

I was a 4.0 average student. I worked hard to maintain an awesome G.P.A for all of it to not matter. I'm stuck at a minimum wage job when I sought out for a career. I am supposed to be making big money for my children, but now I'm having to settle for a Sonic job just to put clothes on my children back and food on the table.

I been trying to get my tax refund back and no one has answers for me. I just want my tax refund back I really need it. Times are tough as it is.

I suffered severe anxiety and stress because I thought I was going to be homeless with my children.

I know I have already said this, but I have suffered so much the last 7 years and have lost so much of my life to this debt. I thought by now I could be living stable on my own with a car and a good job. Going to this college was a big mistake, they lied to me and told me that I would not have to pay for going to school because they granted me a "Homeless Dependence Override". I know I was homeless before going to Heald College, but I was unable to get out of the homeless cycle especially after going to Heald and having the debt of the student loans. I have lost so much money, working for jobs that barely pay, staying in low poverty homes and living out on the river in a tent with barely any food, borrowed money I could not afford, and missed many life opportunities that could have helped me grow. I have spent so much money these past 7 years and it did not even help progress me. I even paid some company over \$500 to help take away the student loans and it didn't even do anything. Honestly, I feel like with all the money I have spent the past 7 years it could have been saved for more helpful. In the question in this survey regarding how much money I have borrowed, I only put how much since the tax refund was taken from me. But in fairness, the amount is more. This made me borrow money when I couldn't afford it and they made me spend money on unnecessary medical visits because of stress. I would say through the whole time of the 7 years with everything, the amount of money together is way more than how much is listed in this survey. Not only have I been financially impacted negatively, I have also been emotionally impacted negatively as well. I thank you for giving me the opportunity to share how this has affected me, I hope this helps many others as well and I really hope that this will help me. This has been a very stressful journey for myself this past 7 years dealing with this student loan. You can always email me if you need any additional information. Thanks, Melissa Knapp

It was hard when I was really counting on that money. Groceries were needed but we managed. Very tight spot worked extra hours and worked uber eats to make ends meet

I was depressed I lose everything when they took my tax refund

Thank you all so much for looking into this matter. It has happened to so many of us with these schools just trying to get a better education and these schools were basically preying on people who just didn't know what to do.

NO

Anything else that we should know?

It's just been a really hard time trying to get my life together with the amount of debt I am in. I cannot qualify for anything, my credit score is low and it's depressing. Living in a time where your credit is everything, I have nothing.

Well because of those loans my credit is in the toilet. Even after they started garnishing my wages they still reported it negatively on my credit. I can't even get a Walmart credit card to buy 190 bunk bed set cause I have to care for my nephews now. Even though they suspended the garnishment until they decide my fate (whether I have to pay back my loans or not) I'm still broke cause I had old bills I was paying that I stopped because I just couldn't pay them. Hospital bills. Old credit card bill. Old medical bills. I was in two different car wrecks within a 5 month period (I was the one hit both times). I had to get a new vehicle which was 12yrs old and I'm paying \$300 a month because my credit is so bad I have a high interest rate. During the time of the garnishment I had a 2001 Honda Accord. I bought that while I was in school. I was paying 284 a month for that along with 250 a month to Everest to cover expenses my loans didn't. Once I got out of school I found out how useless my degree was. The credits weren't transferable to other schools and I had so many loans already that I couldn't even finish my degree.

The feelings of sadness, discouragement, hopelessness, and lack of motivation in performing normal day-to-day activities. The struggles trying make a living, and having student loans debt over your head has effect with financial situations like me buying a home, owning cars , getting promotions , government jobs and delaying my dreams of having a group home to help children that is in of LOVE and STRUCTURE.

Yes the government waited Ten Years to collect that money and even though I had filed numerous complaints against Everest University and the Department of Education informing them that I didn't even receive an education I never had my GED they suckered me in and basically took out all these loans and grants in my name with the impression that I would be able to go to school once they obtained these grants they called me and said that I would have to go get my GED on my own and I cannot attend class until I do so so they disenrolled me without refunding the government back their money I was stuck with the bill and the government waited 10 years and then offset my taxes. They took \$5,641 from me but thankfully I did receive it back last week actually however even though it's nice to have it back it's kind of too late. What I intended to use my refund for was my dad's chemo treatments however being that they offset my taxes I wasn't able to help him receive his cancer treatment and he died in April

I am still working and trying to rebuild my credit and finishing school. Everest institute has delayed me from finishing school earlier. I had to take time off because I couldn't afford and still can't afford to pay for school.

I have moved to Maryland 2019 I was a resident in no at the time. My address at time was 2 Bostonway apt 1 ASBURY Park NJ 07712, 602 E Patrick St is my new address in Frederick MD 21701

With this student loan it has hindered me from having a successful life. My wife and I live in a constant struggle trying to find a place as we live with family. My credit score is awful because I can't make payments on my loans that I don't even have a degree for. My wife and I are barely getting by and pinching every penny when I was promised a career in criminal justice and degree to show. I would have been able to afford to do thing with my family and payed my loan and been fine had I got what I was promised and never received. I feel robbed as my early 20s are over and I'm starting to settle in to a life with no career. I can't but a house for my wife and kids because my credit score is very poor and again this all could have been fixed and resolved had I got what I deserved. I would like to add I was a minor when I enrolled. My mother enrolled me with a unaccredited diploma. My mother thought she was doing right as when she enrolled us it seems like a good promise. So I ask please help, I'm extending a hand for help as this decision wasn't even made when I was a adult. Please make this right.

I have been receiving income taxes for the past eight years. A lot of expectation and excitement comes with receiving my taxes. It has been about ten months without my income tax. It feels as if we have finally gotten back on track with just about everything and my children have what they need.

I have been trying to work out some type of credit arrangements with the department of education for many years to repay on some type of plan for many years, not just the past 18 months. Every year they have taken my tax returns, \$400, \$795. With no other options for creating a payment plan. During these years, I have a disabled spouse, and returns are filled jointly. I find this very unfair, without legal right to take part is his return also. Anytime I contacted them to make payment arrangements, I was always treated rudely, nor received further assistance to settle the matter. My conversations were never documented, or regarded, and anytime I would call, I would have to go through the whole process of explaining my situation all over again. After many years, it became absolutely ridiculous, and insulting.

Not that i can think of.

no

To be put in debt for a program that hasn't been accredited for years made it to where the time I spent in the program was not recognized and made it hard for me to get a job in the trade.

Anything else that we should know?

I did have to go to the hospital at one point due to high blood pressure and now I'm currently taking medication for this. It was covered under workers compensation due to being heart issues. Don't know if it was related or not but it was stress.

On my credit report Everest still has collections open and the status says the payments are late despite the fact that they lost a lawsuit and had to pay students like me for trying to force us into accepting loans we didn't need because you we qualified for grants. So I currently have student loans on my credit report and status says late payments which would insinuate I'm late on payments for loans from Everest that I was informed I never needed to pay because They lost a lawsuit on behalf of all the students that initially qualified for grants that they forced loans on in order to stay in college. I got compensated for that separate lawsuit recently for being forced into a student loan I didn't need recently and it's still on my credit as late payments. It's severely affected my progression in adulthood because I can't qualify for anything, I can't even go back to school if I wanted to because it's going to falsely say i don't pay student loans.

