

Co-Chair Komp, Co-Chair Monroe, and members of the committee...

My name is Jessica Frink and I am a student at the University of Oregon. Like many other students, I have no parental support in the pursuance of my education and have to take on a substantial amount of debt in order to pay my way through college. I lived in an abusive situation growing up and my home life was extremely stressful until finally, last year, I had the opportunity to move out and attend college.

For the past three months, I have been working with a financial aid counselor at the university in order to get my dependency overridden, in hopes that I might receive a Pell Grant and perhaps a bit more in loans so that I can attend school full-time without having to worry about things like whether or not I can afford to pay the electricity bill each month or fill up my laundry card when I need to. Right now, if it weren't for the Supplemental Nutrition Assistance Program, I wouldn't even be able to afford enough food to eat. I don't always have the money I need to buy simple necessities and it's incredibly discouraging. Being on such a tight budget, I notice every dollar I pay towards my tuition and fees. Everything adds up so quickly. Every dollar more I pay in tuition takes away from having enough to pay for necessary living expenses, or being able to buy those textbooks I need for my classes.

Students are already strapped enough as it is. We take on years' worth of debt with no guarantees of being able to pay it back after graduation. In 2005, average student loan debt of those graduating from OUS schools was \$19,200. That number rose to \$25,497 by 2011. That's an increase of 33% over the course of 6 years. Additionally, the university I attend has recently proposed yet another tuition increase to the State Board of Higher Education. This time, the in-state tuition cost will go from \$8,544 to \$8,928 a year for those taking the recommended amount of credits required to graduate in four years. This leaves me with \$384 less to spend on life's essentials. I know \$384 dollars might not seem like much to the gentlemen proposing this increase, but it's a lot to me.

So I ask of all of you, please take students like me into account when considering the budget for the Oregon University System for 2013-2015. We simply cannot afford another tuition hike. The decisions you make will greatly affect my classmates and I. Thank you for allowing me to testify before you today and I would love to answer any questions you may now have for me.