

[To the Gainful Employment Negotiation Committee, December 6, 2017]

My name is Sanders Fabares. In 2003, my wife and I both made the unfortunate decision to attend the Art Institute of California – San Diego.

Like many of the people who submitted Defense to repayment, we were victims of a school who actively misled us about the legitimacy of its programs. Like many, we are trapped in the decision of whether we continue paying for degrees we have never benefitted from and were the product of fraud, or stop paying and have our credit ruined and our wages garnished.

Ai was just one of many for-profit schools engaging in the systemic fraud, promoting programs for decades which did not lead to gainful employment. I will spare you the details of my personal experience again because I don't want them to cloud what I am saying here. I also have stopped thinking that you really care. If you have read any of the defense to repayment submissions yet, you have seen mine as well as countless others like it. I NOW realize that you are well aware of the systemic fraud and the predatory practices that continue to make victims out of students. Telling you about them is a waste of time.

In fact, it seems like more people in that room are defending the predators rather than condemning them.

Since I spoke in person at the neg reg hearing last year, nothing good has happened in relation to students.

Mandatory arbitration clauses still stand, taking away our constitutional rights to a fair trial. The stacks of Defense to repayment submissions continue to grow and sit in limbo. More predatory institutions have lobbyists at the bargaining table. Student debt relief scams continue to thrive, making new victims of the desperate. The failing Art Institutes was sold to the Dream Center, yet another example of a for-profit converting to a non-profit in order to skirt regulations and accountability. Gainful employment statistics that are there have now been watered down to a point that they are no longer effective at preventing new victims. College scorecard statistics have been changed so that they are less impactful towards the bad actors.

Here we are a year later and literally, nothing has been done. Tell me, what work has solely been done for students' benefit???

The new administration has made their values clear. They side with corporations and scam artists over students and those that would protect them.

However, I DO believe that change WILL happen, because the 1.5 trillion in student loan debt has not been addressed and continues to grow. It is still on track for being the next major financial crisis that our nation is going to face.

Eventually, we WILL have people in power who understand that this is a crisis situation that needs their attention.

Eventually, someone will understand that the defenders and lobbyists for the predators have no business in determining the rights of the victims.

Eventually, someone will understand that students defrauded by their schools deserve justice and shouldn't have to wait years to get it.

Eventually, someone will understand that higher education in this country should be debt free and students are not a commodity.

Eventually, more of us will be brave enough consider higher education as a right, not a risk.

Every day, more of the affected people that you have thus far refused to help are banding together, demanding change like this from their leaders. And eventually, they will get it.

But it's not going to happen in a committee that bickers for hours on whether or not they should even allow a live-stream of the public session.