I do have proof at home from when I first applied to Everest; which includes their loan applications, and my school application. I don't how much that could help, but I would do anything to sow the hole in my pockets. I never received a diploma or certificate that states that I finished such program; therefore I don't see why my loans shouldn't be forgiven but I hope that they do especially the one under my mother's name.

No

No

Wish I wouldn't have even thought about putting my family in this situation.

Still owe now and they trying to garnish my taxes and wages

I'm not sure if affects my situation but upon my registration with the school. I tried applying for Grant's and despite me fitting most of the credentials for grant or financial aid they stated it wasn't really an option and pushed the private loans onto me as the only available option despite me not wanting to do it at first

No

Everest opened a fica student loam even tho the VA 100% covered me an I was unaware of it till a month ago. They have been taking my tax check since 2012.

I was going from job to job to support my boys because I have a disability & used to doing things on my own. But it was putting an extra stress when it felt like I was working for nothing. There's no reason I should've been asking anyone to borrow money, have eviction on my record, daycare debt, NO transportation (walking 4miles everyday in the summer to make sure my oldest son made it to camp because we couldn't afford bus fare) having my sister pay for my oldest son's school clothes I worked hard for it & I wanted to take my kids to see their family in FL which they've not met.

After all that the diploma I have from Everest is no good. I don't have a job in that field because most places say I need more training. What was the point of going to school if it hasn't helped me gain a career? So disappointing and it has discouraged me from ever furthering my career in the future.

This has happened to us for several years and always been the same process. We have to file injured spouse , which months longer and also never have received full refund because of these garnishments.

I literally almost list my mind. The stress was unreal and I didn't receive any help except from the Obudsman group. On a level of 1-10 my stress was over 20. I couldn't feed my children, my Landlord was coming by everyday...I owed everyone money.

The loss of the tax refund cause to me to work extra hours at work to pay for my car repairs. I also was unable to pay off debt that I needed to be paid off.

I went to Heald and my husband went to Wyotech so we had a large amount that was taken at one point from takes and my husbands wages were garnished for quite some time.

Anything else that we should know?

repeated the same course from this school for 4 months off attending and 3 different teachers were replaced during attending and wasn't promised the education I originally sign up for and fell the 9 months of attending was worthless and time consuming to travel over 60 miles to school and 60 miles back home while paying for my own fuel and missing work to attend for promised education that wasn't even close to the program promised

My student loans was also put on my credit and it Affected my credit score and it is still currently effect my score .I am currently unemployed and I was offered a job for a student finial aid Advisor And when the company did a background check on me they saw I was still had Student Loans they denied me the job. Since it was dealing with student loans . So this is currently affecting my life .

Never got promised job placement. Never received my diploma. Have garnished over \$6000 from pay. Has totally devastated me financially

This entire year having my first child this has been extremely hard particularly in my case. I've had to beg and ask the ones I love to help me take care of my own son. Even to this day I still have debt collectors calling me due to late payments. Depressed is the only word I can use.

I want the money back that I got taken. I work hard for my money and anything that was taken from me, I just want it all back

Negatively affecting my credit. Both schools that I attended have closed. I receive cancellation of debt form 1099 forms from both schools. The Department of Education shows that my student loans defaulted which is negatively impacting my credit and ability to get a car or a home.

NA

Yes i would like to know if there is information on how to get all the money back i paid into that student loan. I dont feel as if i should have to pay for this loan.

The dept of education was horrid to deal with they claimed to have sent a notice but I received none. I contacted the before the garnishment and they basically told me tough luck but nothing we can do to help. It took me 2 weeks and endless phone calls to at least file a complaint and borrower defense application. 2 months later I received my refund but the damage to my finances had already been done. I even brought up the fact they weren't supposed to take any return while law suit was pending but they stated that my year of attendance didn't fall in those guidelines.

A good portion of my tuition was paid out of pocket I incurred elevated levels of stress due to waste garnishments and threats of other collection activities

I would really like to have my money back as my credits never transferred to another college I attended and I paid on those loans for years and was garnished repeatedly. Thank you for your help !!!

No

They tried to say I withdrew and the school recently just closed 2017 I believe it said when it closed 2015

The fact I have been trying to get into good standings on a loan that I don't feel I should have to pay due to the school closing and screwing me then this happened and really screwed me for months

I was promised that the school was going to help me obtain my GED. Never happened I look for my own jobs and internship. I ended up find an internship at an imaging center which let me do an iv once. I struggled so hard to find a job I was recently pregnant and not able to use my diploma AT ALL

Please help the people of America by getting rid of student debt once and for all. This will help us young people, especially, get into the work force with much more ease and peace of mind. This action will also benefit us in the aspect of providing more for our families and loved ones, therefore to sustain a steady middle class in what seems a country with a huge gap between the wealthy and the poor.

No

Anything else that we should know?

I was so depressed when I found out they took my refund I was in a total shock because I was in a payment plan with creditors and I had just found out what Everest had done to my loan I had just call the borrower defense and my money was taken from me and my 3 kids I was so embarrassed to tell what had just happened I had promised them their beds when I got the refund I was not able to sleep for days just thinking how I was going to do it and then to ask my sister to borrow me money some money until I got my refund. So few days ago they I got my refund in the mail to my surprise I call the school and ask if it was true if I was able to cash it out and they said yes because they did a mistake.

I tried to pay Everest multiple times or work with Everest to repay them prior to them taking my tax refund. They had no interest in working with me and were quite frankly rude in my conversations with them. It has negatively effected my credit which has in turn kept me from buying a car and a house. (I was trying to give them \$100-200 a month but none of it was going to my principal.) They wouldn't let me give them any money towards the principal on my loan, so essentially I am being punished for a "degree" which has given me absolutely nothing. The "degree" is worthless and unrecognized by employers so there is no way to get a better job to help repay the debt it incurred like a normal college degree. There doesn't seem to be any reprieve as the Secretary of Education benefits from a fraudulent university (Devry) as well, so as such she has no interest in hearing the victims side in the Everest scheme. I appreciate your time in listening to my story. There are many people I know in similar situations.

I started attending Everest right after finding a place to live for me and my children, I was painted a picture of rescue and refuge in a career that would save me and my children from poverty, as long as I put in hard work. I lost my brother in law to suicide 2 months after I joined Everest and wasn't able to make his funeral I was threatened to be dropped. Having the garnishment on my check made me relive everything we had been through. Reminded me of where I was at during that time of my life I desperately pushed through and had absolutely nothing to show for it. I know if I my wages hadn't been garnished I would have my new reliable car. No stress due to trying to feed my children over paying my bills or registration. My daughter would've had her sweet 16 the very most important milestone in a young woman's life.

