

A man with a beard and short hair, wearing a dark blue t-shirt with a graphic and blue jeans, sits on a concrete ledge. A dark blue and grey backpack is on the ground next to him. The background is a dark doorway or window frame.

“ 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 or call **311** and ask about free and low-cost education and training options and financial counseling.



Department of Consumer Affairs
Office of Financial Empowerment

Jonathan Mintz
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Center for
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“Protect your Money”