



Founded in 1975, OSA is a coalition of student governments dedicated to the representation, service, and protection of the collective interests of over 100,000 students in postsecondary education.

Hello Chair Monroe and Chair Komp and member of the committee thank you for hearing me today. My name is Tessara Dudley, and I am currently a sophomore at Portland State University.

Oregon's students are struggling. It is becoming harder and harder to finish a bachelor's degree in four years, and many students are not receiving the assistance they need to go to school full time. The gap between grants and tuition is often prohibitive, with many students using loans to make up the difference. By the end of this school term, I will owe nearly 13,000\$ in loans, because I have not received any scholarships or assistance beyond federal grants.

Currently, Oregon's only state funded source of financial aid is the Oregon Opportunity Grant, and it's consistently underfunded – only about 20% of students who qualify for the grant receive it. That means that out of the 319,600 Oregonians who qualify, at best 80,000 will receive it. The 2013-14 year will be the first I have ever received the Oregon Opportunity Grant.

I went to community college immediately after high school, and got a part-time job to make up the difference between my cost of living and going to school, and what my grants covered. A year later, I got a second part-time job while still going to school and devoting my little free time to helping several homeless youth. I was soon overwhelmed and chose to drop out of school to focus on my work.

In 2011, I decided that it was time to go back to school. I had figured out what kind of work I wanted to do after being an unpaid intern at a local non-profit, but the chances of being paid to do that kind of work without having at least a bachelor's degree in something were very slim. I transferred to Portland State, but quickly found that the cost was far higher, forcing me to take out loans for the first time as I struggled around finding a job.

Now, 2 years later, I am working for my school's student government, which provides a small education grant, and still struggling to make ends meet. I have been unable to receive one of the few work-study jobs offered at my university, and I am ineligible for food stamps because I do not work 20 or more hours per week. I know that I need a bachelor's degree to really succeed in this economy, but I am disheartened when I think of the debt I will be burdened with when I receive my degree – the average student in the

United States graduates with 25.000\$ in student loan debt, though I think my own debt will be higher than that.

In order for Oregon to reach its 40-40-20 goal, we need to reinvest in post-secondary education. Today I am asking you, thousands of Oregonians and students are asking you to increase the funding allocated to universities for the first time since the start of the recession. We are asking you to fund universities at \$850 million because that would keep tuition to inflation in the next biennium and it's the only funding level that will get us on track to achieving 40-40-20. If not the \$850 million that we really need, but is difficult we realize, then fund as at the same level as K-12. Please vote to support students and Oregonians this session.