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**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA**

THERESA SWEET, ALICIA DAVIS, TRESA
APODACA, CHENELLE ARCHIBALD,
DANIEL DEEGAN, SAMUEL HOOD, and
JESSICA JACOBSON on behalf of themselves
and all others similarly situated,

Plaintiffs,

v.

ELISABETH DEVOS, in her official capacity
as Secretary of the United States Department of
Education,

And

THE UNITED STATES DEPARTMENT OF
EDUCATION,

Defendants.

Case No.: 19-cv-03674-WHA

AFFIDAVIT OF HUGH MCGINLEY

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I, Hugh McGinley, state as follows:

1. I am submitting this affidavit in relation to the above-captioned case.
2. I borrowed federal student loans in order to attend Art Institute schools.
3. On March 22, 2016, I submitted a borrower defense application to the United States Department of Education, asking for these loans to be cancelled. A copy of that application is attached as Exhibit A.
4. Now, over four-and-a-half years later, I have still not received a decision on my application.
5. I have Direct and FFELP loans, as well as private loans. Some of these loans are currently in forbearance due to my borrower defense application; others are not. I am currently making my best efforts to make the necessary payments on my loans each month, but it poses an incredible hardship. I am terrified of what will happen when the few loans in forbearance due to my borrower's defense go back into repayment.

- 1 6. The interest that is accruing on my loans keeps me up at night. I am extremely worried
2 that if my loans go back into repayment, I will not be able to keep up.
- 3 7. My monthly payments before some of the loans went into forbearance was over \$2,000 a
4 month.
- 5 8. These payments have posed an incredible hardship on me and my family. I have a wife
6 and two kids, with a third child on the way. I worry about my ability to support myself
7 and my family.
- 8 9. I submitted extensive evidence with my borrower's defense showing and describing how
9 my school defrauded me. They lied about the programs they offered and whether or not I
10 could transfer my credits, among other things.
- 11 10. If my borrower's defense application is denied, I am not sure if I will file for
12 reconsideration. I think I would like to try, but I do not know what additional information
13 I could possibly submit, and if reconsideration does not put my loans back into
14 forbearance, then that does not seem fair.
- 15 11. I spoke at the October 1, 2020 hearing and have been following this case closely. I have
16 learned about the experiences of other class members on social media. I understand that
17 the denial notices the Department is sending have been nearly identical to each other and
18 do not contain the reasoning necessary to challenge the decisions, or explain what
19 evidence the Department considered. It does not seem to me that the Department is
20 reading the applications at all, or actually considering them.
- 21 12. I find it unconscionable that the Department has made me wait over four-and-a-half years
22 for a decision on my application.
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1 13. Even though the delay has caused uncertainty and hardship, at one point I had a
2 reasonable hope that the Department would eventually consider the evidence I presented.
3 Now, I am just bracing myself to receive a blanket denial.

4 14. I find it disheartening and enraging that the Department has treated this process and the
5 borrowers with such disrespect, and that it has treated this lawsuit as a joke.
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9 I swear under penalty of perjury that the foregoing is true.

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11 Executed on: October 28, 2020

12 [City, State]

13 [Alhambra, CA]

14 A handwritten signature in black ink, appearing to read 'Hugh McGinley', is written over a horizontal line.

[name]


Exhibit A

Borrower Defense to Repayment


Pursuant to 20 U.S.C. § 1087e(h), 34 C.F.R. §§ 685.206(c)(1), 685.209(g), and the Master Promissory Notes (MPN) under the William D. Ford Federal Direct Loan (Direct Loan) Program and Federal Family Education Loan (FFEL) Program.

As detailed below, I, Hugh McGinley, am hereby applying for a full discharge of my federal student loans according to the “Defense to Repayment” provisions of the Higher Education Act and promulgating regulations.

Section 1: Borrower Information


SSN (Last 4) 


Full Name Hugh McGinley

Address 

City _____ State California

Zip Code 91801

Telephone (primary) 

Email (optional) 

Borrower is Employed
 In field of study
 Out of field of study
 Unemployed

Loan Servicer Navient/Sallie Mae

Section 2: School Information

School Name Art Institute of California - Los Angeles (Santa Monica)

School Address 2900 31st St., Santa Monica, CA

Dates of Attendance From 03 / 2009 To 06 / 2011

Name of program Game Art & Design

Type of Credential Bachelors

Section 3: Illegal Conduct Of School

I assert that certain acts and omissions by Art Institute of California - Los Angeles (S; and/or its agents/representatives give me a defense to repayment of my federal student loan(s) under state and federal law and the terms of my federal student loan agreement(s).

The illegal conduct by Art Institute of California - Los Angeles (S; **includes the following illegal behavior:**



Misleading me about how this program would prepare me for a job.

Please explain in detail. This could include, for instance, citing false or misleading statistics about job placement rates, promising inflated salaries, or promising but failing to provide support in finding and landing a job.

I did receive some job placement assistance after graduation, but only for a limited time as the "helper" was not allowed to provide assistance more than 3 months after a student graduates. Nothing panned out for the game industry though. And the person that was supposed to assist us was also covering other majors as well, not just my Game Art & Design major, and other schools in the area and not just my Ai! That means less time for us, and less information/help specifically geared towards Game Art & Design students. To be honest, I don't know how they stayed sane with all of the students they were supposed to help.



Misleading me about its programmatic accreditation.

Please explain in detail. This could include, for instance, falsely claiming that the school had the proper accreditation to allow its graduates to sit for a particular licensing exam, falsely claiming that it offered the classes necessary to achieve employment and/or certification in a particular field, or citing misleading statistics about the pass rate of students on required licensing or certification exams.

I believed that I would get a quality education that would get me a stable, long-term job in the game industry. This was not the case for many reasons, but the main reason would be that I did not receive education on the skills I needed to succeed and obtain a job in the game industry.

Misleading me about whether I was eligible to benefit from this program or had a disqualifying status.

Please explain in detail. This could include, for instance, enrolling you even though you did not have a high school diploma or GED, or claiming that a felony record or disability would not stand in the way of employment in a particular field.



Misleading me about how I would pay for the program.

Please explain in detail. This could include, for instance, understating the total cost of the program, signing loan paperwork without your permission, understating the amount of loans necessary, treating grants and loans as if they were the same thing, treating federal and private loans as if they were the same thing, or refusing to disclose loan terms or allow review of loan documents.

I felt that after graduation I would obtain a great paying job in the game industry and I would not have any issues in repaying my student loans. I specifically remember one instance when a friend of one of our teachers came into our class (he happened to be in the neighborhood) and told us about how he was working at a major game company, making a lot of money, enjoying all of the perks, and couldn't be happier. I remember thinking "I can't wait until that's me". Wellp, I'm still waiting for that to happen.

I had no idea what the difference was between a federal loan and a private loan. I only learned about the difference after graduation when I sat down and tried to really get an understanding about my loans.

I was definitely misled about when I'd have to repay my loans, as well as how much it would be. I was told that I wouldn't have to begin paying loans until 6 months after graduation, yet I was paying loans while in school and immediately after graduation. I do not remember being informed on what my monthly payments would be after graduation, and I definitely did NOT think they'd be over \$2,000 as they are now!



Misleading me about the extent of the illegal activities at Art Institute of California - Los Angeles and the effect those activities would have on Art Institute of California - Los Angeles ('s reputation and continued existence.

Please explain. This could include a school shutting down in light of lawsuits or financial mismanagement or finding that having Art Institute of California - Los Angeles (San on a resume repels employers who have heard about its illegal practices.

- Was told by a teacher that everything we're being taught could be learned online and that we could save money if we dropped out of school. (AiCALA-SM)

- If we had industry people come in to class (rare), it was friends of instructors doing them a favor, usually former students. Nothing to do with the school itself. (only Ai California, Los Angeles, Santa Monica. This did NOT happen at Ai Schaumburg or Ai Sunnyvale)

- While wrapping up my degree at AiCALA-SM, I was told that the school was FINALLY trying to get accredited so that credits could transfer to other schools. TON of teachers were fired shortly thereafter by EDMC for some reason.

- A number of students wanted to be character artists and teachers would tell them that they couldn't do that, that it was too hard. They wouldn't give the students a chance, they'd just put them down from the get-go and tell them to do something else



Other misleading behavior, including:

I also attended two other Art Institutes during my college career - Ai California Silicon Valley (Sunnyvale), and Ai Schaumburg in IL. Information from those two schools is as follows:

- Ai Sunnyvale was a joke. Start up without a game program. Wasted a lot of time and a TON of money taking bogus classes like 'Computer Applications" (FS104). Was continually given elective classes that did not relate to game design (photography? Took photos of products, toys, and some scenery. Teacher did not have any insight on the game industry or game design at all.).

- No file protection for the work you turned in. Students had to turn their work in on the school's network. Other students could then easily take files off of the network that did not belong to them, rename and resave the files, and then claim them as their own work. There was zero ways to stop this. I complained about this to one of my teachers (I have the emails still) and she said not to worry about it because she is "watching all the time". You can't watch a student grab files off a network. That doesn't make any sense.... (03/09/2009 - Hotmail to Meeta)

Absent this conduct, I would not have chosen to attend and/or continue attending Art Institute of California - Los Angeles. I decided to pursue a postgraduate education because I wanted to gain the relevant skills to find a more fulfilling career with higher earning potential than I was able to obtain previously. I chose to attend Art Institute of California - Los Angeles (SAI) because they represented to me that their program would give me useful skills, that their degree would allow me to earn more than I did previously, and that these benefits would outweigh the burden of paying off the obligations I would incur to finance the degree.

Because of this conduct, I have suffered injury, including:



Federal student loan debt, which has caused me stress, forced me to divert funds from other aspects of my life and otherwise unduly burdened me. Explain:

I've struggled to pay my loans since I've had a difficult time finding a job. I've gotten MANY calls and letters about these loans, even when I have recently been able to pay them. The loans have killed my credit, and I stress about paying them each and every day.



The inability to enroll in another degree-granting program. Explain:

Credits from Art Institutes do not transfer to other accredited schools. I found this out after I graduated.



A difficult time finding employment because Art Institute of California - Los Angeles was on my resume. Explain:

I applied to over 500 game studios around the world, yet I didn't get hired by one. How can this be?

Missing the opportunity to go to another, better higher education institution and lacking the eligibility for enough federal loans to do so now. Explain:

Other injury, including emotional harm. Explain:

Again, a lot of stress and emotional pain from owing over \$250k in student loans. How will I pay this off? The interest alone makes the loans increase each month, even though I'm making payments now. It's impossible. I don't know how I'll ever be able to own a home, start a family, or get a new car, just to name a few things. It's very depressing.

Section 4: Lender Relationships

All of my loans were direct loans and/or my school referred me to the lender of my federal student loans.

You should check this box unless you took out your federal student loans before 2010 and you chose your own lender.

Section 5: Defense To Repayment of Federal Student Loans

The above conduct gives rise to a cause or causes of action under California law, which relate(s) directly to my loan and/or the provision of educational services for which the loan was given, including:

Action under the Unfair Competition Law, Cal. Bus. & Prof. Code Sections 17200 et seq., for unlawful, unfair, or fraudulent business practices; under the False Advertising Law, Cal. Bus. & Prof. Code Section 17500, for untrue or misleading advertising; and under the Consumer Legal Remedies Act, Cal. Civil Code Section 1770, for unfair or deceptive acts or practices.

Common law action for Fraudulent Misrepresentation;
and/or common law action for Fraudulent Concealment.

Additionally, the above conduct violates federal law, including:

1. The Federal Trade Commission Act and Federal Trade Commission regulations, which prohibit schools, in promoting a course of training, from making misrepresentations, including regarding the availability of employment after graduation, the success that graduates have realized in obtaining such employment, or the salary that graduates will receive in such employment. 16 C.F.R. § 254.4.
2. Title IV of the Higher Education Act and Amendments, and Department of Education regulations, which prohibit schools participating in Title IV programs from making “substantial misrepresentations” to students and prospective students.

