**Name** –

**Address** –

**Email** -

**Phone** -

**Last 4 of Social** -

**Art Institute (Ai) School(s) I attended:**

**Art Institute of California, Los Angeles\*** (2009-2011)

900 31st St, Santa Monica, CA 90405 --- (310) 752-4700

Student ID #

***\*This school is scheduled to close soon.***

**Art Institute of California, Silicon Valley\*** (2009)

1120 Kifer Rd, Sunnyvale, CA 94086 --- (408) 962-6400

Student ID #

***\*This school is scheduled to close soon.***

**Illinois Institute of Art - Schaumburg** (2007-2008)

1000 N. Plaza Drive, Suite 100, Schaumburg, IL 60173-4990 --- (847) 619-3450

Student ID #

**Program of Study –** VideoGame Art & Design

**Degree received in 2011** - Bachelor of Science

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I would like to assert a Defense to Repayment against EDMC and its following schools: Art Institute of California, Los Angeles, Art Institute of California, Silicon Valley, and Illinois Institute of Art, Schaumburg. I feel that this company and its schools have performed a number of wrongdoings, as well as failed to do the things they promised, while I was enrolled. On the next few pages you will find a list of issues that relate to my situation and program (Game Art & Design) while attending several Art Institute (Ai) schools to help with reviewing my Defense to Repayment. The issues are organized logically and in reverse chronological order. Any questions or clarification needed, please don’t hesitate to contact me. Note that email is preferred. Thank you.

**Art Institute of California - Los Angeles (Santa Monica)\*** (2009-2011)

(*\*Note that this school opened in 1997 and is scheduled to close soon.*)

- Write your first issue here. (Put a reference to your proof, if any, in parentheses after. Attach/send your reference in a seperate document.)

- Write your second issue here. (Put a reference to your proof, if any, in parentheses after. Attach/send your reference in a seperate document.)

- Write your third issue here. (Put a reference to your proof, if any, in parentheses after. Attach/send your reference in a seperate document.)

- And so on…

**Art Institute of California – Silicon Valley (Sunnyvale)\*** (2009)

(*\*Note that this school opened in 2008 and is scheduled to close soon.*)

- If you attended more than one Ai/school that you’d like to claim a Defense to Repayment against, then write your first issue here for that second school. If not, then delete this section. (Put a reference to your proof, if any, in parentheses after)

- Write your second issue here. (Put a reference to your proof, if any, in parentheses after)

- Write your third issue here. (Put a reference to your proof, if any, in parentheses after)

- And so on…

**Illinois Institute of Art – Schaumburg** (2007-2009)

- Same for a third/additional school, if applicable. Otherwise, delete this section. (Put a reference to your proof, if any, in parentheses after)

**After graduation / Additional notes**

- Write about the number of job applications you’ve sent out during/after school, and how many potential employers have passed on you.

- Write about whether you’re currently working in the industry you went to school for, and why you believe you are/are not.

- Do you still want to work in your respective industry? And if so, do you believe you have the skillset needed to do so?

- Were you the first in your family to go to college?

- How much were you initially told the cost of attending Ai/school would be? How much was it actually after you graduated/left the school?

- What is your financial situation now? How better would your life be if you didn’t have to pay any of these bogus loans?

- What are your monthly payments for your loans? If you’re on an income based repayment plan of some type, what would your loan payments be if you did not have that IBR plan?

**Additional questions/statements and my answers** -

- ***“Did the school(s) fail to provide you with promised job placement assistance before and after graduation?”*** – Yes, no, or n/a, and how/why.

- ***“Did the school(s) make other false promises relating to job prospects to convince you to enroll*”** – Yes, no, or n/a, and how/why.

- ***“How did Ai/your school mislead you about the quality of the education you would receive?”*** – How/why.

- ***“In what ways did Ai/your school mislead you in how you would pay for the program?”*** – How/why.

- ***“Did Ai/your school mislead you about the true cost of the program?”*** - Yes, no, or n/a, and how/why.

- ***“Did Ai/your school mislead you as to whether your loans were federal or private? Did you know the difference between a federal loan and a private loan when signing up for your school, and do you know the difference now?”***- Yes, no, or n/a, and how/why.

- ***“Did Ai/your school mislead you about when you would have to start repaying your student loans and how much your payments would be?”*** - Yes, no, or n/a, and how/why.

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Below is a list of all loans taken out to attend Ai/my school(s). They are broken up into both private and federal loans, and include the loan company, loan number, original loan amount, current balance, and interest rate.

**Loans taken out in order to attend the Art Institutes:**

*Private Loans:*

**AES (EDMC)** - $5,000.00 original balance - $5,700.00 current balance as of 3/30/2016 (8.17% interest)

**Navient/Private Loan** **- 1234** - original balance - $10,500.00 --- $19,000.00 current balance as of 3/30/2016

**Navient/Private Loan** **- 5678** - original balance - $15,000.00 --- $24,000.00 current balance as of 3/30/2016

**Navient/Private Loan** **- 9112** - original balance - $27,500.00 --- $45,000.00 current balance as of 3/30/2016

**Navient/Private Loan** **- 1314** - original balance - $17,200.00 --- $22,000.00 current balance as of 3/30/2016

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**Navient Total Private Loans at Ai** - original balance - $70,200.00 --- $110,000.00 current balance as of 3/30/2016

*Department of Education Loans:*

**Navient/Dept of Ed Loan** **- 1-01** - original balance - $700.00 --- $600.00 current balance as of 3/30/2016

**Navient/Dept of Ed Loan** **- 1-02** - original balance - $2,600.00 --- $3,600.00 current balance as of 3/30/2016

**Navient/Dept of Ed Loan** **- 1-03** - original balance - $6,000.00 --- $7,900.00 current balance as of 3/30/2016

**Navient/Dept of Ed Loan** **- 1-04** - original balance - $1,500.00 --- $1,300.00 current balance as of 3/30/2016

**Navient/Dept of Ed Loan** **- 1-05** - original balance - $6,000.00 --- $7,500.00 current balance as of 3/30/2016

**Navient/Dept of Ed Loan** **- 1-06** - original balance - $7,000.00 --- $8,300.00 current balance as of 3/30/2016

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**Navient Total Dept of Ed Loans at Ai** - original balance - $23,800.00 --- $29,200.00 current balance as of 3/30/2016

*Totals:*

**Navient Total Ai Loans** - $94,000.00 original balance --- $139,200.00 current balance as of 3/30/2016

**Navient & AES Total Ai Loans** - $99,000.00 original balance --- $144,900.00 current balance as of 3/30/2016

Signed \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(More information on my school(s) attended, and its parent company)

Below are links to more information regarding lawsuits filed against EDMC, the parent company of the Art Institutes, and documentation/information for each Ai school I attended-

[Link 1](https://drive.google.com/open?id=0B0AYBHC7AJfedEJWX3VuZVBKdEk) (Page 9-10 relates to EDMC)

[Link 2](http://www.aloannomore.com/edmc.html) (More EDMC information)

[Link 3](http://www.aloannomore.com/ca---the-art-institute-of-california---los-angeles-argosy.html) (Ai Los Angeles information)

[Link 4](http://www.aloannomore.com/ca---the-art-institute-of-california---silicon-valley-argosy.html) (Ai Silicon Valley information)

[Link 5](http://www.aloannomore.com/il---the-illinois-institute-of-art---schaumburg.html) (Ai Schaumburg information)