

A man with a beard and short hair is sitting on a concrete bench. He is wearing a dark blue t-shirt with a graphic design and blue jeans. He has a watch on his left wrist and a yellow wristband. A dark blue and grey backpack is on the ground next to him. The background shows a brick wall and a dark doorway.

“ I saw an ad on TV for a two-year school where I could learn graphic design and threw away \$25,000 on a worthless diploma. My credits don't transfer toward a bachelor's degree, and the school never helped me get the internships and jobs they promised.

Thanks to the City's Financial Empowerment Centers, I'm paying back my loans and saving to go to CUNY. ”

– Garvin,  
Brooklyn

## ● Know Before You Enroll

Visit [nyc.gov](http://nyc.gov) or call **311** and ask about free and low-cost education and training options and financial counseling.

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