I really needed the money at that time seeing that I've moved to another state and didn't really have anything.

Can I get my tax refund back, I think it was from 3 yrs ago

That they should let you know with time that our money was getting garnished ahead of time because I wasn't aware till they took the money I was notified and we all have ups and downs and that was a moment that we hit rock bottom and it was awful. Cause we were looking forward to that help.

I was really hoping for that refund to help keep me afloat for a bit after the government shutdown

This was very inconvenient we were depending on this money the struggle we had to endure was really bad. There was days that we either pay the rent or buy something for us to eat it was the worst feeling ever especially not being able to provide for our children. The worst part is that I have to pay back all those student loans.

no

No

This was awful. Almost losing my home I had to do things that now have me in a hole financially. That wasn't an option for me as I am a separated mother of 4.

I would want my student loans forgiven because I'm not able to buy a home for my family.

This caused a major set back for me this year and has caused a financial crisis for my family and I. Especially me trying to configure as I am a single mother where would I go during a school year. My property was subjected to a foreclosure as of May and there's nothing I could do but arrangement payment plans but there was no guarantee that my property would be sold.

please help me with my student loan. this has ruined my life tremendously my credit score remains below average because of this

Thank you for allowing to vent and hear my frustration with those loans. That I could have just gone to a community college no payment all paid through fafsa. These people really defrauded a lot of people. Shame on them for causing the problems they and these student loans allowed and caused. A large amount of pain and suffering. My borrower's defense application still on hold for forgiveness for almost 2 yrs with no response.

It has really put me in a bad spot I had to quit my job and find a new one. That pays less money less hours

Anything else that we should know?

Just being a single mother I live on that income to come in so my child has some extra time and we can go places my son is ADHD and has asthma and sometimes hospital visits When he gets really sick I couldn't even take him anywhere or do anything for his birthdays because I don't have the money! It made my life a living hell and the fact that they took two years of my tax return royally sucked!!

These loans are hurting my credit score. The government refuses to remove them off my Transunion and Experian report. This is causing a negative perspective on me buying a home because of the score are too low for a mortgage. I'm forced to continue paying rent. I want to buy my home for my family.

Dept of education called me and went through all of my bills with me to "see what can be afforded". After going through all of my bills with the rep, he asked how I got by every month because my bills were more than my income. I advised that I couldn't get by and that I was struggling every month. The guy then said I understand and I can make a low monthly payment for you of \$470 a month. You just went through all of my bills with me. The guy wouldn't get off my phone unless I agreed to the payments so I ultimately just hung up on him.

I have bad anxiety because all the stress that occurred during and after the ordeal. I'm on Zoloft now.

No

Not right off hand

I never even received the loan money because I quit a month or so in because I was pregnant I've been fighting this for over 20 years

Because of all the student loans that I have under collections it puts me in stress and depression do to not being able to move forward for a better future for my kids just for having too many student loans

Yes. The dept of education constantly calls several times a day, every day of the week wanting me to give them my debit card info so they can draft \$ out of my account. Even call on the weekend! Starting at 8 or 8:30 am and still about 10:00 AT NIGHT they call! They've put this on my credit so it's going to be IMPOSSIBLE for me to get a good job or my own place again or any kind of utilities or a decent car in my name... Everest, whenever I'd call and try to talk to someone there in the phone were ALWAYS rude to me. I managed to get my 1st semester paid for and when time came to enroll in the next one I submitted all forms paperwork before the time was close to being up. So, when I logged into their website to check my classes the last time and there was NOTHING. No classes I was enrolled for coming up. Only ones were there were the courses I'd already completed. When trying to figure this out all they could tell me is that they do not know why no classes were assigned to me... there was nothing in their records as to why I had nothing coming up to do. I was supposed to be getting a laptop among other things with criminal justice/forensics sent to me to use and keep after getting a degree. I had to go and pay for my own laptop and that was an easy \$1,500 thing. I went through rent a center interest on weekly payments was totaling 108.79 a month. I had lost that too. They've come and taken the laptop back and that's on my credit as well.

This has negatively affected my credit score and has made it difficult to get back on my feet. This has caused a negative impact on me going back to school to finish my degree.

Was homeless for a year plus.

I am still having extreme difficulty enrolling in school and moving on with my life because these loans keep holding me back. I recently had to drop the program I was enrolled in because I was not able to get financial aid because of these loans. I am still being told that I owe them money.

This whole ordeal has been a major headache and very overwhelming. We should not be suffering because we try to go to school and make a living for ourselves. I took all the right steps to not get anything garnished. If I'm doing my part the frog of education needs to do theirs.

Having my money taken put me into an unplanned debt by having to borrow money to purchase a vehicle in order to get to and from work and also made me unexpectedly late on my rent as well.

No

I don't think so

Anything else that we should know?

I'm trying to consolidate and pay off these loans even though I received no certificate since I didn't pay to go to my own graduation. Yes we had to pay to get our certificate on stage. Even after that they claimed they'd mail it but never did. So I was unable to even look for jobs. Now my credit is bad and I'm dealing with stress related health issues.

This student loan has and still is ruining my life .

No

None

That's all

Not at the moment.

I was depressed for a long time, missed many nights of sleep missing work. And being late Felt bad and cried myself to sleep because I couldn't provide for my family

No

This has been and continues to lower my credit score.

I just hope this is fixed for the upcoming tax year. That was horrible and I would not wish this on anyone I was super stress because of this

Any questions please call monday-friday after 3pm. Thank you have a good day

They gave me the run around for weeks before I got in touch with a certain dept to request my refund then waited 120 days after that. A long drawn out process.

When I was in school my name was Brandi Brown. I have not been able to use my "certificate/diploma" to get work as a medical assistant. My husband is in the military and we moved to the east coast shortly after I received my cretificate. My credentials are not seen as valid and I was unable to be licenced as medical assistant for employment since leaving Washington State. I reached out to Everest for help in this matter but never received any. Basically all the money I borrowed to obtain this certificate was waisted. I could not even use the credits to further my education towards a nursing degree, because they were not obtained from an accredited college.

Had to borrow money two times because my refund was taken. Had to go a few days without work cause I had no gas money to get there and had trouble trying to get my truck fixed cause I had no money for that couldn't really do wat I wanted to do for my kids cause it was taken and I usually spend most of my money on my kids and my bills paying them up and having to borrow money really put me in a bind

I have been living with a family member since they took my refund

My home is being scheduled for demolish and department of education only refunded partial payment of 3,066 2 weeks ago. Tryi g to get last year backs and remove off my credit

No

I really went into a dark place because this school lied and misled as a single mother i was devastated

No

I did not receive my full refund back nor did I receive any information on why my refund had been taken until now.

Anything else that we should know?

