

**Testimony of Marisol F.
for the Special Commission on Interstate Reciprocity Agreements
September 14, 2016**

My name is Marisol. I am a single mother of five children. I currently work for MGH Dental Group. I am writing to oppose Massachusetts from joining the State Authorization Reciprocity Agreement (SARA). Doing so would bar Massachusetts from applying its regulations protecting residents from being victimized by for-profit schools based in other states who are part of SARA. I want to share my experience with an on-line school based out of another state that I attended. I hope my story will help inform your decision.

As a single parent you work hard to provide for your children and for yourself. I have always worked hard to support my family and at this point I have only been able to obtain my GED. I have always known that I wanted to further my education but juggling work and five children on your own is not easy. I also never wanted to end up in debt with school loans. Then one day, I received a call from an online school in another state. I had never requested information from them. I told them that I did not know what they were talking about and that I was not interested. I kept getting calls from this school, and I kept telling them I was not interested. I knew at some point I wanted to go to school and further my education. I had thought it would be at a community college. But I didn't know how I was going to find the time and I didn't want debt from student loans. I also wasn't sure what I wanted to study.

But they kept calling me anyway. The caller convinced me to sign up. He said that with the flexibility of going to school from home and the convenience of logging in at any time that I could manage the time. He also told me that it was not a problem that I didn't know if I wanted to study early childhood education or business management for healthcare, because I could just start in early education then easily change majors and that it wouldn't be a problem. I expressed my concern with financing and told him I did not want debt. I asked if there were any scholarships available and he assured me that I would have a financial advisor who would help me find scholarships and grants for tuition. The caller even sent me enrollment papers to sign and kept repeatedly calling until I returned them. He said everything to convince me that my concerns would be addressed if I enrolled and that this would be the perfect opportunity to begin my journey to a better future for my family. I would have never enrolled if it weren't for the assurances the caller gave me.

After about a month of signing up, I started to get concerned because I was told by the financial advisor that they did not actually offer scholarships. I asked if they could give me guidance on how to obtain scholarships or where to look and they did not offer any help. I also wanted to change my program from early childhood to business management in healthcare since I have worked in the healthcare field for a few years. After thinking about it, I figured I would be able to get work credit and it was a field I enjoyed working in. It made more sense. But when I called the school to say I wanted to make the switch, I was given the run around and eventually I was told I was not able to switch. I was let down because these were two of the major things I expressed concern about from the beginning, and I had only enrolled because the school told me they would not be a problem. This online school hindered my ability to move forward.

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The school left me discouraged, without the degree I wanted or any degree at all, and with a pile of student loan debt dragging me down as I tried to provide for my family.

I ask that you please not join SARA. These on-line schools are like wolves taking advantage of single mothers and anyone looking to better their future. In my experience, the school was more focused on getting me enrolled in the school and getting money then providing me with the education I needed and deserved. It failed to deliver on any of its promises. Too many people are obtaining debt instead of a degree/certificate from these schools. I ask that you consider my situation and circumstances before making a decision that can drastically leave someone in a major bind when they were given false information, hopes and expectations. Thank you.