Section 6: Requested Relief

Therefore, I request that the Department of Education take the following steps:

1. Cancel any remaining principal, interest, fees and costs associated with my federal student loans, borrowed to attend Art Institute of California - Los Angeles
2. Cease any collection actions against me in relation to my federal student loans, borrowed to attend Art Institute of California - Los Angeles
3. Return any sums paid, whether voluntarily or involuntarily, toward my federal student loans, borrowed to attend Art Institute of California - Los Angeles
4. Remove any adverse reports related to my federal student loans, borrowed to attend School, from all consumer credit reporting agencies.
5. Restore my eligibility to receive funds under Title IV, including by restoring any portions of my lifetime eligibility for Pell Grants and federal student loans previously used in order to attend Art Institute of California - Los Angeles

I request a notification of a hearing or a determination of my asserted defense to repayment within thirty (30) days, in writing. Should you deny any or all of my defense, please inform me of the process for appealing this decision, in writing. I reserve the right to submit supplementary information in support of this application.

Section 7: Borrower Acknowledgment, Certifications, Assignment, And Authorization

I have read and understand all of the information in this form.

I agree to provide, upon request, testimony, a sworn statement, or other documentation reasonably available to me that demonstrates to the satisfaction of the Department of Education or its designee that I meet the qualifications for borrower defense to repayment loan discharge.

All of the information I provided is true and complete to the best of my knowledge and I agree, if asked, to provide information reasonably available to me to the Department of Education that will verify the accuracy of my completed attestation.

I understand that the Department of Education has the authority to verify information reported on this application with other federal or state agencies or other entities. I authorize the Department of Education, along with its agents and contractors, to contact me regarding this request at the phone number above using automated dialing equipment or artificial or prerecorded voice or text messages.

I understand that if I purposely provided false or misleading information on this application, I may be subject to the penalties specified in 18 U.S. Code § 1001.

I certify that, if my defense is successful, upon request I will provide assistance and cooperation to the U.S. Department of Education (the Department) in any proceedings or enforcement actions against the school related to my defense or the conduct asserted herein.

Borrower's Signature Hugh McGinley Date 3/22/2016

What I expect to accomplish while attending the Art Institute of California in Los Angeles is something that may as well decide how the rest of my life unfolds. I have always had a hidden passion for art and what it has to offer, but have been too hesitant to explore what I might be able to do within the field due to a lack of self-confidence in skill, and a feeling that art is just a minor hobby of mine. I am currently at a crossroad in which I must decide whether a career in art is a possibility for me or not. I believe the best option to make my decision would be to attend the Art Institute in Los Angeles to see what it has to offer, and to discover whether there might be something within the field that may light a spark within me and ultimately decide my future.

Along with my passion for art, I also have a love for video games. Ever since I can remember I've been playing video games, whether it was with friends, with my siblings, or alone completing single-player campaigns. I think it's amazing how much video games have developed and revolutionized the world over the years. The gaming business is booming, even during the difficult times we have economically, and I feel that the industry will only get better. In particular, I feel that online-gaming is a huge component that contributes to the success of video games, as well as the new doors that the Nintendo Wii has opened for the industry. I would love to be a part of the continued success that I believe the gaming industry will have for many years to come, and I think that the Art Institute of Los Angeles, California can make my dream come true.

Attending the Art Institute in Los Angeles is a wonderful possibility that I can hopefully bring to fruition. The opportunity to explore both what this Institute has to offer and what I myself have to offer is a very intriguing aspect that I have come across in my search to decide what to do with my life. During my attendance at the Art Institute of California in Los Angeles, I expect to accomplish many wonderful tasks. Whether it is towards a career goal or personal improvement and satisfaction, I am sure I will not forget my experience throughout my stay for years to come.

Ai The Art Institute of California - Los Angeles

ADMISSIONS DEADLINE AGREEMENT	
Student Name: <u>Hugh McGinley</u>	Student ID #:
Application Date: <u>03/06/2009</u>	Start Date: <u>March 31st, 2009</u>

Congratulations on taking the first steps to becoming a student at the Art Institute of California – Los Angeles. In order for you to successfully complete your admissions process, you will need to provide us with the following documentation on your return visit:

ADMISSIONS DOCUMENTS: (w/in 24 hours)

- | | |
|---|---------------------|
| 1. Admissions Essay ✓ | Deadline Date _____ |
| 2. Official High School Transcript - Requested 3/5/09 | Deadline Date _____ |
| Rockford, Ferris ✓
3/5/09 3. Official College Transcript (if applicable) | Deadline Date _____ |
| 4. Housing Application / Deposit (if applicable) | Deadline Date _____ |
| 5. Other | Deadline Date _____ |

FINANCIAL AID: (Real Time Planning)

The Financial Aid Officer you will be meeting with is _____,
Your follow-up meeting will take place on _____ at _____ AM/PM.

Please bring the following items with you:

- A copy of your tax return ?
- Completed Financial Aid Paperwork

ACCUPLACER TEST: (w/in 24 hours)

Your placement test is scheduled for _____ AM/PM on _____.

*Students will be required to take English / Math transitional studies classes within the first quarter if Accuplacer is not complete prior to registration.

I understand it is my responsibility to supply these documents to the Admissions Department by the above deadlines.

Hugh McGinley 03/06/2009
Student Signature / Date

Assistant Director of Admissions Signature / Date



On-Line Stafford Entrance

Federal Regulations require that each individual who obtains Federal Stafford Student Loans must complete a Stafford Entrance.

Follow these simple steps to complete your Stafford Entrance:

Go to ----- <http://mappingyourfuture.org/se>

Select the state from the drop down menu
"California"

Click on ---- "Continue"

Find the school name from the drop down menu.
"The Art Institute of California - Los Angeles"

Click on ---- "Continue"

Read the Stafford Entrance Counseling Session Instructions
Click on----- "I Agree"

Please read the entire page.

Answer all questions and "Click Submit Your Answers"

Answer all questions on subsequent pages and continue to "Click Submit Your Answers" until the entire test is complete.

After you have completed the test, please complete the budget calculator
Click on ---- "Confirm Budget Plan"

Click on ---- "Proceed to Step 6"

Enter all of your information

Enter you future employer information (if unknown enter N/A)

Enter Next of Kin Information

Enter Reference 1 and 2.

Click ---- "Submit Your Information"

Click ---- "Finish"

Click ---- "Print This Page"

Click ---- "EXIT"

**Return with the attached completed supplemental data to the
Student Financial Services Department.**

Creative Education Loan Program (CELP)

Step 1: GO TO: www.salliemaeedloan.com

Step 2: Select "General Undergraduate" and click "apply now"

Step 3: Select "California"

Scroll down to "Art Inst. Of CA-Los Angeles-007236-00"

Select "submit"

Step 4: You will need the following information:

- Your Social Security #, date of birth, citizenship
- Enrollment period: 4/6/09 - 12/19/09
- Course of Study: OTHER
- Grade level: 2
- Name, email address
- Requested Loan Amount: \$ 28,000
- Your Education Loan Debt: 0
- Two personal references (name, phone #, address, email)

Step 5: Print results

If denied: contact your financial aid officer or add a cosigner, by clicking "add cosigner",

Put in your cosigner's email address, click on "continue application"

If approved: click on "continue application"

Step 6: complete your references' information

Step 7: Print your completed application

Step 8: once everything printed correctly, click "yes, all pages printed, continue to e-signature"

Step 9: complete your electronic signature

24/7

**It takes
20 min.**

Submit completed application to The Financial Aid Office

Get Pre-approved Online

Pre-approval questions: 1-800-984-2944

Not approved w/o cosigner

-Go to <http://www.chaseselectloans.com/>

-In the "Undergraduate" section click "Apply Now"

-Under *Select from the following list:*

Do you attend an Internet-based college - No

In what County is the college located? United States

In what City is the college located: Santa Monica

Locate Art Institute of California - Los Angeles under the drop down menu

- Fill out the information below as follows:

Basic Loan Information

Time Period this loan will be used*

11/6/09 - 12/19/09

Anticipated Graduation Date*

12/19/09

Enrollment status*

Full time (half time or more)

Please select the academic program in school

Undergraduate

Your year in School*

2

What is student's field of study?*

Other

Will you be applying with a Co-Signer?*

Yes No

(Applying with a co-signer not only improves your chances of being approved but also may reduce your interest rate.)

How much would you like to borrow?*

\$ 28,000.00
(in US Dollars, Ex: 1000 not \$1000.00)

How would you like to repay the loan?*

Defer Principal & Interest

-Complete the **Student Borrower's Basic Information and Please Help us Serve you Better** sections

-Click on **I Agree/Continue Application**

-Please create an account as directly (remember to write down your username and password)

-Complete the **Student Borrower Information** - click next

-Complete the **Student Borrower Income and Employment** section - **please note that if you are not currently working, make sure that you put 1 dollar in the student annual retirement income box.* - click next

-Complete the **Student Borrower Reference** information - click next

-Complete **Loan Information** (Loan Amount Requested and repayment option is defer principal and interest)

-Review and make changes if necessary, type in your full name in the authorization for credit report section, click **I have read the above disclosure** and submit application

Please let your Financial Aid Officer know whether you are **pre-approved on your own or eligible with a co-signer** as soon as possible so that we can move forward with your financial aid planning.

J 3/22/09

Said I have an application w/ Ai. Not sure, maybe w/ Ai. Sunnyvale?

Federal Family Education Loan Program (FFELP)

Guarantor, Program, or Lender Identification

OMB No. 1845-0006
Form approved
Exp. date 2-29-2008

**Federal Stafford Loan
Master Promissory Note**

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines, imprisonment, or both, under the United States Criminal Code and 20 U.S.C. 1097.

Borrower Information

Please print neatly or type. Read the instructions carefully.

1. Last Name *McGinley* First Name *Hugh* MI *S* 2. Social Security Number [Redacted]

3. Permanent Street Address (If P.O. Box, see instructions.) [Redacted]

City *Scotts Valley* State *CA* Zip Code *95066*

4. Lender Name [Redacted]

10. References: You must provide two separate references with different U.S. addresses. The first reference should be a parent (if living) or legal guardian. Both references must be completed in full.

Name A. [Redacted] B. [Redacted]
Permanent Address
City, State, Zip Code
E-mail Address
Area Code/Telephone Number
Relationship to Borrower

11. Requested Loan Amount: I request a total amount of subsidized and unsubsidized loans under this Master Promissory Note not to exceed the allowable maximums under the Higher Education Act. My school will notify me of the type(s) and amount(s) of loan(s) that I am eligible to receive. I may cancel my loan or request a lower amount by contacting my lender or school. Additional information about my right to cancel a loan or request a lower amount is included in the Borrower's Rights and Responsibilities Statement and Disclosure Statements that have been or will be provided to me.

12. Interest Payments (Optional):
I want to pay unsubsidized interest while I am in school.

Borrower Certifications and Authorizations Read carefully before signing below.

13. Under penalty of perjury I certify that:

A. The information I have provided on this Master Promissory Note and as updated by me from time to time is true, complete, and correct to the best of my knowledge and belief and is made in good faith.

B. I will immediately repay any loan proceeds that cannot be attributed to educational expenses for attendance on at least a half-time basis at the school that certified my loan eligibility.

C. (i) I do not now owe an overpayment on a Federal Pell Grant, Supplemental Educational Opportunity Grant, or a Leveraging Educational Assistance Partnership Grant (formerly State Student Incentive Grant); or, if I owe an overpayment, I have made repayment arrangements with the holder to repay the amount owed. (ii) I am not now in default on any loan received under the Federal Perkins Loan Program (including NDSL loans), the Federal Direct Loan Program, or the Federal Family Education Loan Program ("FFELP" as defined in the Borrower's Rights and Responsibilities Statement); or (iii) I am in default on a loan, and I have made satisfactory arrangements with the holder of the defaulted loan.