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I was never notified that my taxes were going to be taken by the Department of Education and when I was expecting to receive my taxes I was shocked that they took it without giving me any kind of notice

The education dept has reimbursed \$880.86 But that is only a portion that is owed back to me and I'm a veteran with a gi bill so I never should've had a loan to begin with

This really turned everything upside down I am still trying to recover have not been able to find another job Just barely got another car

I put in for the garnishment to stop until the court case was closed but the garnishment still was being taken out

Ive contacted them over and over. When i had first signed up for college they assured me that i wasnt taking out a loan, that my grants had covered the cost if tuition and books. Come to find out now that they keep charging me every year for 6 years

**End of Report**

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UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA

MARTIN CALVILLO MANRIQUEZ,  
JASON SPENCER, RTHWAN DOBASHI,  
and JENNIFER CRAIG on behalf of  
themselves and all others similarly situated,

*Plaintiffs,*

v.

ELISABETH DEVOS, in her official  
capacity as Secretary of the United States  
Department of Education,

And

THE UNITED STATES DEPARTMENT OF  
EDUCATION,

*Defendants.*

Case Number: C 17-cv-07210-SK

**PROPOSED MOTION FOR PARTIAL  
RECONSIDERATION**

**MEMORANDUM OF POINTS AND AUTHORITIES****PRELIMINARY STATEMENT**

Plaintiffs respectfully request, pursuant to Civil Local Rule 7-9(b)(2), that the Court partially reconsider its Sanctions Order, ECF No. 130. The emergence of three new material facts warrants a significant increase to the compensatory sanctions fund of \$100,000.

*First*, the Court's Sanctions Order was entered on the basis of the record before it at the time, which was grossly inaccurate. The record at the time showed, based on Defendants' representations in the Initial Compliance Report, that they had violated the injunction 16,000 times by seeking to collect the loans of individuals covered by the injunction. *See* ECF No. 124 at 4:2-5. In fact, this representation was off by almost 300 percent, ECF No. 156 (December Compliance Report). Likewise, the number of people suffering compensable harm in the form of deprivation of money (through "voluntary" payments in response to an unlawful demand for collection, or because Defendants seized their tax refunds and/or wages) or adverse credit reporting was grossly understated. *Compare* Initial Compliance Report (showing 3298 individuals made voluntary payments, 1808 subjected to involuntary collection, and 847 the subject of adverse credit reporting by Defendants) *with* December Compliance Report (restating numbers as 14,611 (involuntary collection), 2358 (involuntary collection), and 5901 (credit reporting)).

*Second*, information provided by Defendants to the undersigned counsel on December 13, 2019, shows that Defendants have *never* been in compliance with the injunction. The first instances of involuntary collection occurred in May 2018. The Department acknowledges collecting on individuals covered by the injunction as recently as December 6, 2019. At least 20 people were subjected to collection in violation of the injunction *this month*. All this time, Defendants have collected more than \$21 million from individuals who were supposed to be

protected by a lawful Court order.<sup>1</sup> There has never before been a dollar amount attached to their noncompliance. But more disturbingly, the new information shows that the defendants

*Finally*, Plaintiffs are now able to present to the Court information about the nature and extent of the injury that has been caused to members of the class by the Defendants' contumacious conduct, in the form of survey response data, statements, and sworn declarations. This information demonstrates the need for compensation above and beyond the return of money unlawfully taken—the bare minimum that Defendants have yet to deliver to all affected individuals—and substantially in excess of \$100,000.

### BACKGROUND

Plaintiffs brought suit on behalf of themselves and all others who attended specified programs at a school operated by Corinthian Colleges, borrowed federal student loans to pay for that attendance, and have since applied to have their loans cancelled pursuant to borrower defense.<sup>2</sup> Whereas such applications were granted in full under the prior administration, beginning on January 20, 2017, the Department abandoned that framework and adopted a methodology that would require Students to repay, on the whole, more than seventy percent of their Corinthian-related loans.

On May 25, 2018, the Court partially granted Plaintiffs' motion for a preliminary injunction of the Department's new Corinthian borrower defense methodology. ECF No. 60. The Court ordered the Department to "cease all efforts to collect debts from Plaintiffs and any other borrower who successfully completed an attestation form." ECF No. 70. Defendants were directed to halt any action to collect a loan from the Plaintiffs and other students who attended Corinthian programs at specified times, as identified on published lists. ECF No. 70. The Defendants appealed the preliminary injunction ruling, and the Ninth Circuit Court of Appeals has yet to render an opinion on the appeal, which was fully submitted on March 5, 2019.

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<sup>1</sup> This is the first time Defendants have provided information about the amount of money it has unlawfully seized. For reasons explained in the Merrill Declaration, ¶¶ 5(e), this figure is an underestimation. Defendants reported refunding over \$21 million, but acknowledge that some refunds have yet to occur, and will, in some instances, never occur.

<sup>2</sup> The Court entered a class certification order on October 15, 2018. ECF No. 96.

On July 15, 2019, Plaintiffs notified the Court that Defendants were in substantial noncompliance with the preliminary injunction. ECF No. 103. The Court ordered Defendants to file a report regarding the status of their compliance with the preliminary injunction, which they filed on September 18, 2019. ECF No. 111 (Initial Compliance Report). The Initial Compliance Report revealed that the Department had erroneously sent 16,034 demands for payment to Students. ECF No. 111 at 17. As a result, 3,298 Students made one or more payments. *Id.* The Department provided adverse reports to credit reporting agencies regarding 847 Students, and had subjected 1,808 Students to involuntary collection in the form of wage garnishment or tax refund offset. *Id.* At the time of the Initial Compliance Report, the Department had not fully identified the borrowers affected by the incorrect notices, had not sent them a notice describing the error, and had not yet issued refunds. *Id.*

On October 24, 2019, after considering briefing and arguments from both parties, the Court entered an Order finding Defendants in civil contempt and requiring them to pay compensatory sanctions in the amount of \$100,000. ECF No. 130. The Order details the limited steps Defendants took to ensure the injunction against collection was obeyed, and the absence of “the normal actions one would expect from an entity facing a binding court order,” ECF No. 130 at 4.<sup>3</sup> After reviewing the guiding legal principles concerning civil contempt, the Court found:

[T]here is no question that Defendants’ violations harmed individual borrowers who were forced to repay loans either through voluntary actions or involuntary methods (offset from tax refunds and wage garnishment) and who suffered from the adverse credit reporting. Defendants have not provided evidence that they were unable to comply with the preliminary injunction, and the evidence shows only minimal efforts to comply with the preliminary injunction.

ECF 130 at 6. Finally, the Court did “not foreclose the possibility that, if Defendants fail to comply with the preliminary injunction in a timely manner, the Court will impose additional sanctions[.]” ECF No. 130 at 8.

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<sup>3</sup> During a hearing on the issue, the Court characterized the Defendants’ conduct as “at best...gross negligence...almost gross negligence of the magnitude of ‘we don’t care about the order, we’re going to do the minimal amount of effort we need, take the minimal amount of steps we need to take in order to comply with the order.’” ECF No. 124 at 6:15-21. “At worst,” Defendants’ conduct was “intentional flouting of [the Court’s] order.” *Id.* at 15:15-16.

