

May 21st, 2019

To Whom It May Concern:

I write you today in regard to my dental assisting programs, Assist To Succeed of Columbus and Newark Dental Assisting Schools. I myself, am the director and owner of the above-mentioned programs. It has been my pleasure to serve the Central Ohio Communities by providing a wonderful education to deserving students of lower income. When I began Assist To Succeed, my goal was to provide a amazing, accelerated dental assisting program to individuals that deserve a career, but come from families that cannot afford to pay for college, know that college isn't for them, single mothers, etc. I realize in the real world there are so many deserving individuals that would love an education for a career and what stands between them and their dream is money and time. After all, time is money, correct? This is when I came up with the concept of doing an accelerated dental assisting program. I wanted to do this, because I knew from being in the dental field that it was a very high, and in-demand dental position at the entry level of dentistry. I contemplated how to go about this and decided to give up my Saturdays so that the students could work during the week to continue to earn an income to pay for the schooling and have money to pay their bills. The cost of the schooling is all-inclusive \$5995. My thought was this is a perfect price point, cheap compared to your traditional schooling. I had a ton of responses to our advertisements when we opened for business! However, it was much harder than I realized for anyone to pay. Although potential students agreed the price point was amazing, they were not able to find a way to make it affordable because it was still a chunk of change for them. They were doing everything they could to pay their existing bills and couldn't spare enough out of each paycheck to even do a payment plan.

I quickly realized that because our program doesn't qualify for FASFA I had to find a way to make my program that so many wanted desperately to get into affordable! Not an easy task! Assist To Succeed Dental Assisting Schools reached out to several financial institutions throughout the Central Ohio area, to try to create a partnership with what little capital gains the Assist To Succeed had acquired. Unfortunately, each financial institute was unable to commit. BMI Federal Credit Union, Credit Union of Ohio, Huntington National Bank, Chase Bank, Heartland Bank, Education First Federal Credit Union, Wright Patt Credit Union and many more, were not able to commit. Reasons being: banks no longer give out school loans, but could do a personal loan, however students would have to have a decent credit score. They were willing to give me information on how the student could get a personal loan, but not partner with our program. Credit Unions could not do a program with us, however, suggested that we continue doing what the schools were already doing with them; they could help students get an unsecured credit union loan, which would typically have a 7-12% interest rate, does look at the student's credit score, and payments would begin immediately, with no grace period. Banks and Credit Unions

want to see the schools they invest in have programs that are at least 9 months in duration with a total of approximately 1200-1400 credit hours, whereas our program is 80 credit hours and 3.5 months. I was thankfully able to get funding through the government for some students with the WIOA grant. The Assist To Succeed locations both use the OhioMeansJobs WIOA grants for qualifying students' financial aid to help fund students' tuition. Because we are not a Title IV school, this is all we qualify for. This leaves those students that do not qualify for the WIOA funding, almost incapable of joining the program unless they can qualify for a Credit Union Loan. Most cannot. They are great candidates that make too much money for the grant, but not enough money for a credit union loan. We offer a lower and competitive tuition to stay economical in order to be able to assist lower income individuals or potential students that may not be able to quit work entirely to go to school. This is why our program is only offered on Saturdays. We are able to help prospective students get an education for a career that other schools cannot due to high tuition or weekday classes. However, it still just wasn't working! Not enough students could afford the tuition! Hopefully you can see where I am heading with this. The RLP was a God-send for our programs. Now when I say this, you have to understand that changing the peoples' lives that come to me is my passion! Myself and my instructors have become so passionate with helping others that come to our program better their lives that we wish we could do it for free. The RLP made it possible for those that couldn't do the credit union loan or WIOA grant afford their education. For those people that tried for the grant, but because they were working 3 jobs to make ends meet put them over the income limit to qualify, so they were told no for the grant as well, the RLP was EXACTLY what they needed. So many eligible and worthy students were now able to find funding. Our program began to boom. We currently hold a 100% graduation rate and 98% success rate in our program (over an eight year period!) Because of the RLP we are putting people into the workforce with a rewarding career that is paying the bills and leaving remaining monies for them to get ahead in life. They no longer hold only a job, they have an education that they once only dreamed of that has given them a career! The loan is needed, desperately! We need these individuals in the dental profession as much as they need us to help them find the funding for a well-paying career. Without this loan being funded long term or even short term, we could potentially have to close our doors at the school, for I don't believe we would get enough students to make it worth being in business. This would affect not only my business, but dental offices as well as the potential students that are hopeful for the loan in our July and October 2019, and future courses.