14. For all subsidized and unsubsidized Federal Stafford Loans (as described in the additional MPN provisions and the Borrower's Rights and Responsibilities Statement) I receive under this Master Promissory Note, and for certain other loans as described below, I make the following authorizations:

A. I authorize my school to certify my eligibility for loans under this Master Promissory Note.

B. I authorize my school to transfer loan proceeds received by electronic funds transfer (EFT) or master check to my student account.

C. I authorize my school to pay to the lender any refund that may be due up to the full amount of the loan(s).

D. I authorize the lender, the guarantor, or their agents, to investigate my credit record and report information concerning my loan status to persons and organizations permitted by law to receive such information.

E. I request and authorize my lender to: (i) during the in-school and grace periods of any loans made under this Master Promissory Note, defer and align the repayment of principal on all of my FFELP loans that are in repayment status; and (ii) add unpaid interest that accrues on all my FFELP loans to the principal balance of such loans ("capitalization") including such loans made under this Master Promissory Note, during forbearance periods, and for unsubsidized loans, during in-school, grace, and deferment periods as provided under the Act. "Capitalization" will increase the principal balance on my loans and the total amount of interest charges I must pay.

F. I authorize the release of information pertinent to my loans: (i) by the school, the lender, and the guarantor, or their agents, to the references on the applicable loans and to members of my immediate family unless I submit written directions otherwise; and, (ii) by and among my schools, lenders, guarantors, the Department of Education, and their agents.

G. So that the loans requested can be approved, I authorize the Department of Education to send any information about me that is under its control, including information from the Free Application for Federal Student Aid, to the school, the lender, and to state agencies and nonprofit organizations that administer financial aid programs under the FFELP.

Promise to Pay *In this Master Promissory Note (MPN), "lender" refers to, and this MPN benefits, the original lender and its successors and assigns, including any subsequent holder of this MPN.*

15. I promise to pay to the order of the lender all loan amounts disbursed under the terms of this MPN, plus interest and other charges and fees that may become due as provided in this MPN. I understand that multiple loans may be made to me under this MPN. I understand that by accepting any disbursements issued at any time under this MPN, I agree to repay the loans. I understand that, within certain time frames, I may cancel or reduce the amount of any loan by refusing to accept or by returning all or a portion of any disbursement that is issued. Unless I make interest payments, interest that accrues on my unsubsidized loans during in-school, grace, and deferment periods will be added as provided under the Act to the principal balance of such loans. If I do not make any payment on any loan made under this MPN when it is due, I will also pay reasonable collection costs, including but not limited to attorney's fees, court costs, and other fees. I will not sign this MPN before reading the entire MPN, even if I am told not to read it, or told that I am not required to read it. I am entitled to an exact copy of this MPN and the Borrower's Rights and Responsibilities Statement. My signature certifies I have read, understand, and agree to the terms and conditions of this MPN, including the Borrower Certifications and Authorizations printed above, the Notice About Subsequent Loans Made Under This MPN, and the Borrower's Rights and Responsibilities Statement.

I UNDERSTAND THAT I MAY RECEIVE ONE OR MORE LOANS UNDER THIS MPN, AND THAT I MUST REPAY ALL LOANS THAT I RECEIVE UNDER THIS MPN.

16. Borrower's Signature *[Signature]* 17. Today's Date (Month/Day/Year) *03/21/2009*

Additional MPN provisions follow

Master Promissory Note *(continued)*

Disclosure of Loan Terms

This MPN applies to both subsidized and unsubsidized Federal Stafford Loans described in the Interest section below. I agree that the lender may sell or assign this MPN and/or my loans and acknowledge that any loan may be assigned independently of any other loan to which this MPN applies. I agree that each loan is separately enforceable based on a true and exact copy of this MPN. Loans disbursed under this MPN are subject to the annual and aggregate loan limits specified in the Higher Education Act of 1965, as amended, 20 U.S.C. 1070, et seq., and applicable U.S. Department of Education regulations (collectively referred to as the "Act"). Under this MPN, the principal amount that I owe, and am required to repay, will be the sum of all disbursements issued (unless I reduce or cancel any disbursements as provided below).

My lender will determine whether to make any loan under this MPN after my loan eligibility is determined by the school where I am enrolled on at least a half-time basis. At or before the time of the first disbursement for each loan, a disclosure statement will be sent to me identifying the amount of the loan and additional terms of the loan. Important additional information is also disclosed in the Borrower's Rights and Responsibilities Statement accompanying this MPN. The Borrower's Rights and Responsibilities Statement and any disclosure statement I receive in connection with any loan under this MPN are hereby incorporated into this MPN.

I may request additional loan funds for my educational costs (up to the annual and aggregate loan limits). If my school determines that I am eligible for any additional or adjusted loan amount, my school may certify such amount. My eligibility for subsidized and/or unsubsidized loans may change based on changes in my financial circumstances. My school will notify me of any changes in my eligibility. I will be notified of any changes or additions to my subsidized and/or unsubsidized loans in a separate disclosure statement.

Loan Cancellation

I may pay back all or a part of a disbursement within timeframes set by the Act, as explained in the Borrower's Rights and Responsibilities Statement or other disclosure statement I receive at or before disbursement. In such case, the origination fee and guarantee fee will be reduced or eliminated in proportion to the amount of the disbursement returned within those timeframes. I will not have to pay interest charges if I return the full loan amount as provided in the Act.

Interest

Unless my lender notifies me in writing of a lower rate(s), the rate(s) of interest for my loans are those specified in the Act. The interest rate information is presented in the Borrower's Rights and Responsibilities Statement accompanying this MPN. The interest rate is presented in a disclosure statement that is issued to me.

Interest accrues on the unpaid principal balance of each loan from the date of disbursement by the lender until the loan is paid in full. I agree to pay all interest charges on my subsidized Federal Stafford Loans except interest payable by the federal government under the Act. I agree to pay all interest charges on my unsubsidized Federal Stafford Loans. If I fail to make required payments of interest before the beginning or resumption of principal repayment, or during a period of deferment or forbearance, I agree that the lender may capitalize such interest as provided under the Act. There is no federal interest subsidy on unsubsidized loans, so the total amount of interest I am required to repay on unsubsidized loans will be higher than on subsidized loans.

Origination Fee and Guarantee Fee

For each subsidized and unsubsidized loan, the federal government charges an origination fee equal to the amount required by the Act. The guaranty agency(ies) that guarantee(s) my loan(s) (in each case, the "guarantor") may charge a per loan guarantee fee not to exceed a maximum amount specified in the Act. I will pay these fees, as

identified in the disclosure statement, which will be deducted proportionately from each disbursement of my loans. I understand the origination and guarantee fees may be refundable only to the extent permitted by the Act.

Late Charges and Collection Costs

The lender may collect from me: (i) a late charge for each late installment payment if I fail to make any part of a required installment payment within 15 days after it becomes due, and (ii) any other charges and fees that are permitted by the Act for the collection of my loans. If I default on any loans, I will pay reasonable collection fees and costs, plus court costs and attorney fees.

Repayment

I must repay the full amount of the loans made under this MPN and accrued interest. Federal Stafford Loans have a repayment grace period, which will be disclosed in my disclosure statement. I will repay the principal of each loan in periodic installments during a repayment period that begins on the day immediately following the end of the applicable grace period. Payments submitted by me or on my behalf (exclusive of refunds) may be applied first to charges and collection costs that are due, then to accrued interest that has not been capitalized, and finally to the principal amount.

I understand that the school's certification of my loan eligibility determines whether my loans must be repaid as subsidized and/or unsubsidized loans.

The lender will provide me with a repayment schedule that identifies my payment amounts and due dates. Except as otherwise provided in the Act, the minimum annual payment required on all my FFELP loans is \$600 or the amount of interest due and payable, whichever is larger. My lender must provide me with a choice of repayment plans consistent with the provisions of the Act.

If I am unable to make my scheduled loan payments, the lender may allow me to reduce my payment amount, to extend the time for making payments, or to temporarily stop making payments as long as I intend to repay my loan. Allowing me to temporarily delay or reduce loan payments is called forbearance. The lender may align payment dates on my loans or grant me a forbearance to eliminate a delinquency that persists even though I am making scheduled payments.

I may prepay all or any part of the unpaid balance on my loans at any time without penalty. If I do not specify which loans I am prepaying, the lender will determine how to apply the prepayment in accordance with the Act. Upon repayment in full of each loan under this MPN, I agree to accept written notification of such loan payoff in place of receiving the original MPN.

Acceleration and Default

At the option of the lender, the entire unpaid balance of the applicable loan(s) made under this MPN will become immediately due and payable, (this is called "acceleration"), upon the occurrence of any one of the following events: (i) I fail to enroll as at least a half-time student at the school that certified my loan eligibility, (ii) I fail to use the proceeds of the loan solely for educational expenses, (iii) I make a false representation(s) that results in my receiving a loan for which I am not eligible, or (iv) I default on the loan.

The following events shall constitute a default on my loan: (i) I fail to pay the entire unpaid balance of the applicable loans after the lender has exercised its option under items (i), (ii), or (iii) in the preceding paragraph; (ii) I fail to make installment payments when due, provided my failure has persisted for at least 270 days for payments due monthly or 330 days for payments due less frequently than monthly; or (iii) I fail to comply with other terms of the loans, and the lender or guarantor reasonably concludes I no longer intend to honor my repayment obligation. If I default, the guarantor may purchase my loans and capitalize all then-outstanding interest into a new principal balance, and collection fees will become immediately due and payable.

If I default, the default will be reported to all national credit bureaus and will significantly and adversely affect my credit history. I acknowledge that a default shall have additional adverse consequences to me as disclosed in the Borrower's Rights and Responsibilities Statement. Following default, the loans may be subject to income-contingent repayment (including potential collection of amounts in excess of the principal and interest) in accordance with the Act.

Governing Law and Notices

The terms of this MPN will be interpreted in accordance with the applicable federal statutes and regulations, and the guarantor's policies. Applicable state law, except as preempted by federal law, may provide for certain borrower rights, remedies, and defenses in addition to those stated in this MPN.

If a particular loan under this MPN is made by the school, or if the proceeds of a particular loan made under this MPN are used to pay tuition and charges of a for-profit school that refers loan applicants to the lender, or that is affiliated with the lender by common control, contract, or business arrangement, any lender holding such loan is subject to all claims and defenses that I could assert against the school with respect to such loan. My recovery under this provision shall not exceed the amount I paid on such loan.

If I reside in the state in which the principal office of the guarantor is located, the guarantor may sue to enforce the applicable loans in the county in which the guarantor's office is located. However, if I object to being sued there and I mail a written objection to the guarantor that is postmarked no later than 30 days after I am served with the suit, the guarantor will either have the court transfer the suit to the county in which I live or will dismiss the lawsuit.

Any notice required to be given to me will be effective if sent by first class mail to the latest address the lender has for me or by electronic means to an electronic address that I have provided. I will immediately notify the lender of any change of address or status as specified in the Borrower's Rights and Responsibilities Statement. Failure by the lender to enforce or insist on compliance with any term on this MPN shall not be a waiver of any right of the lender. No provision of this MPN may be modified or waived except in writing. If any provision of this MPN is determined to be unenforceable, the remaining provisions shall remain in force.

Notice About Subsequent Loans Made Under This Master Promissory Note

This Master Promissory Note authorizes the lender to disburse multiple loans during the multi-year term of this MPN upon my request and upon the school's certification of my loan eligibility. Subsequent loans may be made under this MPN for the same or subsequent periods of enrollment only at schools designated by the Secretary of the U.S. Department of Education.

I understand that no subsequent loans will be made under this MPN after the earliest of the following dates: (i) the date my lender receives my written notice that no further loans may be disbursed under the MPN; (ii) one year after the date of my signature on this MPN if no disbursement is made during such twelve month period; or (iii) ten years after the date of my signature on this MPN or the date the lender receives this MPN.

Any amendment to the Act governs the terms of any loans disbursed on or after the effective date of such amendment, and such amended terms are hereby incorporated into this MPN.

