

Chairman Dolan and Members of the Senate Finance Committee:

Good day, my name is Fatimah Fall-Hamza. I graduated from ATS (Assist to Succeed Dental Assisting School) on March 17, 2019. The date I will never forget because it changed my life and my family life for the better.

Let's go back to where it all started. Well, I had a beautiful baby girl on September 21, 2018. I was working for a vision insurance company which paid okay. However, I wasn't motivated by my 9am to 5pm call center job. It was just a job and I didn't see any future for myself. I love being in the medical field however I missed interacting with people and working on my feet.

One night I started to watch YouTube videos and I came across a page of someone who did a vlog titled "Life of a Hygienist". She expressed how she started in the field and advised to start as a Dental Assistant and work your way up from that position. But as I watched the whole video I could feel my self-imagining myself in a dental office. I then started to google dental assisting schools in my area and ATS and a few others were listed. I booked a few appointments for a tour but financially every school was asking for all funds to be paid in full. There was no financial Aide, no government assistance, or anything else. So I was in a stand still on where to start my career. I knew I couldn't work forever at a job that had no growing future for me. But by the grace of god I met Kindra who was CEO of ATS. She sat with me, my husband and daughter. I expressed how I loved the facility but again the school cost came up. But Kindra had a plan when she advised she had a revolving loan program that would allow me to put what I could pay out and loan the remaining. Well, some students would say it's not worth it. But for me this was

the best option I could have been given. This loan opportunity gave me a chance to show my daughter her mother had a career and could be successful.

I accepted the loan program and January 2019 I started school with a newborn and a family behind me. Every Saturday from 8am to 5pm I attended class from lectures to clinical and I loved it. ATS was perfect for me I got to read information and then process it in clinical. The instructors was so patient so helpful. They walked us through interview etiquette. And two weeks before I graduated I landed a job starting at \$16 an hour with an oral surgeon. Some would hear my story and say it was impossible but I know it is. And thanks to the loan opportunity I able to work and build my career and provide a better foundation for my daughter. I write this to express how important the loan option is for a girl like me and many more that will try to get into this program. Not everyone can pay down \$5995 or more in 10 weeks. So I ask, please give a girl with my same story or maybe even worse a chance to better her future by giving her this loan option.

Sincerely,

Fatimah Fall-Hamza

A handwritten signature in black ink that reads "Fatimah Fall-Hamza". The signature is written in a cursive, flowing style with a large initial 'F'.