I mention that we would probably have to close our doors. We have made several changes to our program to better it for our students to make them the best out there so that they are employable. We have done this with the capital gains that the RLP has allowed us to accrue. With the loss of students enrolling in our program, because once again they will not be able to afford it, this would put strain on our program. Overhead cost would not be possible to continue to keep the schooling available. I think of the impact this would have on the dental field. It could

be detrimental. There are roughly 192 job openings in the Columbus, Ohio area and metroplex for Dental Assistants (according to: <http://jobs.ohiomeansjobs.monster.com/>, <https://www.ihiredental.com/search/>, and <https://columbus.craigslist.org/> as of April 2019), and approximately 11,800 related positions projected for 2024 for the Central Region of Ohio (from <http://ohiolmi.com/proj/OhioJobOutlook.htm>). Also, according to the Economic Development and Employer Planning System (EDEPS), an estimated 12,190 Dental Assistant positions are projected in Ohio as a whole by 2024. The wage range for Dental Assistants based on feedback from Assist To Succeed Alumni data and that provided at <http://ohiolmi.com/proj/OhioJobOutlook.htm> is approximately \$11 to \$18 respectively. We are seeing an average around \$17.50. According to the Bureau of Labor Statistics, <https://www.bls.gov/ooh/healthcare/dental-assistants.htm#tab-5>, the median annual pay for a dental assistant as of May 2017 has gone up to \$37,630. We can guarantee that since 2017, it has gone up more with the demand for a great dental assistant! The Bureau of Labor Statistics also states that by the year 2024 the profession will grow by 19%, which is much faster than average. The dentist out there need dental assistants quickly! We are producing wonderful assistants. You can see from the data mentioned above that they are needed! With our 98% success rate at getting our students employed, we are doing something correct. This is also evidence that they are in high demand.

The RLP in conjunction with our schooling, allows the graduate of our Dental Assisting Program to be prepared to seek entry-level positions as a Dental Assistant. Graduates are also capable of filling entry-level positions such as Dental Receptionist, Dental Insurance Coordinator, Administrative Assistant, Dental Hygiene Assistant, OSHA Manager, Dental Office Coordinator and Treatment Coordinator. They graduate our program ready to wear multiple hats in the dental field! Not many professionals or schools can claim this.

We strive to offer the best schooling in Ohio as a Dental Assistant so that our students' hard work and perseverance pays off. At our schools, we do not believe our job is done when the students graduate like some schools do. Our job is not completed until our students have found employment. We have dental offices on a daily basis contact us wanting our students. (I currently have 12 waiting on me to get them an assistant). They have heard great things about the students through other hiring dentist that have employed our students, or they have hired one of our students themselves and decide they need another. The demand is greater than what schools are able to produce at the moment! Great dental assistants are needed! There are many current dental assistants retiring and several change occupations as they get older. With the technology changing and evolving in dentistry it gives the dentists the option of delegating dentistry to assistants that they couldn't do before. All of these facts have boosted the need.

We are teaching financial life skills to our students now. The RLP does so much more than help the student get into school. It is giving our school the opportunity to teach life skills the student would probably never learn otherwise! They learn lifetime financial skills that help them get out

of the financial crisis they are currently in, or perhaps keeps them from getting into. What we have found, is that no one before getting the loan and joining our program has ever taught our students this. They are learning how to set up a financial account, what a MPN is, we are teaching the importance of paying the loan on time to avoid interest from accumulating at the back end. At ATS we are trying to teach the students to pay early or more monies towards their running balance to reduce interest and principal. We are trying to teach the students that every dollar extra they pay toward their monthly payment, reduces the duration of the loan, and in the long run has them paying less than originally contracted. These are terms that our students are becoming familiar with and are beginning to understand that they can be related to other areas of their lives with car loans, credit card payments, and more. It's exciting! We try to explain that although the loan can be flexible with late payments and deferments, it will add time to the length of the loan and extra money spent that doesn't need to be. As an instructor, you can see it click with the participating students because no one has ever taught them before! It is so gratifying.

The school cannot begin to express that there is not enough financial help for the population that it caters to. The school will take almost anyone and get people from all levels of income, however the majority of our students are lower income and below poverty level. Nothing breaks our hearts more than when a student is busting their rears to work 2 if not 3 jobs with no spare time, due to this, to enjoy life. However, because they are working two or more jobs, they find they make too much money to qualify for the WIOA grant. Because they couldn't qualify for the grant, they look into credit union loans. They are always denied this due to credit. We have had to turn so many potential students away in the past because of this. However, now with the RLP, we don't have to turn them away and they are getting not just jobs, but careers to support their families and make something of themselves. It has been an absolute blessing and amazing to bring hope to this population. At the Assist To Succeed cohorts, our team is usually the first people to believe in these students and give them a chance. It has been amazing to see how this loan has literally turned the students around and given them the confidence and hope that they have always lacked.