1 On November 1, 2019, Defendants filed a monthly compliance report (November  
2 Compliance Report), ECF No. 136. Concurrent with this filing, Defendants moved for leave to  
3 file a motion for partial reconsideration of the Court's Sanction Order. ECF No. 133. Defendants  
4 asserted that because they "ha[ve] already remedied the harm suffered by class members," the  
5 Court should reconsider its imposition of a compensatory sanction. ECF No. 133 at 7. The claim  
6 of total remediation was based on "the most accurate, up-to-date information as possible," ECF  
7 No. 133 at 7 (citing Declaration of General Mark A. Brown, Chief Operating Officer of Federal  
8 Student Aid at ¶¶ 13-14).

9 Just four days later, on November 5, 2019, Defendants withdrew their motion for partial  
10 reconsideration. ECF No. 140. The Department acknowledged that the November Compliance  
11 Report identified 14,000 additional potential class members, ECF No. 136 at 4, and that the  
12 Defendants "cannot fairly represent that they are in 'full compliance' with the Court's  
13 preliminary injunction and have remediated the harm to all affected borrowers." ECF No. 140 at  
14 2 (quoting ECF No. 133 at 2).

15 Defendants next filed a compliance report on December 3, 2019. ECF No. 156  
16 (December Compliance Report).<sup>4</sup> It showed that the Department demanded payment from  
17 45,034 Students, as opposed to the 16,034 it initially reported to the Court (in the Initial  
18 Compliance Report)—the basis for the Court's Sanction Order. The Department collected  
19 voluntary payments from 14,804 Students, as opposed to 3298; the Department subjected 2369  
20 Students to involuntary collection, as opposed to 1808; and the Department made adverse credit  
21 reports against 5981, as opposed to 847, Students. The Department had yet to return all money  
22 taken in violation of the injunction.

23 On December 13, 2019, the counsel for Defendants provided to undersigned counsel  
24 additional information about the collections against Students since the injunction was issued. *See*  
25  
26

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27  
28 <sup>4</sup> Defendants filed a Notice of Errata with respect to the December Compliance Report on  
December 20, 2019. ECF No. 161.

1 Declaration of Toby Merrill (“Merrill Declaration”).<sup>5</sup> The information demonstrated, among  
 2 other things, that the Department has refunded over \$21 million to Students in connection with  
 3 its violation of the injunction. Merrill Decl. ¶ 9. The single largest refund to an individual who  
 4 made voluntary payments is \$53,801. *Id.* The single largest refund to an individual who  
 5 experienced involuntary collection is \$25,881.25. *Id.* The unlawful collection began in May  
 6 2018, and continued until at least December 6, 2019. *Id.* The Department subjected at least 22  
 7 individuals to involuntary collection in violation of the injunction in December 2019. *Id.*

8 On December 20, 2019, the parties submitted a joint plan for the administration of the  
 9 sanctions fund. ECF No. 163. Both parties reserved their rights to contest or challenge the  
 10 Sanctions Order. *Id.* at 2. The plan calls for ten percent of the available sanctions fund to be  
 11 distributed, on a pro-rata basis, to individuals who had negative credit reporting because the  
 12 injunction was violated. *Id.* at 5. The remaining ninety percent of the available sanctions fund are  
 13 to be distributed to individuals who experienced involuntary and voluntary collection, with  
 14 instances of involuntary collection weighted relative to voluntary collection by a factor of three.  
 15 *Id.* Assuming zero administrative costs, a sanctions fund of \$100,000, and based on the numbers  
 16 most recently reported by Defendants, this plan would award compensation of \$1.69 to every  
 17 individual who experienced negative credit reporting; \$12.45 to every individual who  
 18 experienced involuntary collection; and \$4.15 to every individual who made voluntary payments.  
 19 *Id.* at 6. In order to keep administrative costs at zero, the plan calls for compensation to be  
 20 applied as a credit against the loan balances of each harmed class member. *Id.*

## 21 ARGUMENT

22 Under Civil Local Rule 7-9(a), the Court is authorized to reconsider any interlocutory  
 23 order prior to entry of final judgment. *See also* Fed. R. Civ. P. 54(b) (“any order or other  
 24 decision, however designated, that adjudicates fewer than all the claims or the rights and  
 25

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26  
 27 <sup>5</sup> This information was provided pursuant to an agreement between counsel, as indicated in the  
 28 Plaintiffs’ Unopposed Motion for Second Extension of Time to File a Sanctions Plan, ECF No. 153.

1 liabilities of fewer than all the parties...may be revisited at any time before the entry of a  
2 judgment adjudicating all the claims”). The Court should do so here.

3 Plaintiffs have been “reasonably diligent” in bringing this motion, Civ. L.R. 7-9(b),  
4 which is based on the “emergence of new material facts...occurring after the time of such order,”  
5 Civ. L.R. 7-9(b)(2).<sup>6</sup> Specifically, Plaintiffs point to three new material facts, all of which  
6 emerged in December, some as recently as the past week.

7 **First**, the December Compliance Report, filed on December 2, 2019, reveals a significant  
8 increase in the number of Students who have been impacted by the Defendants’ noncompliance  
9 with the Court’s injunction.<sup>7</sup> The Court’s Sanction Order was founded on the Defendants’  
10 representations, which showed that they had “violat[ed] [the Court’s] order 16,000 times.” ECF.  
11 No. 124 at 4:2-3. In fact, Defendants demanded payment in violation of the injunction from over  
12 45,000 individuals. The new figures show substantial upward adjustments to the three categories  
13 of collection, beyond mere dunning, as well. The instances of voluntary collection increased in  
14 estimation by nearly 450 percent (to 14,611); instances of involuntary collection were one and a  
15 half times greater (2358 individuals) than initially reported; and the Department corrected its  
16 statement of adverse credit reporting upwards by nearly 700 percent (to 5901 individuals). A  
17 commensurate upward increase in the amount of money available to compensate affected  
18 individuals is therefore warranted.

19 **Second**, the Plaintiffs learned of information from counsel for Defendants on December  
20 13, 2019 that reveals more about the scope of the Defendants’ noncompliance—and thus the  
21

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22 <sup>6</sup> In accordance with Civil L.R. 7-9(c), Plaintiffs do not include legal argument concerning the  
23 basis for and appropriate scope of civil contempt, which was fully briefed in advance of the  
24 Sanctions Order, except to the extent it relates to newly emerged facts.

25 <sup>7</sup> The Defendants refer to “potential class members” throughout their Compliance Reports, *see*,  
26 *e.g.*, December Compliance Report, ECF 156-2 at 6-7 (discussing efforts to verify membership  
27 in class of individuals subjected to collection). If this is an attempt to downplay the scope of their  
28 noncompliance, it is unsuccessful. It accentuates the Department’s “collect first, ask questions  
later” approach to compliance. Every individual identified by the Department as a “potential  
class member” attended Corinthian and filed a borrower defense application. They all should be  
afforded the benefit of the injunction if, at the time of collection, the Department was unable to  
say with conviction that they are *not* members of the class.