The Art Institutes International

AUTHORIZATIONS FOR THE INSTITUTE - FORM A (STUDENT)

Student's Name: Hugh McGinley

Program: GAME ART + DESIGN

Note: Your payment plan assumes that you will provide the school with authorization to hold Title IV funds to meet the costs of attendance and will use the funds to pay for all educational expenses.

PLEASE INITIAL WHERE APPLICABLE AND SIGN BELOW

I authorize OR I do not authorize the use of Title IV funds to satisfy any additional institutional charges (beyond tuition, fees, and room and board contracted with the Institute) which I may incur. Typical examples of these additional institutional charges are dorm penalties/damages, security deposits, administrative drop fees, supply kits, books and supplies. I understand that if I do not authorize this use of Title IV aid for any additional institutional charges, I must meet with the financial aid officer to review my student financial plan.

I authorize OR I do not authorize the Institute to retain any Title IV funds for tuition, fees and room and board contracted with the Institute (and other additional institutional charges, if authorized above) to be used for my future charges. If funds will be available in excess of my tuition, fees, and room and board contracted with the Institute (and other additional institutional charges, if authorized above) at the end of any award period or loan period, the Institute will deliver these excess funds to me. I understand that if I do not authorize this retention of Title IV funds, I must meet with the financial aid officer to review my student financial plan.

I understand that this authorization is at my option and I may rescind it or may ask for modification at any time (but not retroactively), by contacting the Student Financial Services or Student Accounting Department. This authorization will be in effect for the entire length of the program unless I advise the Institute that I wish to have it rescinded or modified.

Student's Signature [Signature] Date 03/21/2009

Student's Social Security Number: [Redacted]

The Art Institute of California - Los Angeles
 (The School Code for loans is 007236-00)
 FEDERAL FAMILY EDUCATION LOAN PROGRAM (FFELP)
 INFORMATION AND RECOMMENDED LENDER LIST

This notice is for a student's Federal Subsidized Stafford and/or Unsubsidized Loan

Name (print) Hugh McGinley

Dear Student,

- As a service to you, we have listed below lenders that we recommend because, in our experience, these lenders:
- for Stafford loans provide competitive terms. Some lenders in conjunction with certain guarantee agencies may pay federal origination and/or default fees, assuming you also select the recommended guarantor for that lender. (Please see the Federal Stafford Loan Overview)
 - provide quick and reliable customer service and provide important consumer information,
 - allow you to apply for a student loan and follow up on your loan status over the internet as well as by phone,
 - participate in Electronic Funds Transfer (EFT) and other electronic processes,
 - can provide loan proceeds within 10 days of receiving a properly completed and certified loan application as long as you are otherwise eligible,
 - Have assured us that if your Stafford loan is sold that you will still retain any borrower benefits.
 - These are established lenders, who have indicated that at this time they intend to continue to provide funding to our students, regardless of the current U.S. credit environment.
 - For Students applying for Stafford and private loan products, we recommend they only borrow the amount needed to cover the direct costs of their education.
 - **You do not have to use any of the recommended lenders. Please note that due to the national credit crunch, some lenders will only offer loans to borrowers attending certain schools. The lenders listed below are currently providing loans to students attending our schools.**
 - **Information is subject to change.**

Recommended eligible FFELP lenders (if you choose one of these lenders, please check the box next to the lender name):

Lender	Lender Code	Phone Number	Guarantee Agency	Website
<input checked="" type="checkbox"/> Sallie Mae Education Trust*	802218	1-888-272-5543	USAF	www.salliemae.com
<input checked="" type="checkbox"/> Chase Bank	803000	1-800-487-4404	ECMC***	http://www.chasestudentloans.com/custom/artinstitutes/
<input type="checkbox"/> Wells Fargo	807176	1-800-658-3567	Ed Funds	https://www.wellsfargo.com/student/undergrad/stafford/
<input checked="" type="checkbox"/> Fifth Third*	808780	1-800-222-7192	USAF	www.53EducationLending.com
<input type="checkbox"/> PNC	809921	1-800-762-1001	USAF	http://www.eduloans.pncbank.com/index.htm
<input type="checkbox"/> Citizens Bank**	810240	1800-708-6684	USAF	www.citizensbank.com/edmc
<input type="checkbox"/> Regions Bank**	810612	1-888-272-5543	USAF	www.salliemae.com
<input type="checkbox"/> Bank of America	824421	1-833-344-8382	Ed Funds	www.bankofamerica.com/studentloans
<input checked="" type="checkbox"/> Student Loan Funding*	831455	1-888-272-5543	USAF	www.salliemae.com
<input type="checkbox"/> NelNet	833669	1-877-804-3603	TG	www.nelnet.com

* Lender is directly or indirectly owned or an affiliate of Sallie Mae Inc. ("Sallie Mae"). These loans may be sold or securitized but servicing remains with Sallie Mae.

** Lender is not owned by Sallie Mae, but the lender sells these loans to Sallie Mae and uses Sallie Mae to service loans

***ECMC is a non profit guarantee agency which is not affiliated with EDMC.

Lender Name

Address

City State ZIP

Lender Code Number Telephone Number

Guarantee Agency

If you do not choose a recommended lender, a Master Promissory Note for use with the lender of your choice is available in the Student Financial Services Department. Depending on the lender, it may also be available on line.

Important Disclosures concerning recommended lenders:

- o **You are permitted to obtain a loan from any eligible FFELP lender you wish to use.** Lenders frequently advertise on the internet and in national or local media outlets. You can learn more about choosing a lender at www.studentaid.ed.gov. If you choose a lender other than a recommended lender listed above, you will want to ensure that the lender you choose is eligible to participate in the FFELP program at this school. You must include the lender's complete name, address, phone number, lender ID and guarantee agency on your FFELP Master Promissory Note.
- o Currently, EDMC and/or the school also contracts (or may contract) with Sallie Mae or their affiliates for loan-related services including default prevention services, collection of Perkins loans and student receivables (such as tuition), creating checks, ACH or debit cards (stipends) as well as student retention activities. Sallie Mae and Chase currently provide private (non-federal) loan products to qualified students as well as private loans for students with no credit or less desirable credit attending this school and other schools affiliated with EDMC. The institution and EDMC may share in the default risk associated with these loans.
- o Your FFELP loan may be sold to another lender once issued; the recommended lenders listed above have ensured EDMC that any loan benefits offered to you will continue even if your loan is sold to another lender, providing you have complied with the terms of your promissory note.
- o There is no guarantee that you will continue to be eligible for future loans or receive the same benefits, rates and fees for subsequent loans if you take out an initial loan with any lender listed above. Borrower benefits are subject to change at any time prior to disbursement of the loan.
- o While, you are free to choose your lender, we recommend that if you will pursue a private (non-federal) loan, you apply for a private loan with the same lender or servicer that will provide your federal loan. This arrangement will allow you to have one point of contact for loan information and can receive one billing statement (combined billing) on your loans
- o If you have a previous loan from a lender you should consider retaining that lender for future loans

Student Obligation for Payment to the School:

All students who provide us with an accurately completed FFELP Master Promissory Note prior to starting school will be permitted to defer the payment of the portion of their tuition that the FFELP loan is projected to cover for a period not to exceed 45 days. Prior to receiving your loan funds, you may be required to provide additional documentation due to institution or federal requirements. If loan proceeds are not received within 45 days, the unpaid tuition may be immediately considered past due.

Unless you tell us otherwise, we will assume that you elect to use the same lender for subsequent loans at our institution. It is your obligation to provide written notice to the Student Financial Services Department if you wish to select a different lender for subsequent loans.

Borrower – Please acknowledge that you have read the above notice and selected the recommended lender and guarantee agency, or that you have determined your own lender or guarantor, by dating and signing below.

Borrower's Signature Date

Name (print)

Information is as of March 3, 2009 and is subject to change.

The Art Institutes
Federal Stafford Loan Overview

You have the right to select any lender that offers these loans even if they are not on this list. Please carefully read your master promissory note to ensure that you fully understand your borrower obligations.