Lastly, I feel it is worthy of mentioning, we are proud to announce that at Assist To Succeed is the first accelerated dental assisting program that prepares our students to leave the school and ready to take the Ohio Board Exam to become certified if they so choose. Once our students graduate, they are basic dental assistants that are eligible to become certified dental assistants upon taking the board exam if they so desire. Many times, the students will not move forward with this, because of the testing fee and fear of not passing. We have incorporated into our program material to directly help push the student to taking this board exam on their own, as well as help those that are interested in becoming certified begin the paperwork process. Becoming certified as a dental assistant will also allow these students to continue forward with their education if they would like to become an EFDA (Expanded Function Dental Assistant) and

be able to place fillings into patients' teeth after a dentist has removed the cavity/decay. This will allow their income to literally double over night! The dental assistant leaving our program, in order to qualify for this EFDA Certification, only has to work for 2 years and at some point have decided to take the board exam to become certified, that we are now prepping our students for. Then they can apply for the EFDA program to learn to place dental fillings. The dental assisting career is amazing at what it has to offer to our students. The students must only be passionate about what they are doing, not be afraid to push forward and persevere, and understand they are starting at the bottom, but can move up in so many ways in a very short period of time! Our accelerated program is putting them into the field at a much faster rate to begin their careers and potential advancements!

As you probably can understand, our program is an excellent stepping stone to get our students into a career. However, they break into the dental career at the low end of the totem pole! This means they can only move up from here! And most all of them do. Eighty percent of our students go on to take the Ohio Board to become a Certified Dental Assistant. Several move to the office manager position. Currently about forty percent of our students have gone on to be an EFDA (expanded function dental assistant), we have a handful that are applying to dental school, and about twenty-five percent are in schooling to become dental hygienist! To think they all begin with a little 10 week program for under \$6000! You are helping us make this possible for the dreamers!

What I love about our program, is that as a post-secondary/technical school what we are doing is outsmarting the system for our students! A student can enter our program, for under \$6000 with an amazing loan opportunity, payment plan, or grant. In 10 weeks they can graduate with an education that can help them obtain a career making \$14-\$19 per hour or approximately \$37,000 a year. It is so fun to watch their eyes grow large when they find out that within 2 years, they can take additional schooling to become an expanded function dental assistant (EFDA). This teaches them how to place a dental filling in a patient's mouth once the dentist has drilled/removed the decay/cavity out. The majority of the time, the dentists that these dental assistants are working for needs them as an EFDA and will pay the schooling for them. This schooling is currently the same price as my school, \$5995. Our students will literally overnight once getting this EFDA education go from making \$14-\$19 an hour to making \$28-\$32 an hour. I should mention that this education takes 9 months to get and is only 1 day a week, so they can continue to work! The expanded function dental assistant can bring in the same hourly income that a dental hygienist makes! A dental hygienist goes to school for a 4-year bachelor's degree and typically walks out with a huge university degree debt over their head! I just spoke to a graduating hygienist this month that has a \$105,000 debt from her schooling. Our students should have a good amount of the RLP paid off by the time they complete EFDA schooling if they should decide to go this route. Imagine, with the new income they could bring in and if the DDS pays for their EFDA schooling they are free of school debt! Worst case scenario, they have a

\$11,990 debt from the two schoolings together, which is still much less than \$70,000 - \$105,000 plus debt for dental hygiene schooling! The sky is the limit for an entry level dental assistant. They can become an EFDA, an office manager that makes in the high \$20's to low \$30's per hour, dental hygienist, even a dentist! Talk about career opportunities! As a dental professional myself, I wish I had this option when I went through school! As a dental professional, I cannot begin to explain how dental assistants are needed in the profession. This would be a huge impact in a negative way to the dental industry.

Regardless of what you choose to do with this funding, I would like to take the time to express how grateful I have been to have it. The number of people I have had the opportunity to work with, the uncountable number of individuals I would have never dreamed of putting into a career, has just been phenomenal. It has been a pleasure serving the Central Ohio area and I am beyond thrilled to have been able to help so many. As you will see from the letters of support I have turned in, my program has gone above and beyond helping the students get an education. We have taught them to push until they persevere, to succeed, life skills, people skills, and confidence. I cannot imagine ever doing anything different. I have not only found my passion in life, but my purpose. I truly hope that you will reconsider keeping the RLP within the sector that it currently is in. I know the negative consequence it will have on my little dental assisting schools, I can only imagine the detrimental damage it will have on other programs. I do not want to know what it would do to the unemployment rate and small businesses that depend on students coming from programs like ours.

I Thank You in Advance for Your Time and Consideration,
Respectfully,



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