

My name is Eric Luongo. I am here today to tell my story in the hope that what happened to me will not happen to anyone else.

I enlisted in the Navy in September of 1999. I served as the assistant LAN administrator aboard the USS Wadworth, and served as the LAN administrator and communications officer aboard the Coastal Mine Hunter USS Heron. I was honorably discharged in 2003.

After taking several years, I decided to go to school to earn an Associate's degree in web graphic design. I wanted a career in website design.

After looking around for other schools, I picked DeVry University because I was told that their graduates were making \$80,000+ working in the field of web graphic design. I started attending DeVry in 2007.

Before I enrolled, I told the DeVry representative that I did not want to have to pay for school and wanted to use the GI Bill and grants so that I could go to school for free.

In response, she told me that I would not have to pay for school and that all of my classes would be covered by my GI Bill and grants.

So, I signed up for the classes. Then, the DeVry representative told me that I needed to fill out FAFSA. At the time, I did not know what FAFSA was, but they told me that I

needed to complete it in order to receive grants. I completed FAFSA and I was approved for a Pell grant, Stafford loan, and Perkins loan. Later, I was asked to complete a Master Promissory Note. The language in the Master Promissory Note kept indicating that I was taking out a loan. I thought this was strange since I was told that I could go to school for free, so I started asking questions. When I said to the DeVry representative, "I thought I wasn't going to have to pay for any of this," she said, "You won't have to pay for anything because you are a veteran, you fall under the veterans program; you have grants."

Every year I had to complete FAFSA all over again, and every year I was told that I was just recertifying to receive grants.

Then, after I graduated in June of 2011, I started getting letters in the mail from loan service providers that said that I owed money for student loans. I had no idea that I had any loans since I had used my GI Bill and Pell grants to earn my Associate's, and was told that because of my veteran status I would not have to pay for school at all.

Now, I have over \$101,000 in loans from an associate's degree, and the interest keeps accruing. I was never able to find a job in web graphic design. I spent over a year looking for a job in that field after graduating and struggling to pay my loans. I finally settled for a job working with the developmentally disabled and later as an Immigration Services Assistant with the Department of Homeland Security, which is where I work now. To this day, I have never worked in web graphic design.

A couple of years ago, I made the decision to go back to school once again, this time to work on a Bachelors in Business Administration Information Systems. Because of the loans that I unknowingly took out at DeVry, my financial aid was maxed out. Luckily, I was able to get Voc Rehab to cover my Bachelor's degree because I am a disabled veteran.

I am now attending Medaille University and working full-time as an Immigration Services Assistant for the Department of Homeland Security. My time at Medaille has been like night and day compared to my experience at DeVry. Medaille has set up a department to specialize in Veteran Affairs, and works directly with the VA. Voc Rehab works with Medaille so that I pay nothing. I can even speak to the representative at Medaille whenever I need. The professors and quality of the classes is night and day compared to DeVry. Medaille ensures that students have the tools to succeed. The representatives at the school have been willing to explain things to me when I have questions and make everything very clear. Since being at Medaille, I have been able to maintain a 3.77 GPA and will graduate in June of this year with a Bachelor's degree in Business Administration Information Systems.

I never thought that I would be subject to the predatory acts that I experienced at DeVry. I trusted that the people working within the educational system had my best interest in mind. No one ever thinks this will happen to them, but my story shows that it can happen to anyone. I hope that by sharing my story, this will not happen to others.