

## Submission Only

RE: Written testimony on behalf of Danielle Adorno 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 this may concern,

I greatly appreciate the opportunity to submit to you my testimony for this higher education hearing, taking place on January 28th, 2019. My name is Danielle Adorno, I currently live in Yonkers, NY and I attended The Art Institute of New York, a chain school of EDMC in April of 2008, graduating in December 2008. My program was 9 months long and cost \$25,000.00. My decision to pursue pastry led from my previous experience from working in restaurants. I enjoy art and it was during a catering job that I was introduced to the concept that food and art could be integrated, this fueled my desire to begin researching schools.

I found myself at the Art Institute due to massive advertising. They were everywhere and extremely aggressive when I began to look for schools in my field of interest. There were no searches I could enter without finding The Art Institute on every page. I went onto the website and entered my information to request a brochure, I did not receive a brochure. Instead, I was barraged by recruitment calls 2 or 3 times each day over the course of 2 weeks. By the time I got my last phone call, I took their offer of meeting. I went with my husband, at the time my boyfriend, who had an interest in culinary art. They used words like diploma, transferable credits and accreditation. None of these I would find in the future were remotely true. Like many other people I was promised job placement, a strong starting salary and help from student services with fair wages and seeking employment. Instead I found myself with a certificate that was not recognizable during my year long job search, credits that were not honored by legitimate education centers and a mountain of debt that could only be described as crushing. The advisor insisted on my submitting an application and paying \$100.00 in application fees. Stating this would be a great step for me. Feeling no other options available and trusting that I was going to get the education I was promised, I hand wrote my application in pen and received my acceptance almost immediately. The process was fast and intense.

A week later my husband and I were enrolling, with a financial advisor who told my husband and I because we could not get much aid, that we would have to take out loans. We were told not to worry, that we would have our loans paid off in 10 years if we paid faithfully. We were given options of loan servicers and when trying to choose whom I wanted to take a loan out with I was told to pick Sallie Mae, now known as Navient. I questioned the advisor on why and was told that was the "best" option.

After being enrolled in the program we were notified the whole culinary department was shutting down, but that our education quality would remain the same. Over the course of my attendance there, I had seen the quality of works other students had put out prior to my enrollment through a couple of tours and when my semesters turn rolled around it was very clear there was a decline in quality. There were minimal instructors and little to no enthusiasm when it came to classwork. We got very basic instruction that could easily come from a book. I don't feel that I learned anything worth the debt I was incurring, that I

could not have learned from working my way up in a kitchen or various online tutorials. I was never able to obtain a job in the field I studied. One restaurant manager saw that I had studied at Art Institute and threw my diploma in the trash, saying that the program was a joke. I had taken \$25,000 in loans and applied a year of my life toward a diploma when I would have been better off working minimum wage jobs and getting on-the-job training in the kitchen. After being jobless for some time due to the recession, I was able to get a job taking reservations at a restaurant, and began shifting my role towards administrative work. I paid my loans faithfully for years. I kept seeing my loans being broken apart and split so my 1 payment was turning into multiple. I spoke with a representative of Sallie Mae who told me to go through the DOE and consolidate my loans as that was common practice of the loan servicer. I consolidated my payments as suggested not knowing I had a private loan. I found out I had a private loan after I had gotten laid off in 2012 while pregnant and was threatened with being sued. I was told I used to be a good person because I used to pay my loan, and was asked "What happened?". I had to set up what little payment I could monthly that was automatically withdrawn.

Having the debt from The Art Institute has stopped me from going back to school as I do not want to incur more debt or be trapped in another situation where the the facility I attend is similar to what I previously experienced. In my attempt to protect myself from more debt, I have also hurt myself. When applying for jobs I was deemed unqualified and made to feel uneducated because on paper the school I attended is not seen as legitimate. Having this debt removed would enable me to go back to school without growing my financial burden and pursue a valid and legitimate degree. It would mean not feeling ashamed that I was duped by a "school" who practiced predatory lending and false advertising.

As a victim of a for profit school I strongly believe these facilities will never do right by students and should not be allowed in our Country. Education is a right. Our people, our children, my son deserve an education befitting of them. They deserve the right to pursue knowledge without fear of being misled and misinformed. Schools like Devry, ITT Tech, The Art Institute, Stamford Brown, are notorious for taking advantage of people from lower incomes, preying on people's desperation for change and wanting better and leaving those same people who wanted change, stuck in worse positions than they were prior to their attendance at those facilities. Students and former students deserve a second chance to rebuild their lives as they originally wanted to, without fear of shame, without fear of debt, knowing that they obtained well deserved and founded justice.

Thank you for your time.

Sincerely,

Danielle Adorno