1 need for both compensatory *and* coercive sanctions—including the fact that Defendants  
 2 continued to violate the injunction *this very month*. This speaks to the ongoing and urgent need  
 3 for a contempt sanction to coerce Defendants to meet their obligation with more urgency and  
 4 diligence. *See United States v. United Mine Workers*, 330 U.S. 258, 303–04, (1947) (sanctions  
 5 for civil contempt appropriately directed to coerce obedience to a court order or to compensate  
 6 for injuries resulting from contemptuous behavior, or both).

7 Indeed, the Court contemplated that a revision of sanctions would be warranted in the  
 8 face of continued noncompliance by Defendants, ECF No. 130 at 8, further emphasizing the  
 9 coercive purpose of the sanctions. And in spite of the shocking information that the scope of  
 10 Defendant’s noncompliance was grossly understated, and that they *continue* to violate the  
 11 injunction, Defendants do not exhibit contrition. Rather, they downplay and shift blame for the  
 12 seriousness of their mistakes.<sup>8</sup> *See* December Compliance Report (attributing significant increase  
 13 in number of affected individuals to “isolated issues, based largely on a miscommunication with  
 14 servicers and [other] limited issues”). Secretary DeVos has publicly characterized this Court’s  
 15 Sanctions Order—rather than the Department’s own behavior—as “not appropriate.”<sup>9</sup> She had  
 16 also previously characterized the noncompliance as “an error on a small # of loans.”<sup>10</sup>  
 17 Defendants’ ongoing noncompliance is unfortunate, disturbing, and harmful. It warrants a  
 18 reconsideration of the appropriate sanction.

19 ***Third***, as a result of outreach activities to members of the class, Plaintiffs are in a position  
 20 to provide the Court additional information about the nature and severity of the harm that needs  
 21 compensating, in the form of survey responses, *see* Withem Decl. Exs. C, D, statements, *see*  
 22  
 23

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24 <sup>8</sup> In this context, it is truly confounding that in their Answer, ECF No. 152 (Ans.), filed  
 25 November 26, 2019, Defendants claim to “lack knowledge or information sufficient to form a  
 26 belief” as to the allegation that the Department has taken action to collect loans from members of  
 27 the class, including by seizing their tax refunds and wages, *see* Ans. ¶ 197; *see also* Fed. R. Civ.  
 28 Proc. 8 (such statement has same effect of a denial).

<sup>9</sup> Video of Test. of Sec’y DeVos before House Comm. on Educ. And Labor, 1:25:45 (Dec. 12,  
 2019) <https://www.c-span.org/video/?467233-1/house-hearing-student-loan-debt-forgiveness>.

<sup>10</sup> *See* Secretary Elizabeth DeVos (@BetsyDeVosED), Twitter (Oct. 10, 2019).

1 Withem Decl. ¶ 8, and sworn declarations, *see* Declaration of Julia Decker (Decker Decl.);  
 2 Declaration of Naquasha Johnson (Johnson Decl.); Declaration of Melissa Young (Young Decl.).

3 At the outset, Plaintiffs dispute Defendants' position, articulated in their motion for  
 4 partial reconsideration of the Contempt Order, ECF No. 133, that the Court's initial fine of  
 5 \$100,000 was unfounded or an abuse of discretion.<sup>11</sup> At the time of the Sanctions Order, only the  
 6 Defendants had access to the information about the identity and contact information of  
 7 individuals affected by their contemptuous behavior. *See* ECF No. 118 (Oct. 8, 2019) (ordering  
 8 Defendants to provide undersigned counsel with contact and other information for impacted  
 9 individuals by November 1, 2019). Under these circumstances, the absence of record information  
 10 about the nature and extent of compensable injury should "not be charged against either the  
 11 [opposing party] or result in a holding that the district court abused its discretion in imposing the  
 12 sanction." *Richmark Corp. v. Timber Falling Consultants*, 959 F.2d 1468 (9th Cir. 1992)  
 13 (quoting *In re Grand Jury Witness*, 835 F.2d 437, 443 (2d Cir. 1987)).

14 In any event, Plaintiffs now present the Court with evidence demonstrating that the injury  
 15 actually incurred as a result of Defendants' noncompliance far exceeds \$100,000.

16 Melissa Young is 38, and lives in Allegan, Michigan with her three children. Young  
 17 Decl. ¶¶ 2,3. She enrolled Everest College in Kalamazoo, because a recruiter promised her that  
 18 she would be able to earn substantially more as a Medical Administrative Assistant than what  
 19 she had been making; Ms. Young believed Everest would be "a path towards a better life for  
 20 myself and my children." ¶5. She found at Everest that there were several weeks in which her  
 21 class did not have an instructor, and students had to teach themselves. ¶7. Upon graduation, she  
 22 was unable to find any work in the field that paid more than minimum wage, and that she needed

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23 <sup>11</sup> Defendants stated intention is to renew their motion if and when they achieve full compliance  
 24 with the Court's order. ECF No. 140. That time has not yet arrived. Moreover, as Plaintiffs seek  
 25 to demonstrate in their proposed motion, the suggestion that simply returning all money  
 26 unlawfully taken will itself "remediat[e] the harm to affected borrowers," ECF No. 133 at 2, is  
 27 wrong. *See also* December Compliance Report, ECF No. 156-2 at 4 (stating that by returning  
 28 money, "the Department has already remedied the harm incurred by the vast majority of newly  
 identified impacted borrowers"). Returning money is an element of compliance with the  
 preliminary injunction. But it does not fully compensate individuals who, "there is no question,"  
 suffered actual damages as a result of the unlawful taking. Sanctions Order, ECF No. 130 at 6.

1 prior experience. *Id.* She submitted a borrower defense application in early 2016, and was under  
 2 the belief that her class was eligible for debt discharge, and that all collection activities would  
 3 cease after she submitted her application. ¶ 8,9.

4 Ms. Young learned in early 2019 that she would be receiving a tax refund of \$5,122. She  
 5 planned to use this refund to leave her abusive spouse, on whom she was largely financially  
 6 dependent. ¶10. The Department seized the entirety of her refund around February 2019. ¶ 11.  
 7 Between then and October 2019, *id.* when the Department returned \$5,122, Ms. Young suffered  
 8 negative financial consequences. She had to borrow \$600 from Instant Cash, plus interest, and  
 9 over \$3000 from family and friends. ¶12. She was charged late fees on several bills including  
 10 telephone and cable. *Id.* She fell behind on a land contract, putting her home at risk. *Id.* She took  
 11 a second job despite having a disabling injury from a car accident. ¶ 13. She had spinal surgery  
 12 in July 2019 to address the worsening pain. *Id.* She was unable to buy her children basic school  
 13 supplies or clothing. ¶ 14. In her words:

14 *Everest and the Department of Education have added so much stress on my life.*  
 15 *As a single mother working full time when I enrolled at Everest, I promised my*  
 16 *young children that being absent from their lives would be worth it when I*  
 17 *graduated and was able to provide more for us. My children now view college as*  
 18 *a waste of time because they have seen how my degree did not lead to a better job*  
 19 *and all the cruelty perpetuated by the Department of Education when I am unable*  
 20 *to repay my loan.*

21 ¶ 15.

