

Testimony of Tasha Berkhalter

Before the United States Senate

Hearing entitled “Abandoning America’s Promise: The Real Cost of Dismantling the Department of Education”

May 6, 2025

Good afternoon Senators. I would like to thank Senator Murray for extending the invitation to join today for this critically important conversation about “the real cost of dismantling the Department of Education.”

My name is Tasha Berkhalter. I am a mother and a wife. I am a proud military veteran who honorably served this country. Despite my service and GI Bill benefits, I was one of the many Americans crushed under the weight of student loans—cheated by a predatory for-profit college that left me drowning in nearly \$100 thousand dollars in student loan debt.

Today, I am an advocate, passionate about ensuring that my fellow veterans are able to access an affordable and high-quality education and ultimately achieve the promise of the American Dream. In the Army, we are taught to never leave a soldier behind. I continue to live by that and believe it is my ongoing mission to ensure that no other veteran student will have to go through what I went through. Here is my story.

In 2005, I was honorably discharged after serving in the Army for almost 5 years. Upon re-entering civilian life, I knew that I wanted to pursue a higher education. I wanted to create a better life for myself, my husband and our five children.

My goal was to pursue a career in the FBI as a Criminal Behavioral Analyst or in the forensics science field. It seemed like my dreams were about to come true when I enrolled in ITT Tech’s “high-tech” criminal justice program. Admissions officers promised me that my GI Bill would cover tuition. They promised me that they would assist in job placement and that I would have a job in this field in no time. They lied.

I graduated from ITT Tech with a Bachelors Degree in Science in 2010. Despite being told my GI Bill would cover tuition, I unknowingly ended up with federal and private loans to pay for my schooling. When it came time to begin interviewing for jobs, employers showed me the door as soon as I mentioned my degree from ITT Tech.

It was devastating. Unable to find a job in my field made it nearly impossible for me to support my family. We lost our home, our car, we were even forced to live with my parents and in-laws. It took a toll on my marriage, as well as my mental health. I eventually defaulted on my loans

and saw my entire tax return offset, which made things financially even worse. I thought my life was ruined forever.

Little did I know, there was hope. A process overseen by the Department of Education known as Borrower Defense to Repayment or B-D which gives students cheated by predatory schools the chance to have their loans discharged.

My life changed for the better when my B-D application was eventually approved in 2021. The next year, over 200,000 ITT Tech students had their student loans discharged. We were certainly the blessed ones.

Too many students cheated by for-profit colleges remain in limbo as they wait for their B-D applications to be processed. Let me be clear, every day B-D applicants are forced to wait is a day that they have to live through a nightmare.

I am grateful to the hard-working Department of Education staff who eventually processed my Borrower Defense application. I was saddened to hear that entire teams at the Department of Education responsible for processing B-D applications, complaints from students about their schools and those who were responsible for holding predatory schools accountable were recently fired.

I am worried that these efforts to dismantle the Department of Education will make it even harder for student veterans like me to pursue our dream of a higher education and achieve the American Dream for ourselves and our families.

Thank you for listening to my story and I look forward to your questions.