LENDER:	Bank of America (824431) Ed Funds (California Student Aid Commission)	Chase (803060) Education Credit Management Corp (ECMC)	Citizens Bank (810240) United Student Aid Funds, Inc (USAIF)	Fifth Third Bank (808780) United Student Aid Funds, Inc (USAIF)	Netnet (833669) TG	PHC (80921) United Student Aid Funds, Inc (USAIF)	Sallie Mae Education Trust (802218), Student Loan Funding (831495), and Ed Funds (California Student Aid Commission)	
Guarantor	Chase provides continued billing of its federal and private student loans, serviced exclusively by Chase. No payments while enrolled at least half-time. No prepayment penalties.	Chase provides continued billing of its federal and private student loans, serviced exclusively by Chase. No payments while enrolled at least half-time. No prepayment penalties.	No payments required while in school at least half-time, unless account is in default at least half-time. No prepayment penalties.	No payments required while in school at least half-time, unless account is in default at least half-time. No prepayment penalties.	No payments while enrolled at least half-time. No prepayment penalties.	No payments while enrolled at least half-time. No prepayment penalties.	No payments while enrolled at least half-time, unless account is in default at least half-time. No prepayment penalties.	
Loan Features	No payments while enrolled at least half-time. No prepayment penalties.	No payments while enrolled at least half-time. No prepayment penalties.	No payments required while in school at least half-time, unless account is in default at least half-time. No prepayment penalties.	No payments required while in school at least half-time, unless account is in default at least half-time. No prepayment penalties.	No payments while enrolled at least half-time. No prepayment penalties.	No payments while enrolled at least half-time, unless account is in default at least half-time. No prepayment penalties.	No payments while enrolled at least half-time, unless account is in default at least half-time. No prepayment penalties.	
Web Site	www.bankofamerica.com/education	www.educationcredit.com	www.usaif.com	www.usaif.com	www.usaif.com	www.usaif.com	www.usaif.com	
Phone	Customer Service (800) 344-8382	Customer Service (800) 907-4434	8 am - 8 pm, Mon-Fri 900-706-6684	8 am - 8 pm EST 800-222-7192	7:00 am to 6:00 pm Central Time - Monday through Friday	Customer Service 1-800-762-1101	Customer Service 1-800-663-2929	
Hours	8 am to 8 pm Monday through Friday (Eastern Time) 12 pm Saturday (Eastern Time)	Customer Service (800) 907-4434 Monday - Friday	8 am - 8 pm, Mon-Fri	8 am - 8 pm EST	7:00 am to 6:00 pm Central Time - Monday through Friday	Customer Service representatives are available Monday-Thursday 8 am - 9 pm, and Friday 8 am - 5 pm. All times standard Eastern Time.	8 am to 8 pm Monday through Friday (Eastern Time) 12 pm Saturday (Central Time)	
Interest Rate	6.0% fixed rate for subsidized and 6.8% fixed rate for unsubsidized.	6.0% fixed rate for subsidized and 6.8% fixed rate for unsubsidized.	1.0% origination fee, 1.0% default fee with USAIF as the guarantor.	1.0% origination fee, 1.0% default fee with USAIF as the guarantor.	6.0% fixed rate for subsidized and 6.8% fixed rate for unsubsidized.	6.0% fixed rate for subsidized and 6.8% fixed rate for unsubsidized.	6.0% fixed rate for subsidized and 6.8% fixed rate for unsubsidized.	
Payment	1.0% origination fee.	1.0% origination fee and a 0% default fee.	1.0% origination fee, 1.0% default fee with USAIF as the guarantor.	1.0% origination fee, 1.0% default fee with USAIF as the guarantor.	1.0% origination fee, 1.0% default fee with USAIF as the guarantor.	1.0% origination fee, 1.0% default fee with USAIF as the guarantor.	1.0% origination fee, 1.0% default fee with USAIF as the guarantor.	
Eligibility	Be enrolled as a full or half-time undergraduate student, be a U.S. citizen, national or eligible non-citizen; Submit a FAFSA form; Complete and sign a Federal Stafford MPN.	Be enrolled as a full or half-time undergraduate student, be a U.S. citizen, national or eligible non-citizen; Submit a FAFSA form; Complete and sign a Federal Stafford MPN.	Be enrolled as a full or half-time undergraduate student, be a U.S. citizen, national or eligible non-citizen; Submit a FAFSA form; Complete and sign a Federal Stafford MPN.	Be enrolled as a full or half-time undergraduate student, be a U.S. citizen, national or eligible non-citizen; Submit a FAFSA form; Complete and sign a Federal Stafford MPN.	Be enrolled as a full or half-time undergraduate student, be a U.S. citizen, national or eligible non-citizen; Submit a FAFSA form; Complete and sign a Federal Stafford MPN.	Be enrolled as a full or half-time undergraduate student, be a U.S. citizen, national or eligible non-citizen; Submit a FAFSA form; Complete and sign a Federal Stafford MPN.	Be enrolled as a full or half-time undergraduate student, be a U.S. citizen, national or eligible non-citizen; Submit a FAFSA form; Complete and sign a Federal Stafford MPN.	Be enrolled as a full or half-time undergraduate student, be a U.S. citizen, national or eligible non-citizen; Submit a FAFSA form; Complete and sign a Federal Stafford MPN.
2008-09 Awards	Dependent Maximum Annual loan limit: Freshman \$5,500 Sophomore \$6,500 Junior or senior \$7,500 Independent Maximum Annual loan limit: Freshman \$9,500 Sophomore \$10,500 Junior or senior \$12,500	Dependent Maximum Annual loan limit: Freshman \$5,500 Sophomore \$6,500 Junior or senior \$7,500 Independent Maximum Annual loan limit: Freshman \$9,500 Sophomore \$10,500 Junior or senior \$12,500	Dependent Maximum Annual loan limit: Freshman \$5,500 Sophomore \$6,500 Junior or senior \$7,500 Independent Maximum Annual loan limit: Freshman \$9,500 Sophomore \$10,500 Junior or senior \$12,500	Dependent Maximum Annual loan limit: Freshman \$5,500 Sophomore \$6,500 Junior or senior \$7,500 Independent Maximum Annual loan limit: Freshman \$9,500 Sophomore \$10,500 Junior or senior \$12,500	Dependent Maximum Annual loan limit: Freshman \$5,500 Sophomore \$6,500 Junior or senior \$7,500 Independent Maximum Annual loan limit: Freshman \$9,500 Sophomore \$10,500 Junior or senior \$12,500	Dependent Maximum Annual loan limit: Freshman \$5,500 Sophomore \$6,500 Junior or senior \$7,500 Independent Maximum Annual loan limit: Freshman \$9,500 Sophomore \$10,500 Junior or senior \$12,500	Dependent Maximum Annual loan limit: Freshman \$5,500 Sophomore \$6,500 Junior or senior \$7,500 Independent Maximum Annual loan limit: Freshman \$9,500 Sophomore \$10,500 Junior or senior \$12,500	
Start Date of Repayment	6 months after graduation or the student ceases enrollment or drops below 1/2 time.	10 years to repay Federal Stafford Loans in addition to any periods of Deferral or Forbearance; an extended repayment term of up to 25 years is available to borrowers whose total Federal Family Education Loan debt exceeds \$30,000. Other options include Income Sensitive, and Graduated repayment options.	10 years to repay Federal Stafford Loans in addition to any periods of Deferral or Forbearance; an extended repayment term of up to 25 years is available to borrowers whose total Federal Family Education Loan debt exceeds \$30,000. Other options include Income Sensitive, and Graduated repayment options.	10 years to repay Federal Stafford Loans in addition to any periods of Deferral or Forbearance; an extended repayment term of up to 25 years is available to borrowers whose total Federal Family Education Loan debt exceeds \$30,000. Other options include Income Sensitive, and Graduated repayment options.	10 years to repay Federal Stafford Loans in addition to any periods of Deferral or Forbearance; an extended repayment term of up to 25 years is available to borrowers whose total Federal Family Education Loan debt exceeds \$30,000. Other options include Income Sensitive, and Graduated repayment options.	10 years to repay Federal Stafford Loans in addition to any periods of Deferral or Forbearance; an extended repayment term of up to 25 years is available to borrowers whose total Federal Family Education Loan debt exceeds \$30,000. Other options include Income Sensitive, and Graduated repayment options.	10 years to repay Federal Stafford Loans in addition to any periods of Deferral or Forbearance; an extended repayment term of up to 25 years is available to borrowers whose total Federal Family Education Loan debt exceeds \$30,000. Other options include Income Sensitive, and Graduated repayment options.	
Repayment	1.0% origination fee and a 0% default fee. 0.25% Interest Rate Reduction is required (no minimum number of on time payments to receive the Interest Rate Reduction). Write-Off: Chase reserves the right to sell their loans; the borrower agrees to pay the borrower benefits, which are subject to change prior to disbursement, until the loan is paid in full by the borrower, consolidation or default. Your borrower benefits, rates and fees are locked in for the loan period at the time of the first disbursement of that loan. There is no guarantee you will continue to be eligible for borrower benefits or fees for the first disbursement of that loan. There is no guarantee that you will continue to be eligible for future loans for subsequent loans. Borrower benefits are subject to change at any time prior to disbursement of the loan.	0.25% interest rate reduction for making payments using auto-debit. No required number of payments to qualify for this benefit.	0.25% interest rate reduction for making payments using auto-debit. No required number of payments to qualify for this benefit.	0.25% interest rate reduction for making payments using auto-debit. No required number of payments to qualify for this benefit.	0.25% interest rate reduction for making payments using auto-debit. No required number of payments to qualify for this benefit.	0.25% interest rate reduction for making payments using auto-debit. No required number of payments to qualify for this benefit.	0.25% interest rate reduction for making payments using auto-debit. No required number of payments to qualify for this benefit.	
Borrower Benefits	1.0% origination fee and a 0% default fee. 0.25% Interest Rate Reduction is required (no minimum number of on time payments to receive the Interest Rate Reduction). Write-Off: Chase reserves the right to sell their loans; the borrower agrees to pay the borrower benefits, which are subject to change prior to disbursement, until the loan is paid in full by the borrower, consolidation or default. Your borrower benefits, rates and fees are locked in for the loan period at the time of the first disbursement of that loan. There is no guarantee you will continue to be eligible for borrower benefits or fees for the first disbursement of that loan. There is no guarantee that you will continue to be eligible for future loans for subsequent loans. Borrower benefits are subject to change at any time prior to disbursement of the loan.	0.25% interest rate reduction for making payments using auto-debit. No required number of payments to qualify for this benefit.	0.25% interest rate reduction for making payments using auto-debit. No required number of payments to qualify for this benefit.	0.25% interest rate reduction for making payments using auto-debit. No required number of payments to qualify for this benefit.	0.25% interest rate reduction for making payments using auto-debit. No required number of payments to qualify for this benefit.	0.25% interest rate reduction for making payments using auto-debit. No required number of payments to qualify for this benefit.	0.25% interest rate reduction for making payments using auto-debit. No required number of payments to qualify for this benefit.	

For Students applying for Stafford and private loan products, we recommend they only borrow the amount needed to cover the direct costs of their education.

**ECMC (Education Credit Management Corp) is not affiliated with EDMC.

Information is as of March 3, 2009 and is subject to change.



IN-SCHOOL DEFERMENT REQUEST

Federal Family Education Loan Program

OMB No. 1845-0005
Form Approved
Exp. Date 01/31/2009

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents shall be subject to penalties which may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. §1097.

SCH

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.

SSN [REDACTED]
 Name Hugh McGinley
 Address [REDACTED]
 City, State, Zip Scotts Valley, CA 95066
 Telephone - Home ([REDACTED])
 Telephone - Other ([REDACTED])
 E-mail Address (Optional) [REDACTED]

SECTION 2: DEFERMENT REQUEST

Before answering any questions, carefully read the entire form, including the instructions and other information in Sections 5 and 6.

- I meet the qualifications for the deferment checked below and request that my loan holder defer repayment of my loan(s):
 - While I am enrolled at an eligible school as a **FULL-TIME STUDENT**. (For borrowers with a FFEL Program loan.)
 - While I am enrolled at an eligible school as a **LESS THAN FULL-TIME BUT AT LEAST HALF-TIME STUDENT**. (For borrowers who, on the date they signed the promissory note, did not have an outstanding balance on a FFEL Program loan made **before July 1, 1987**.)
- NOTE:** Your promissory note or other loan documents may state that a borrower with an outstanding balance on a FFEL Program loan made **prior to July 1, 1993**, must receive another loan in order to qualify for a half-time student deferment. This requirement was eliminated by the Higher Education Amendments of 1998. **Effective October 1, 1998**, no FFEL Program borrower who is eligible for a deferment based on enrollment as at least a half-time student is required to receive another loan in order to qualify for this deferment.

SECTION 3: BORROWER UNDERSTANDINGS AND CERTIFICATIONS

- I understand that: (1) I am not required to make payments of loan principal during my deferment. Interest will not be charged on my subsidized loan(s) during my deferment. However, interest will be charged on my unsubsidized loan(s). (2) I have the option of making interest payments on my unsubsidized loan(s) during my deferment. (3) I may choose to make interest payments by checking the box below. My loan holder may capitalize interest that I do not pay during the deferment period.
 - I wish to make interest payments on my unsubsidized loan(s) during my deferment.
- (4) My deferment will begin on the date the condition that qualifies me for a deferment began, as certified by the authorized official who completes Section 4 of this form. (5) My deferment will end on the earlier of the date that I no longer meet the condition that qualifies me for the deferment, or the ending date of that condition as certified by the authorized official. (6) If my deferment does not cover all my past due payments, my loan holder may grant me a forbearance for all payments due before the begin date of my deferment or—if the period for which I am eligible for a deferment has ended—a forbearance for all payments due at the time my deferment request is processed. (7) If I am eligible for a post-deferment grace period on loans made before October 1, 1981, my loan holder may grant me a forbearance on my other loans for this period so that I can begin repayment of all my loans at the same time. I understand that my loan holder may capitalize the interest that accrues on my other loans during the six-month period and that this will increase the principal balance of my other loans. (8) My loan holder may grant me a forbearance on my loans for up to 60 days, if necessary, for the collection and processing of documentation related to my deferment request. Interest that accrues during the forbearance will not be capitalized.
- I certify that: (1) The information I provided in Sections 1 and 2 above is true and correct. (2) I will provide additional documentation to my loan holder, as required, to support my deferment status. (3) I will notify my loan holder immediately when the condition(s) that qualified me for the deferment ends. (4) I have read, understand, and meet the eligibility criteria of the deferment for which I have applied.

Borrower's Signature [Signature] Date 03/21/2009

SECTION 4: AUTHORIZED OFFICIAL'S CERTIFICATION

NOTE: As an alternative to completing this section, the school may attach its own enrollment certification report listing the required information.

I certify, to the best of my knowledge and belief, that the borrower named above:

- (1) is/was enrolled as (check the appropriate box) a full-time student or at least a half-time student during the academic period from [] - [] - [] to [] - [] - [] and
- (2) is reasonably expected to complete his/her program requirements on [] - [] - [] .

Name of Institution _____ OPE-ID _____
 Address _____ City, State, Zip _____
 Name/Title of Authorized Official _____ Telephone () _____
 Authorized Official's Signature _____ Date _____

SECTION 5: INSTRUCTIONS FOR COMPLETING THE FORM

Type or print using dark ink. Report dates as month-day-year (MM-DD-YYYY). For example, 'January 31, 2006' = '01-31-2006'. An authorized school official must either (A) complete Section 4, or (B) attach the school's own enrollment certification report listing the required information. If you need help completing this form, contact your loan holder.

Return the completed form and any required documentation to the address shown in Section 7.