22 Julie Decker is 38 years old and lives in Princeton, Indiana. Decker Decl. ¶¶ 3,4. She  
 23 studied online through Everest Institute in Tampa. ¶5. She had been a bartender her whole life,  
 24 and Everest “seemed like the best way to get new opportunities and a better job.” *Id.* She was not  
 25 able to finish her diploma in business. She learned about borrower defense from a letter, sent by  
 26 the Pennsylvania attorney general, telling her that there had been findings of fraud at Everest. ¶8.  
 27 She applied for a borrower defense multiple times, believing that her loan would definitely be  
 28 cancelled. ¶¶ 7-9.

29 In February 2019, the Department seized her tax refund of \$400. ¶ 10. That  
 30 refund was the difference between being able to pay rent and not—she was evicted and became  
 31 homeless, and has been ever since. ¶ 11. She is having trouble getting out of the hole that the

1 eviction caused. The cost of eviction and moving her belongings was about \$750. *Id.* She had to  
 2 borrow money from family and friends, and rely on a credit card to make ends meet. ¶ 12. She  
 3 gets some help from the state and from food banks, but still is behind. *Id.* Her car is getting  
 4 repossessed, and her credit is terrible, making it difficult to get a job or find a new apartment so  
 5 that she can start over. *Id.*

6 Naquasha Johnson is 26 years old, and lives in Maywood, Illinois with her sister and her  
 7 sister's family. Johnson Decl. ¶¶ 4,5. She enrolled in Everest at Melrose Park, Illinois, after  
 8 being told by recruiters that its Medical Administrative Assistant program was a fast option for  
 9 getting a job above minimum wage—which she was earning at the time—in the medical field. ¶  
 10 5. She thought she was learning skills that would qualify her for a good job, but she found out  
 11 from potential employers after she completed that her diploma only qualified her for minimum  
 12 wage work. ¶ 7.

13 Ms. Johnson was unable to keep up with her loan payments, and her loans fell into  
 14 default. ¶ 8. Her wages from her job at Coldwell Banker, where she made \$16 per hour, were  
 15 garnished. *Id.* She applied for a borrower defense around August 2018, after learning about it. ¶¶  
 16 9, 10. She was told after calling a phone number on the application that her wages would no  
 17 longer be garnished. ¶ 10. Believing she would be able to keep her entire paycheck, she rented  
 18 her own apartment. ¶ 11. But the garnishment never stopped. ¶ 12. She had over \$1800 taken  
 19 from her wages, and was forced to choose between paying for rent or making her car payment. ¶  
 20 13. Because she needed her car to get to work, she chose that payment, and was evicted from her  
 21 apartment. *Id.* She was also unable to pay several other bills, including electricity, cable, and car  
 22 insurance, incurring late fees. ¶ 13. She borrowed \$5000 from Cash N' Go online. *Id.* Her credit  
 23 report still shows that she is delinquent on her student loans. ¶ 14. She was recently given a job  
 24 offer, only to have it rescinded after a credit check showed her defaulted student loans. *Id.* In Ms.  
 25 Johnson's words:

*The situation left me stressed, depressed, and feeling like my time was wasted. I  
 went to Everest for an education and a better paying job and all I received in  
 return was garnished paychecks, no job, and debt.*

¶ 15.

1  
2 These are just three examples of the actual harm suffered by Students as a result of the  
3 Defendant's contemptuous conduct. Using information provided by Defendants, the undersigned  
4 counsel has endeavored to collect information about the types of compensable injury sustained  
5 by Students. *See generally* Withem Decl.<sup>12</sup>

6 The vast majority of Students (86.54% who made voluntary payments, Withem Decl. Ex.  
7 C at 3, and 99.12% of those who experienced involuntary collection, Withem Decl. Ex. D at 3)  
8 had a specific plan for the money that was unlawfully taken.<sup>13</sup> Many needed the money to pay  
9 bills, *see, e.g.* Ex. C at 4, buy food, *see* Ex. C at 5, and make rent payments, Ex. C at 6. Multiple  
10 Students reported that they intended to make car repairs. *See, e.g.,* Ex. C at 9. As one explained,

11 *I am a single mother of 3 children under 7 years old. The car I have is a 2003*  
12 *Ford Expedition that has been failing throughout the years. I have had to do*  
13 *several mechanical procedures to it and it still shows a check engine light so with*  
14 *my tax refund this year I was going to just purchase another vehicle for my*  
15 *children and I to commute without a scare that it will break down on us.*  
16 *Ex. D at 4.*

17 Others were planning to put money toward further education, since the education they already  
18 paid for is worthless. *See, e.g.,* Ex. C at 6. In the words of one WyoTech student:

19  
20 <sup>12</sup> This information is drawn from survey responses from 471 individuals identified by the  
21 Department as having made voluntary payments after receiving dunning notices in violation of  
22 the injunction, *see* Withem Decl. ¶ 6; Ex. C, and from 245 individuals who experienced  
23 involuntary collection, Withem Decl. ¶ 7; Ex. D. These survey responses were submitted  
24 between November 4, 2019 and December 20, 2019. Withem Decl. ¶ 5, 6, 7.

25 <sup>13</sup> Those who made "voluntary" payments as a result of illegal demands for payment did not truly  
26 make volitional payments. For example, violation of the injunction triggered automatic payments  
27 from bank accounts in some cases, *see* Ex. C at 70 ("Because the student loans are automatically  
28 withdrawn, [I] had to decide which other bills to pay late. Usually NIPSCO or phone bill").  
Students are aware that missing a student loan payment has severe consequences for their credit.  
One Student reported that their parents refinanced their loan in order to make payments, so as to  
"preserve their credit," Ex. C at 97; *see also* Ex. C at 32 ("I needed that extra 100 something  
dollars during that rough patch in my life, but I chose to pay something I thought I HAD to, just  
to keep my credit up.").

*I was planning to further my education again to try to get a better job. After using all of my GI bill on a useless training certificate at WyoTech, I was unable to find a decent job anywhere in the field I chose. This was because of the terrible training at WyoTech didn't even come close to preparing me for the career they said I would be prepared for. So with no trade I have had to take whatever job I can get. I could have used my tax return to try again to brighten my future. Instead, I am still being punished for the mistake of being tricked into attending WyoTech.*

Ex D. at 7.

