

## **Submission Only**

Written testimony on behalf of Edris Javier Lopez before the New York Senate Finance Committee and Assembly Ways and Means Committee in support of Article VII Budget Legislation (S.1506/A.2006), Part E, "For-Profit College Accountability Act"

**To Whom It May Concern,**

**My name is Edris J. Lopez. I currently reside in The Bronx, NY. In 2008 I had just gotten my GED and was excited to pursue my dream of working in the film industry. Upon doing research of the best programs available in my area, one name continued to pop up. The Art Institute of New York. I was excited at the prospect of being able to learn about my passion so I contacted them. I was informed to make my way to their offices immediately. When I arrived I was paired with an advisor who told me that this was the best school in New York for film students, that their Video Production program was amazing and that their job placement was amongst the best in the state. Their Video production program was 2 years long and would cost around \$60,000.00.**

**He told me that I would have to hurry up, as the semester was a month away and if I did not enroll within a week, they would not be able to guarantee a spot for me in their program. I filled out the forms that were handed to me without really being explained what it was that I was signing. I was then told that I needed to write an essay as to why The Arts Institute should accept me as a student. I did as instructed and wrote my heart out in that essay. It took less than a week before I received my notice of being accepted into the school. It would not surprise me if my letter was never seen by the admissions faculty. The admissions advisor continued stressing how I was running out of time to enroll and that this was the right move for me to make. I was 20 years old and had no knowledge of how those documents would so drastically change my life.**

**I then met with a financial advisor. they never advised me about how the loans worked. The financial advisor did not explain the interest on the loans. I believed I was in good hands and was trusting that the financial advisor knew what they were doing with my application. They gave me papers and instructed me on what to write on my application. At the time I was genuinely happy and excited to be the first in my family to pursue an education higher than high school. When I was informed that I had to take out a \$22,000.00 loan I was told that it was a normal thing and "With our job placement, you'll be able to pay it off in no time". At first I did not qualify for any loans due to my circumstance, which was never explained, so the advisor told me that I could have a cosigner. I was there with a close friend of mine who was the same age as myself, in the same financial situation and he agreed to co-sign my loan. I still am unsure how that was possible. Only then was I finally approved for a loan and began on this journey I had always dreamed of.**

**My time in AI was less of a dream and more of a nightmare. I had instructors who seemed to be learning the same things they were teaching us, at the same time. The equipment we were allowed to borrow a lot of the times was faulty, broken or outdated. A few quarters in we were all informed that they had started a referral program and that if I brought in a friend and he/she enrolled that I would be awarded with a \$100 gift card to pearl paints. Excited by the prospect of having a friend**

with me I brought one in. He too enrolled. I never received any gift card. It was evident to me that AI was misleading me in many ways and was using students as a way to bolster their admission numbers. Late 2009 I was told that my student loans would no longer cover the tuition. To this day I am still unclear as to what actually happened. The financial department told me that the only way I could continue to attend was if I paid \$5,000.00 out of pocket every quarter until I graduated. By this time, my friend, mother and girlfriend, had all already cosigned loans with me so that I could continue my education. I was out of money and out of options and had to leave the Arts Institute without a degree.

After I left AI I tried applying to internships in the field I was studying. During an interview, the company person who was interviewing me actually laughed at me when I informed them of what school I attended and told me that it was not a real school. After months of trying to break into the film world, I had to give up. I was never able to achieve my dream of being in film. I had a child on the way I needed to take care of and had to take any job I could get.

I am now working in direct care for adults with special needs and find myself in a situation that I have to choose between paying off this debt or having enough money to sustain my family. The Art Institutes deceives people and should not be operational.

Thank you for your time.

Sincerely,

Edris Javier Lopez