SECTION 6: DEFINITIONS FOR IN-SCHOOL DEFERMENT REQUEST

- An **authorized certifying official** for an In-School Deferment is an authorized official of the school where I am/was enrolled as a full-time or at least half-time student.
- **Capitalization** is the addition of unpaid interest to the principal balance of my loan. This will increase the principal and the total cost of my loan.
- A **deferment** is a period during which I am entitled to postpone repayment of the principal balance of my loan(s). The federal government pays the interest that accrues during an eligible deferment for all subsidized Federal Stafford Loans and for Federal Consolidation Loans for which the Consolidation Loan application was received by my loan holder (1) on or after January 1, 1993, but before August 10, 1993, (2) on or after August 10, 1993, if it includes **only** Federal Stafford Loans that were eligible for federal interest subsidy, or (3) on or after November 13, 1997, for that portion of the consolidation loan that paid a subsidized FFEL Loan or a subsidized Federal Direct Loan. I am responsible for the interest that accrues during this period on all other FFEL Program loans.
- The **Federal Family Education Loan (FFEL) Program** includes Federal Stafford Loans (both subsidized and unsubsidized), Federal Supplemental Loans for Students (SLS), Federal PLUS Loans, and Federal Consolidation Loans.
- **Forbearance** means permitting the temporary cessation of payments, allowing an extension of time for making payments, or temporarily accepting smaller payments than previously scheduled. I am responsible for the interest that accrues on my loan(s) during a forbearance. If I do not pay the interest that accrues, the interest may be capitalized.
- The **holder** of my FFEL Program loan(s) may be a lender, guaranty agency, secondary market, or the U.S. Department of Education.

SECTION 7: WHERE TO SEND THE COMPLETED DEFERMENT REQUEST

**RETURN THE COMPLETED DEFERMENT REQUEST AND ANY REQUIRED DOCUMENTATION TO:
(IF NO ADDRESS IS SHOWN, RETURN TO YOUR LOAN HOLDER)**

SECTION 8: IMPORTANT NOTICES**Privacy Act Notice**

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authority for collecting the requested information from and about you is §428(b)(2)(A) *et seq.* of the Higher Education Act (HEA) of 1965, as amended (20 U.S.C. 1078(b)(2)(A) *et seq.*) and the authorities for collecting and using your Social Security Number (SSN) are §484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the Federal Family Education Loan (FFEL) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the FFEL Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically. The information in your file may be disclosed, on a case by case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions efficiently to submit student enrollment status, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Paperwork Reduction Notice

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0005. The time required to complete this information collection is estimated to average 0.16 hours (10 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. **If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to:**

U.S. Department of Education, Washington, DC 20202-4651

If you have any comments or concerns regarding the status of your individual submission of this form, write directly to the address shown in Section 7.



2009-2010 Verification Worksheet

Federal Student Aid Programs

FORM APPROVED
OMB NO. 1845-0041

Your application was selected for review in a process called "Verification." In this process, your school will be comparing information from your application with signed copies of your (and your spouse's, if you are married) 2008 Federal tax forms, or with W-2 forms or other financial documents. The law says we have the right to ask you for this information before awarding Federal aid. If there are differences between your application information and your financial documents, you or your school may need to make corrections electronically or by using your Student Aid Report (SAR).

Complete this verification form and submit it to your financial aid administrator as soon as possible, so that your financial aid won't be delayed. Your financial aid administrator will help you.

What you should do

1. Collect your (and your spouse's) financial documents (signed Federal income tax forms, W-2 forms, etc.).
2. Talk to your financial aid administrator if you have questions about completing this worksheet.
3. Complete and sign the worksheet.
4. Submit the completed worksheet, tax forms, and any other documents your school requests to your financial aid administrator.
5. Your financial aid administrator will compare information on this worksheet and any supporting documents with the information you submitted on your application. You or your school may need to make corrections electronically or by using your SAR.

A. Student Information

Last name: McGinley First name: Hugh Middle initial: S [Redacted]

City: Scotts Valley State: _____ ZIP Code: _____ Phone number (include area code): _____

B. Family Information

List the people in *your household*, including:

- yourself, and your spouse if you have one, and
- your children, if you will provide more than half of their support from July 1, 2009 through June 30, 2010, even if they do not live with you, and;
- other people if they now live with you, and you provide more than half of their support and will continue to provide more than half of their support from July 1, 2009 through June 30, 2010.

Write the names of all household members in the space(s) below. Also write in the name of the college for any household member, excluding your parent(s), who will be attending at least half time between July 1, 2009 and June 30, 2010, and will be enrolled in a degree, diploma, or certificate program. If you need more space, attach a separate page.

Full Name	Age	Relationship	College
<i>Martha Jones</i> (example)	<i>24</i>	<i>Wife</i>	<i>City University</i>
<i>Hugh McGinley</i>	<i>27</i>	<i>Self</i>	<i>AI LA, Santa Monica, CA</i>

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0041. The time required to complete this information collection is estimated to average twelve minutes, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-5345.

1. Check only one box below. Tax returns include the 2008 IRS Form 1040, 1040A, 1040EZ, a tax return from Puerto Rico or a foreign income tax return. If you did not keep a copy of your tax return, request a copy from your tax preparer or request an Internal Revenue Service form that lists tax account information.

- Check here if you are attaching a signed copy of your tax return.
- Check here if a signed tax return will be submitted to the school by _____ (date).
- Check here if you will not file and are not required to file a 2008 U.S. Income Tax Return.

2. Funds received for child support and other untaxed income. (See Question 47 of the Free Application for Federal Student Aid (FAFSA).)

Sources of Untaxed Income	2008 Amount	Sources of Untaxed Income	2008 Amount
a. Child Support	\$	d.	\$
b. Workman's Compensation	\$	e.	\$
c. Untaxed Pensions	\$	f.	\$

3. If you did not file and are not required to file a 2008 Federal income tax return, list below your employer(s) and any income received in 2008 (use the W-2 form or other earnings statements if available).

Sources	2008 Income
	\$
	\$
	\$

D. Spouse's Tax Forms and Income Information (if student is married)

1. Check only one box below. Tax returns include the 2008 IRS Form 1040, 1040A, 1040EZ, a tax return from Puerto Rico or a foreign income tax return. If your spouse did not keep a copy of the tax return, request a copy from the tax preparer or request an Internal Revenue Service form that lists tax account information.

- Check here if you are attaching a signed copy of your and your spouse's joint tax return.
- Check here and attach spouse's signed tax return if your spouse filed a separate return.
- Check here if a signed spouse's tax return will be submitted to the school by _____ (date).
- Check here if your spouse will not file and is not required to file a 2008 U.S. Income Tax Return.

2. Funds received for child support and other untaxed income. (See Question 47 of the FAFSA.)

Sources of Untaxed Income	2008 Amount	Sources of Untaxed Income	2008 Amount
a. Child Support	\$	d.	\$
b. Workman's Compensation	\$	e.	\$
c. Untaxed Pensions	\$	f.	\$

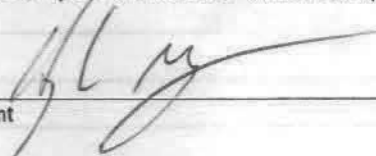
3. If your spouse did not file and is not required to file a 2008 Federal income tax return, list below your spouse's employer(s) and any income received in 2008 (use the W-2 form or other earnings statements if available).

Sources	2008 Income
	\$
	\$
	\$

E. Sign this Worksheet

Each person signing this form certifies that all the information reported on it is complete and correct. If married, spouse's signature is optional.

WARNING: If you purposely give false or misleading information on this worksheet, you may be fined, be sentenced to jail, or both.

Student  Date 03/21/2009

Spouse _____ Date _____

Do not mail this worksheet to the Department of Education. Submit this worksheet to your Financial Aid Administrator at your school. Don't forget to sign your tax forms.



The Art Institute of California - Los Angeles

APPLICATION ESSAY

What are your career goals, how do you expect your education at The Art Institute of California – Los Angeles to help you attain them, and in what ways will you participate and commit to your education in order to be successful?

Instructions:

- Please respond to the question above in an essay format.
- Essay should be typed and submitted on a separate sheet of paper.
- Please include your name on the top of the page.
- Question should be answered in a minimum of 150 words.
- Submit your best work!

*We are interested in **YOUR** ideas and **YOUR** ability to express yourself. You are not permitted to receive any assistance from others in creating this essay. Failure to follow this instruction may be grounds for rejection of your application or, if you are accepted, grounds for dismissal from the program.*

By signing below you certify that all essay information is correct and that you have independently conceived and written this essay.

Hugh McGinley
Student Name

Student ID#


Student Signature

03/06/2009
Date

Name of Student: McGinley, Hugh Samuel



Business () Student ID Number

- Culinary Arts, Interactive Media Design, Graphic Design, Video Production, Game Art & Design

- Digital Filmmaking & Video Production, Graphic Design, Media Arts & Animation, Interior Design, Audio Production

STUDENT'S AGREEMENT

I understand that this Agreement becomes a legally binding document after I sign it and it is accepted by The Art Institute. I understand the total amount for the course of instruction for GAD is \$90,000.

Student's Signature, Date 03/06/09, Signature of Authorized School Official, Date, Title of School Official

STUDENT COMPLAINTS

Any questions or problems concerning this school which have not been satisfactorily answered or resolved by the school should be directed to The Bureau for Private Postsecondary and Vocational Education, 1625 North Market Boulevard, Suite S-202, Sacramento, CA 95834, (916) 574-7720.

DISCLOSURE CERTIFICATION

My signature below certifies that The Art Institute has met all the disclosure requirements of Article 6 of The New Private Postsecondary and Vocational Education Reform Act, and, for schools receiving federal financial aid funds, has met all of the requirements for administration of any California financial aid program under the Higher Education Act as amended and regulated.

Signature of School Official, Date

FINANCIAL INFORMATION

Table with columns for various programs (Culinary Arts, Graphic Design, etc.) and rows for Tuition per Quarter, Application Fee, Enrollment Fee, Lab Fee, Current Tuition/Fees for Programs, Starting Kit, Transitional Studies Charge, Student Activity Fee.

- 1. A separate financial plan exists, which complies with the Truth in Lending Regulations 2, and is part of this agreement.
2. Application of Graduation Fees to be paid by new non-transfer students only. The \$30 application fee is non-refundable.

Program Pricing
The student is responsible for tuition and fees pertaining to the program's required course of study. The student can expect an increase in the per credit hour rate at least once per year, which will increase the total amount for the program. The tuition and fees contained in this Enrollment Agreement are subject to change. Any changes to tuition and fees will be published to students as they are made.

THE STUDENT'S RIGHT TO CANCEL
You, the student, have the right to cancel this Agreement, including any deposits or other goods and services included in the agreement, and receive a full refund (less a cancellation fee not to exceed \$100) if requested in writing by the applicant within five business days after signing this Agreement or within 10 days after the start of instruction, whichever is later.

Digital Filmmaking & Video Production
Supplier: \$300 quarter
Text: \$90 quarter
Parking: \$75/quarter - Parking is provided for students in a controlled parking structure near the school's parking lot.

STUDENT ACKNOWLEDGMENTS
I have received and read a copy of the Art Institute's current catalog, the provisions of which I accept. I have read and understood all provisions of this Agreement, and I have been given a copy of it for my records.

Special U.S. and overseas trips are voluntary and are not included in regular tuition and fees. The Starting Kit consists of the basic equipment, tools, and materials required for beginning each program. A list of the components of the Starting Kit is provided in each enrolled student. In addition to the Starting Kit, the average cost of consumable supplies, textbooks and equipment by program are:

I accept that, to the extent permitted by law, I am responsible for all reasonable collection agency and attorney fees incurred in attempting to collect my unpaid debt to A.I.C.-L.A. Both sides of the Enrollment Agreement and financial plan, together with the catalog and other published Art Institute policies, procedures, provisions of any attached rider(s) signed by me, student contract books, and separate student housing agreement, if any, shall constitute the entire agreement between the student and The Art Institute.

As a particular in the Student Tuition Recovery Fund, The Art Institute is also obligated by California law to collect the amount of the course of each loan, if you have one or more governmentally guaranteed or insured loans for tuition purposes outstanding.

Please complete this form and return it to the Registrar's Office.

