

Amy Kaplan**AGE:** 32**HOMETOWN:**
Huntington Beach, CA***"The first thing I did right was listen to someone who knew something."***

FOLLOWING HER DREAM

"I was duped out of \$34,000 by a school that did me wrong"

In the summer of 2009, Amy Kaplan was a single mom earning \$9 an hour at a tech job at Taco Bell. "I wanted to provide a better life for my 3-year-old son," she says. College seemed an obvious solution: "My parents had already let us move in with them after I separated from my husband, which was a big help."

Kaplan looked at nearby colleges; when she clicked for info on the Art Institute (AI) of California at Orange County's site, someone called back in minutes: "I thought, *Wow, they're on top of it!* They wanted me to come in that day." Kaplan did go in, telling them her dream of being a photographer. The recruitment officer said many graduates worked in the photography field. She brushed off Kaplan's concern about the cost of an associate's degree. "She said not to worry, that there was financial aid for those who needed extra help," Kaplan says. "I'd been through enough to know it couldn't be that easy, but I'd also been through enough to be *desperate* for it to be that easy."

Kaplan enrolled full-time, but immediately, things didn't feel right. Some professors only taught for an hour or so even when a class had been scheduled to be much longer. She had to buy a pricey "art kit," "even though I wasn't taking an art class." Odder still, twice Kaplan was called out of class and asked to type a password into the online federal financial-aid form and sign it, with no explanation. "They just said, 'Sign here, or your classes won't get paid for.' It was dumb to sign things without reading them. But I was being asked to do it by people I thought were supposed to *take care* of students."

Two years later, after she'd transferred to AI's Hollywood branch for a bachelor's degree, a professor summoned her: "He closed the door and said, 'Get out of here. You're wasting your time. You don't need a degree to get photography jobs; you need experience. Get an entry-level position.'"

Kaplan says the first thing she did right was "listen to someone who knew something." The second was ask questions she should have asked earlier—specifically, where in the "photography field" the school's graduates worked and what kind of financial aid she was getting.

When she didn't get clear answers, she did her own research. "Turns out 'photography field' meant Walmart's and Sears' photo departments," she says. But it wasn't until she started looking to transfer that she realized how deep a hole she was in: "I found out I had \$34,000 in student *loans*, not grants like I'd thought, and that I'd need to pay them all back!"

Kaplan, it turned out, had been signing federal student loan forms. Even worse, her credits weren't transferable, because other institutions didn't recognize AI's accreditation. "I felt defeated," she says. "I'd wasted so much time. Other than a few good classes, most were a joke. I was horribly embarrassed." She knew she had

LIFESAVING INSIGHT *"I wasn't expecting to be rescued. I needed to figure this out."*

to tell her parents the bad news. "They didn't say much, which was how I knew they were really mad." But she made it clear she didn't expect them to rescue her. "I need to figure this out," she told them.

Ultimately, Kaplan's parents said she and her son could stay as long as they needed to. As her shock wore off, Kaplan got angry. "I did many things wrong," she says, "but I feel like they duped me." Like many others, she vented on Facebook. "Right away, someone contacted me and said, 'You're not the only one. There's a lawsuit!'" Actually, there have been several lawsuits against the various Art Institutes and their parent corporation, Education Management Corp. (EDMC)—including a pending U.S. Department of Justice suit for fraud, which EDMC has denied. (EDMC spokesman Chris Hardman says that while the school cannot comment on individual student allegations, EDMC goes to great lengths to help students understand what they are signing up for, including education costs.)

"Learning I was one of many made me feel less stupid," Kaplan says. "It got me out of a 'poor me' mindset and focused on helping others." Kaplan often warned potential students about AI on Facebook and on the school's website (from which she's been blocked). She took her teacher's advice and applied for photography internships and jobs, landing an entry-level freelance gig at a British newspaper. "For three months, I worked my butt off," she says. Last summer, they hired her full-time: "It's the kind of job I went to school hoping to get."

Until recently, Kaplan had an "economic hardship" deferment on her \$34,000 student debt, but that is due to end soon, since she is now working. "Maybe one day I'll get help from a lawsuit," she says. "Maybe I'll wind up paying off the debt for the next 10 years. Whatever happens, I've learned that the dumbest thing you can do is pretend things are going to be easy." **GH**