Multiple Students reported that they were relying on their tax refund to take them out of homelessness:

- “I was dealing with homelessness at the time and I couldn’t afford the payments. I needed that money to try to get my life together.” Ex. C. at 16;
- “I needed to get myself back on my feet since I was homeless and I wanted a place to live for me and my kids and due to that I couldn’t provide for my son and he had to go live with grandma while I was homeless.” Ex. D at 4;
- “My family and I were homeless and living in a hotel. Working at door dash to bring in daily wages so I could afford the hotel stay which enabled us to save any money to move out of the hotel. So we had to wait for the tax check. We were packed and ready to leave the hotel and move into a house we found to rent with a deposit and first month’s rent we promised to have, which we didn’t. The day of the deposit it was not there. I was never notified about the hold. It took me another several weeks before I could get any answers.... I tried to fight the student loans [from Everest]. And they told me my account would be put into current while they investigated my application. Which obviously wasn’t true.” Ex. D at 10;
- “My plan was to move into an apartment, get some auto repairs on my car and put some away into a savings account. I am a single mother of a now 2 year old. I moved in with my parents after the birth of my son for help and support but after he turned 1 the agreement was for me to get back out on my own. I found an apartment and filed my taxes around the same time so I estimated my taxes would be back in time for me to put a deposit down and shop for house necessities. So you could imagine my surprise when I went to check the status of my refund and I was informed it was completely taken.” Ex. D at 13.
- “I always plan to spend my taxes on rent and pay it ahead so I can afford my other bills. But because of this I was not able to, I faced eviction because what would have been my safety net quickly turned into something I could not handle and result[ed] in losing the house and making my wife and kids undergo stress that they should not have dealt with.” Ex. D at 82.

Others had very specific intentions for the money. One respondent who made voluntary payments planned “to help my parents out with their finances while my father took time off from

1 work to help my mother out with her dialysis treatments. Ex. C at 7. Another wanted to buy an  
 2 urn for her son's ashes. Ex. D. at 14. One person intended to pay for their father's chemotherapy  
 3 with money that was unlawfully taken. Ex. D at 8. Another, whose husband had just received  
 4 orders to move to Camp Pendleton in California from Newport News, Virginia, was planning to  
 5 buy furniture for the move and acquire necessities for the baby she had just learned they were  
 6 expecting. Ex. D at 4. In the words of one Student whose tax refund was unlawfully taken:

7  
 8 *I am a single mother of two school-age children. Like I do every year, I was*  
 9 *planning to use my tax refund to supplement my income and pay off some debts*  
 10 *for myself and my children. As I make \$10.34 an hour the large sum is always*  
 11 *needed and provides some relief for us. Also, my mother had planned for her knee*  
 12 *surgery for May 2019 because I was going to take off several weeks from work to*  
 13 *help her during her recovery. I had planned to use most of my refund to set off my*  
 14 *lost wages during the weeks she would need me.*

15 Ex. D at 4.

16 The unexpected loss of their money caused Students financial injury beyond the sums  
 17 that were taken. More than half (55.74%) of those who made voluntary payments in response to  
 18 illegal collection demands, Ex. C at 35, and more than three out of four (77.68%) of those who  
 19 were subjected to involuntary collection, Ex. D at 27, had to borrow money to replace the  
 20 missing funds. They missed payments (54.06 % of those who made voluntary payments, Ex. C  
 21 at 68, and 81.78% of those whose tax refunds or wages were seized, Ex. D at 57), causing them  
 22 to incur late fees, see Ex. C at 86, Ex. D at 66, and cancellation of services, see Ex. C at 78, Ex.  
 23 D at 73. The kinds of fees incurred because of unexpected shortage of funds include balance  
 24 transfer fees, Ex. C at 87, bank overdraft fees, Ex. C at 88, vehicle towing fees, Ex. C at 97, and  
 25 court fines related to eviction proceedings, Ex. D at 84. Others put living expenses on credit  
 26 cards with high interest rates. *See, e.g.,* Ex. C at 27 ("I have had to use credit cards more often  
 27 than I would like to cover the times that I needed to pay the student loan payments instead. I  
 28 have accrued a lot of unnecessary credit card debt and interest due to this."). A significant  
 number of Students (22% of those making voluntary payments, Ex. C at 95, and 57.07% of those  
 who made involuntary payments, Ex. D at 80), missed a rent or mortgage payment.

1 Although some Students have received refunds, they are still left further in the hole,  
 2 especially given that their money was not returned with interest. For example, one person  
 3 reported that they had a child who spent five weeks in the NICU:

4 *On my salary as a single mother I simply struggled from paycheck to paycheck*  
 5 *while being harassed for student loan repayment. As I waited for the assistance of*  
 6 *my income tax refund and that was taken from me for months now I am in medical*  
 7 *debt unable to pay bills on time. [ ] Almost a year later one can only imagine*  
 8 *what those bills have now turned into. The little bit of money I received back*  
 9 *although I'm thankful only provides me and my son a chance to slowly be able to*  
 10 *pay off what I can while still trying to save every dollar I can worrying about will*  
 11 *I have to go through the same things next year when my income tax money is*  
 12 *taken again.*

13 Ex. D at 10, 21.

14 Another Student is also struggling to make up lost ground:

15 *I planned to pay my car off, move out on my own with my child, and pay off loans*  
 16 *I had. Just being a single mother I live on that refund to come in so my child has*  
 17 *some extra time and we can go places. My son has asthma and sometimes needs*  
 18 *hospital visits. When he gets really sick I couldn't even take him to the hospital. I*  
 19 *couldn't take him anywhere or do anything for his birthdays because I didn't have*  
 20 *the money! It made my life a living hell. Once I got my refund back, I had to pay*  
 21 *everyone back that I borrowed from with interest instead of just being able to pay*  
 22 *it off and do the things I wanted to do if I would have had it! Being a single*  
 23 *mother is hard and when they took that money it made my life so much more hard*  
 24 *than it should have been!*

25 Withem Decl. ¶ 8(a) (statement of Heather Bracale, Puyallup, WA).

26 Of course, even with a sanction sufficient to make Students “whole,” they will never be  
 27 compensated for the unnecessary stress and struggle caused by the Department’s conduct. And,  
 28 many suffered exactly the kind of irreparable harm that the preliminary injunction was intended  
 to prevent. The Student who intended to use her tax refund to visit her father, who had surgery  
 for lung cancer, cannot visit him because he has since died. *See* Ex. D at 7, 19. The person who  
 needed to have dental work had to make the decision to have those teeth pulled instead of  
 repaired. Ex. D. at 5, 21. Others can’t keep their homes because they have been evicted or  
 foreclosed upon, Ex. D at 18, and can’t make auto repairs because their cars have been

1 repossessed, Ex. D at 16, 21. Those who experienced wage garnishment cannot change that their  
 2 standing in their employer's eyes has diminished, *see* Ex. D at 87 ("I had to sign off with HR  
 3 who now had an insight on my personal debt information, which seems as if I am irresponsible  
 4 since they don't know the entire story"), 88 ("Boss found out about this...and it got him  
 5 wondering if he could still count on me to perform my duties"), or that they have been denied  
 6 jobs because of their debt, Ex. C at 89.

### 8 CONCLUSION

9 For the foregoing reasons, Plaintiffs respectfully request that the Court grant their motion  
 10 for partial reconsideration of the Sanctions Order.

11  
 12 Dated: December 23, 2019

Respectfully submitted,

13  
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