Name: Hugh McGinley

ID#: _____

Phone Number: _____

Program: Game Art & Design

Admission Rep: _____

Start Date: FA WI SP SU Year: 2009

To request the transfer of credit from another postsecondary school, The Art Institute of California- Los Angeles requires the submission of an OFFICIAL transcript and course descriptions PRIOR TO BEGINNING YOUR FIRST QUARTER. Please refer to the AILA catalog for detailed information regarding advanced standing and acceptance of transfer credit.

Transfer Credit Evaluation Extension Request

Extension Request

I am requesting an extension to the deadline for the evaluation of transfer credit from the following college(s) for the following reason:

Rockford College, Ferris State University, Huntley High School, AI California, Sunnyvale, AI Illinois, Schaumburg.

I requested transcripts to be sent to you guys last week. It will take time to get to you.

I understand that if I am granted an extension, OFFICIAL transcripts with final grades are due by the fifth day of my first quarter. I agree to provide AILA with official transcripts by 4/5/09.

I understand that transcripts received after the extension deadline will NOT be evaluated.

HM - 03/09/2009 Initials/Date

Re-evaluation Request

Re-evaluations will only be considered PRIOR to matriculation. I am requesting the re-evaluation of transfer credits for the following course(s) from the following college(s). Course descriptions are attached.

College(s):

Course(s) to Re-Evaluate:

Student Signature

Hugh McGinley

Date 03/09/2009

Extension Granted

Extension Denied

Transcripts Rec'd _____

Comments _____

School-Sponsored Housing Application Form

Name Hugh McGinley ID# _____ Date of birth 01/20/1982
 Home address 101 San Augustine Way, Apt 3 E-mail _____ Sex: M F
 City Scotts Valley State CA Zip 95066 Home phone () _____ Cell phone (831) 234 1561

I would like to move into school-sponsored housing in the: FALL _____ WINTER _____ SPRING _____ SUMMER 20__ quarter.
 I am enrolled in the Game Art & Design program. My admissions representative is Larry Carr

The information requested below will be used in determining roommate assignments. Please be as truthful as possible. The Residential Life & Housing Office in connection in making room assignments, is not responsible for false or misleading information provided by other students or agreements made by anyone other than authorized housing staff. Assignments will also be determined by space availability and date application was received; with no guarantees that preferred 1 or 2 bedroom apartment will be available. Students must be currently enrolled to reside in school-sponsored housing.

Please rank your housing assignment preferences:
 (1 – first choice, 2 – second choice)

Apartment site	Students	Quarterly cost per student*
<u>2</u> Two-bedroom	Four	\$2796.00
<u>1</u> One-bedroom	Two	\$3388.00

* Effective Fall 2007 through summer 2008. Rates are subject to change.

I am a: (check one) _____ Smoker
 Non-smoker who won't live with a smoker,
 _____ Non-smoker who is willing to live with a smoker
 I would like to live with the following person(s): _____

Requests by two or more individuals to live together must be indicated on each person's housing application for requests to be considered. Requests to live together are not guaranteed.

	Always	Often	Sometimes	Rarely	Never
I stay up late (after midnight)	1	2	<u>3</u>	4	5
I get up early (before 8:00 AM)	1	2	<u>3</u>	4	5
I like to study with music/TV on	<u>1</u>	2	3	4	5
I like to have guests visit	1	2	<u>3</u>	4	5
I like my living area neat + clean	<u>1</u>	2	3	4	5
What are a few things you like to do in your free time?	<u>Sleep, play video games, draw, use the internet, play sports, work out, watch movies</u>				
What is your favorite: TV show <u>Dart watch</u> Movie <u>Too many to name</u> Style of music <u>Anything but country</u>					

(Please see back for further roommate selection information)

Do you elect to use the Shuttle Service and incorporate the quarterly cost of \$215 into your financial plan: Yes No (Circle One)*
 Will you have a car while in School-Sponsored housing? Yes No (Circle One)**

Do you give permission to release your phone number and e-mail to your assigned roommate(s): Yes No (Circle one)

Student Signature [Signature] Date 03/06/2009

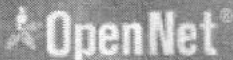
* Shuttle Service charges can be added at any time during the quarter upon approval from your Financial Planner. Shuttle Service quarterly fee of \$215 cannot be refunded or reversed after the first week of classes each quarter. Shuttle rate may increase.
 ** Parking is limited and is assigned on a first come first serve basis. Apartments are generally assigned one space for a one bedroom apartment and two spaces for a two bedroom apartment.

A \$350.00 deposit must accompany this application or your application will not be processed until it is received. Please make the check or money order payable to The Art Institute of California-Los Angeles. Please make sure to write your student ID number and clearly state "Housing deposit" on your check or money order and mail both items to:

Attention: The Office of Residential Life and Housing
 The Art Institute of California-Los Angeles
 2950 31st Street
 Santa Monica, CA 90405-3035



For housing office use only – list date for each	
Application received	_____
Deposit paid	_____
Entered into CARS	_____
Packet sent	_____
Processing complete	_____
Move in date	_____



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Enter New SSN: Search

APPLICATION/LOAN DETAILS

Federal Stafford Loan Master Promissory Note

Status Details Loan Details Disbursement Details

Borrower

Name: HUGH S MCGINLEY

[View Aggregate Loan Totals >>](#)

Social Security Number:

Date of Birth:

School Assigned Person ID:

Status Details

[Return to Top](#)

Loan Status: Sub: LOAN FULLY DISBURSED

UnSub: LOAN FULLY DISBURSED

Guarantor Status: Sub: LOAN GUARANTEED

UnSub: LOAN GUARANTEED

Lender Status: Sub: LOAN REQUEST APPROVED

UnSub: LOAN REQUEST APPROVED

Prom Note Status: NOTE APPROVED BY/ON FILE WITH LENDER-SERVICER OR DISBURSING AGENT

[View Loan History >>](#)

[View Disbursement History - Sub >>](#)

[View Disbursement History - Unsub >>](#)

Loan Details

[Return to Top](#)

School Name: THE ART INST OF CALIFORNIA-SUNNYVAL

School ID: 03125401

Grade Level: 2ND YEAR (SOPHOMORE)

Enrollment Status: AT LEAST HALF-TIME

Enrollment Efftv Date: 01/12/2009

Loan Period: 01/12/2009-09/26/2009

Antcptd Grad Date: 12/17/2011

CommonLine Unique ID: Sub: 0312540100P13500101

UnSub: 0312540100P13500102

System Assigned ID: Sub: US42146376

UnSub: US42146376

[Changes Awaiting Approval](#)

[Update Loan Data](#)

[Cancel / Refund Loan](#)

[Reallocate Sub / UnSub](#)

[Update Disb Data](#)

Guarantor ID: US

Curr Lender/Owner ID: 802218

Guarantor Name: USA FUNDS

Curr Lender/Owner Name: SALLIE MAE EDUCATION TRUST

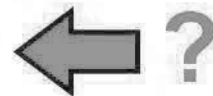
Disbursing Agent: SALLIE MAE (OPENNET)

Orig Lender/Owner ID: 802218

Servicer Name: SALLIE MAE LOAN SERVICES

Orig Lender/Owner Name: SALLIE MAE EDUCATION

TRUST



Cost of Attendance: \$32,874.00
Estimated Financial Aid: \$9,681.00
Expctd Family Contrbbtn: \$11,319.00

Loan Amt Requested: \$999,999.00
School Cert Amount:
 Sub: \$1,806.00
 UnSub: \$7,694.00
Guaranteed Amount:
 Sub: \$602.00
 UnSub: \$2,565.00
Approved Amount:
 Sub: \$602.00
 UnSub: \$2,565.00

Guarantee Date: Sub: 01/26/2009
UnSub: 01/26/2009

School Cert Date: 01/13/2009

Borr Signature Type: PAPER

Borr Signature Date: 09/26/2008

Borr E-signature Src: NOT APPLICABLE

Alt Loan Prgm Code:

Processing Type Code: GUARANTEE ONLY

School Use Field: Sub: 0000602

UnSub: 0000602

School Non-ED Branch ID:

Actual Serial Indicator: SERIAL

Prom Note Received: 10/09/2008

Prom Note Delivery Code:

Disbursement Details

[Return to Top](#)

Subsidized

Disb Date	Disb Status	H/R Status	Disb Day Override	Gross Amount	Fees Deducted	Fees Waived	Net Amount
01 01/28/2009	DISBURSED	RELEASE	NO	\$602.00	\$12.04	\$0.00	\$589.96
02 03/31/2009	CANCELLED	RELEASE	NO	\$602.00	\$0.00	\$0.00	\$0.00
03 07/02/2009	CANCELLED	RELEASE	NO	\$602.00	\$0.00	\$0.00	\$0.00
Totals:				\$602.00	\$12.04	\$0.00	\$589.96

Unsubsidized

Disb Date	Disb Status	H/R Status	Disb Day Override	Gross Amount	Fees Deducted	Fees Waived	Net Amount
01 01/28/2009	DISBURSED	RELEASE	NO	\$2,565.00	\$51.30	\$0.00	\$2,513.70
02 03/31/2009	CANCELLED	RELEASE	NO	\$2,565.00	\$0.00	\$0.00	\$0.00
03 07/02/2009	CANCELLED	RELEASE	NO	\$2,564.00	\$0.00	\$0.00	\$0.00
Totals:				\$2,565.00	\$51.30	\$0.00	\$2,513.70

Make Changes

[Return to Top](#)

[Changes Awaiting Approval](#) [Update Loan Data](#) [Cancel / Refund Loan](#) [Reallocate Sub / UnSub](#) [Update Disb Data](#)

Enter New SSN:



U.S. Department of Education
P.O. Box 9003
Niagara Falls, NY14302-9003

Disclosure Statement
William D. Ford Federal Direct Loan Program

Direct Subsidized Loan
Direct Unsubsidized Loan

Borrower Information

1. Name and Address

McCoinlev, Hugh S

Los Angeles, CA 90045

2. Date of Disclosure Statement

09/17/2010

3. Area Code/Telephone Number

(831) 234-1561

School Information

4. School Name and Address

Art Institute Of California - Los Angeles (the)
Santa Monica Business Park, Bldg S
2900 31st Street, Suite 150
Santa Monica, CA 904053035

5. School Code/Branch

G07236

Loan Information

6. Loan Identification Number(s)

7. Loan Period(s)

10/04/2010 – 06/18/2011

8. Loan Fee %

1.000%

9. Information about the loan(s) that your school plans to disburse (pay out) follows. This information is explained in detail on the back. The actual disbursement dates and amounts may be different than the dates and amounts shown below. The school and the servicer will notify you of the actual disbursement dates and amounts.

Direct Subsidized Loan	Gross Loan Amount	-	Loan Fee Amount	+	Interest Rebate Amount	=	Net Loan Amount
	\$0.00		\$0.00		\$0.00		= \$0.00

Your school plans to disburse the Net Loan Amount as follows:

Date	Net Disbursement Amount	Date	Net Disbursement Amount
-------------	--------------------------------	-------------	--------------------------------

Direct Unsubsidized Loan	Gross Loan Amount	-	Loan Fee Amount	+	Interest Rebate Amount	=	Net Loan Amount
	\$7,000.00		\$69.00		\$36.00		= \$6,967.00

Your school plans to disburse the Net Loan Amount as follows:

Date	Net Disbursement Amount	Date	Net Disbursement Amount
09/24/2010	\$ 2,322.00		
12/31/2010	\$ 2,322.00		
03/25/2011	\$ 2,323.00		

If there are further disbursements to be made on the loan(s) the school will inform you.

Disclosure Statement (continued)

This Disclosure Statement provides information about the Direct Subsidized Loan and/or Direct Unsubsidized Loan that your school plans to disburse (pay out) by crediting your student account, paying you directly, or both. It replaces any Disclosure Statements that you may have received previously for the same loan(s). Keep this Disclosure statement for your records.

You must have signed a Master Promissory Note (MPN) before your loan money is disbursed. The MPN, the Borrower's Rights and Responsibilities statement, and the Plain Language Disclosure explain the terms of your loan(s). If you have any questions about your MPN or this Disclosure Statement, contact your school.

Item 9 on the front of this Disclosure Statement provides the following information about the amount of each loan that your school plans to disburse to you:

- **Gross Loan Amount** – This is the total amount of the loan that you are borrowing. You will be responsible for repaying this amount.
- **Loan Fee Amount** – This is the amount of the fee that we charge on your loan. It is based on a percentage of your Gross Loan Amount. The percentage is shown in item 8. The Loan Fee Amount will be subtracted from your Gross Loan Amount.
- **Interest Rebate Amount** – This is the amount of an up-front interest rebate that you may receive as part of a program to encourage the timely repayment of Direct Loans. If you receive a rebate, the Interest Rebate Amount will be added back after the Loan Fee Amount is subtracted.

To keep an up-front interest rebate that you receive on your loan, you must make all of your first 12 required monthly payments on time (we must receive each payment no later than 6 days after the due date) when your loan enters repayment. You will lose the rebate if you do not make all of your first 12 required monthly payments on your loan account. This will increase the amount that you must repay

- **Net Loan Amount** – This is the amount of your loan money that remains after the Loan Fee Amount is subtracted and the Interest Rebate Amount is added. The school will disburse the Net Loan Amount to you by crediting your student account, paying you directly, or both.

Item 9 shows your school's plan for disbursing your Net Loan Amount to you. The actual disbursement dates and amounts may be different than the dates and amounts that are shown. Your school and the servicer will notify you of the actual disbursement dates and amounts.

Before your loan money is disbursed, you may cancel all or part of your loan(s) at any time by notifying the school.

After your loan money is disbursed, there are two ways to cancel all or part of your loan(s):

- Within 14 days after the date your school notifies you that it has credited loan money to your account, at the school or by the first day of the school's payment period, whichever is later (your school can tell you the first day of the payment period), you may tell your school that you want to cancel all or part of the loan money that was credited to your account. Your school will return the cancelled loan amount to us. You do not have to pay interest or the loan fee on the part of your loan(s) that you tell your school to cancel within this timeframe. If you received an up-front interest rebate on your loan(s), the rebate does not apply to the part of your loan(s) that you tell the school to cancel. Your loan(s) will be adjusted to eliminate any interest, loan fee, and rebate amount that applies to the amount of the loan(s) that was cancelled.

If you ask the school to cancel all or part of your loan(s) outside the timeframe described above, the school may process your cancellation request, but it is not required to do so.

- Within 120 days of the date the school disbursed your loan money (by crediting the loan money to your account at the school, by paying it to directly to you, or both), you may return all or part of your loan(s) to us. Contact the servicer for guidance on how and where to return within 120 days of the date that part of your loan is disbursed. If you received an up-front interest rebate on your loan(s), the rebate does not apply to the part of your loan(s) that you return. Your loan(s) will be adjusted to eliminate any interest, loan fee, and rebate amount that applies to the amount of the loan(s) that you return.

The Art Institute of California – Los Angeles

Enrollment Transfer Release Request Form

The undersigned authorizes The Art Institute Online to release copies of the items checked below to The Art Institute of California, Los Angeles.

Please fax to:

Maria Emerson
Assistant Director of Readmissions
(310) 314-6190 fax

Enrollment Transfer Checklist:

Enrollment Transfer Checklist:

- Copies of the academic file, including transcript(s) if applicable
- Accounting Statement
- Financial Aid records (Copy of MPN, Plus, Current Plan, ISR)

The student must complete and submit an application/enrollment agreement for the new Art Institute location, including essay, and official transcripts.

Hugh McGinley
Applicant's Name (please print)

[Signature]
Applicant's Signature

[Redacted] Social Security # 03/31/2009 Start Date/Quarter

Game Art + Design Major/Program 03/09/2009 Today's Date

RETURN Signed Release Form To:
Assistant Director of Readmissions
The Art Institute of California Los Angeles
2900 31st Street
Santa Monica, CA 90405
(310) 314-6028
(310) 314-6190

The Art Institute of California™ - Los Angeles

REQUEST FOR ACADEMIC RECORDS

Student Name: Hugh McGinley

Social Security Number: [REDACTED] Date of Birth: [REDACTED]
MM/DD/YY

To Whom It May Concern:


The above student has applied to The Art Institute of California-Los Angeles. As part of his/her academic file, we require having an OFFICIAL COPY of the student's transcript on file. Please forward this to the following address as soon as possible:

The Art Institute of California-Los Angeles
2900 31st Street
Santa Monica, CA 90405-3035
Phone: 310-725-4700
Fax: 310-752-4708

Enclosed you will find the necessary fee, if applicable. Below you will find the student's signature authorizing the release of their records.

Thank you.

I authorize the release of my academic records to The Art Institute of California-Los Angeles.


Signature

03/06/2009
Date

This request is mailed to the following address:

High School or College Name

Address

City

State/Country

Zip Code

Contact Person

Transcript Request Fee

()
Phone Number

()
Fax Number

Mail to school-white copy

Student file-yellow copy

Describe your ideal roommate: Honestly I'd prefer to live on my own. If its not possible I guess an ideal roomy would be one that is kind of quiet, that doesn't like to party and one who respects others & their belongings. One who plays sports & videogames couldn't hurt either.

Is there anything else you would like for us to consider when selecting your roommate? Nope, except for the fact that I'd rather be on my own vs. having a roomy.

Are you interested in participating in the student housing activities council? Yes Not sure what that entails...

What activities and events would you be interested in attending in school-sponsored housing? Intramural sports maybe? Or maybe some type of video game/movie gathering or something?

Do you have any special dietary needs and/or food allergies? No.

Do you have any special medical needs? Please list if any? No.

Please list any other information that will assist in housing assignment.

The Art Institute of California - Los Angeles

Student Name: Hugh McGinley

Social Security Number: [REDACTED] ID#: _____

Start Date: FA WI (SP) SU Year: 2009

Program: Game Art & Design Degree: AS or (BS)

Admissions Rep: Larry Carr

Do you have any post-secondary education? Yes No

Are you requesting Transfer of Credit for any prior college courses? Yes No

If "Yes", please provide the AICA-LA Admissions Office with official transcripts for all colleges attended. Course descriptions are needed for all courses to be considered for transfer credit.

College(s) attended:

Rockford College, Rockford, IL

Ferris State University, Grand Rapids, MI

AI - Schaumburg, Schaumburg, IL & AI - Sunnyvale, Sunnyvale, CA

To qualify for advance standing you must provide:

1. OFFICIAL TRANSCRIPTS from an accredited post-secondary institution.
2. Course descriptions for verification of content.

You may be asked to submit a portfolio or other documents to support the transfer of credit. See the AILA catalog for information on the process for evaluation.

Courses must fulfill the following requirements:

1. Courses must have been completed for 3 or more credits.
2. Courses must be comparable in description to AILA courses.
3. Course grades of C or higher will be considered for acceptance.

List the courses offered by AILA for which you are requesting advance standing:

ALL OF THEM

To facilitate the process, your OFFICIAL TRANSCRIPT(s) and course descriptions should be submitted to the Admissions Office within the first five (5) weeks of receipt of your application. For transfer credits to be considered for acceptance, transcripts and descriptions MUST be received no later than two (2) weeks prior to the first day of the quarter. All transcripts must be reviewed PRIOR to the student's matriculation. Credits will not be accepted after the student has enrolled at The Art Institute. HM Student Initials

COMPUTER APPLICATIONS TEST-OUT:

I understand that I must take the test prior to the first day of my first quarter at AIC-LA.

Signature [Signature] Date 03/06/09

Transfer Credit Request

NOTICE CONCERNING TRANSFERABILITY OF CREDITS

The Art Institute of California-Los Angeles is licensed by the Bureau for Private Postsecondary and Vocational Education to confer the Bachelor of Science and Associate of Science degree programs and accredited by the Accrediting Council for Independent Colleges and Schools (ACICS), an accrediting agency recognized by the United States Department of Education. However, the fact that a school is licensed and accredited is not necessarily an indication that credits earned at that school will be accepted by another school. In the U. S. higher education system, transferability of credit is always determined by the receiving institution taking into account such factors as course content, grades, accreditation and licensing.

The mission of The Art Institute of California-Los Angeles is to help you to prepare for entry-level employment in your chosen field of study. The value of degree programs like those offered by The Art Institute of California-Los Angeles is their deliberate focus on marketable skills. The credits earned are not intended as a stepping stone for transfer to another institution.

For this reason, it is unlikely that the academic credits you earn at The Art Institute of California – Los Angeles will transfer to another school. For example, if you entered our school as a freshman, you will likely still be a freshman if you enter another college or university at some time in the future even though you earned credits here at our school. In addition, if you earn a degree, diploma or certificate in our degree programs, in most cases it will probably not serve as a basis for obtaining a higher level degree at another college or university. This statement is provided in accordance with California Private Postsecondary and Vocational Education Reform Act §94817(b), January 1, 1998.

Programs offered by one school within The Art Institutes system may be similar to but not identical to programs offered at another school within the system. This is due to differences imposed by state law, use of different instructional models, and local employer needs. Therefore, if you decide to transfer to another school within The Art Institutes system, not all of the credits you earn at The Art Institute of California-Los Angeles may be transferable into that school's program.

If you are considering transferring to either another Art Institute or an unaffiliated school, it is your responsibility to determine whether that school will accept your Art Institute credits. We encourage you to make this determination as early as possible. The Art Institute of California-Los Angeles does not imply, promise, or guarantee transferability of its credits to any other institution.

I have read, had an opportunity to ask questions about, and understand the above limitations on transfer of my academic credits earned at The Art Institute of California-Los Angeles.

Hugh McGinley
Student Name (please print)

03/09/2009
Date

HG
Student Signature

03/09/2009
Date

Signature of parent or guardian if the student is under 18

Date

Representative of The Art Institute

Date

The Art Institute of California – Los Angeles

Enrollment Transfer Release Request Form

The undersigned authorizes The Illinois Institute of Art, Schaumburg to release copies of the items checked below to The Art Institute of California, Los Angeles.

Please fax to:

Maria Emerson
Assistant Director of Readmissions
(310) 314-6190 FAX

Enrollment Transfer Checklist:

Enrollment Transfer Checklist:

- Copies of the academic file, including transcript(s) if applicable
 Accounting Statement
 Financial Aid records (Copy of MPN, Plus, Current Plan, ISR)

The student must complete and submit an application/enrollment agreement for the new Art Institute location, including essay, and official transcripts.

Hugh McGinley
Applicant's Name (please print)

[Signature]
Applicant's Signature

[Redacted]
Social Security #

03/31/09
Start Date/Quarter

Game Art & Design
Major/Program

03/11/09
Today's Date

RETURN Signed Release Form To:
Assistant Director of Readmissions
The Art Institute of California Los Angeles
2900 31st Street
Santa Monica, CA 90405
(310) 314-6028
(310) 314-6190

The Art Institute of California – Los Angeles

Enrollment Transfer Release Request Form

The undersigned authorizes The Art Institute of California, Sunnyvale to release copies of the items checked below to The Art Institute of California, Los Angeles.

Please fax to:

Maria Emerson
Assistant Director of Readmissions
(310) 314-6190 FAX

Enrollment Transfer Checklist:

Enrollment Transfer Checklist:

- Copies of the academic file, including transcript(s) if applicable
- Accounting Statement
- Financial Aid records (Copy of MPN, Plus, Current Plan, ISR)

The student must complete and submit an application/enrollment agreement for the new Art Institute location, including essay, and official transcripts.

Hugh McGinley
Applicant's Name (please print)

[Signature]
Applicant's Signature

[Redacted]
Social Security #

03/31/2009 - Spring Qtr
Start Date/Quarter

GAME ART & DESIGN
Major/Program

03/09/2009
Today's Date

RETURN Signed Release Form To:
Assistant Director of Readmissions
The Art Institute of California Los Angeles
2900 31st Street
Santa Monica, CA 90405
(310) 314-6028
(310) 314-6190