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Comment(supporter_action_comment)	Date(supporter_action) 2/21/2013 13:07 2/21/2013 13:07 2/21/2013 13:07 2/21/2013 13:08 2/21/2013 13:09
It is hard to support a family and attend the University at the same time. Very difficult to make ends meet for all families, especially single parents.	2/21/2013 13:09
	2/21/2013 13:10 2/21/2013 13:11
Having left College due to overwhelming debt, I highly recommend this approach to higher education.	2/21/2013 13:11
	2/21/2013 13:11 2/21/2013 13:11 2/21/2013 13:11
I'd love to be paying the state for my student loans instead of a company - who uses the profit on my loans for ceos and stock holders rather than paying it forward. Even those of us who have graduated and in our careers want to see the system change - if only for	
our children's sake!	2/21/2013 13:11
This nation and Oregon have their priorities out of order1 We give subsidies to tobacco planters, yet charge atrocious prices for education and, essentially, allow usury for student loan fees. Oregon should require LOW student rate fees! It's called,	
"Priorities! Priorities! Priorities!" These students are our future and it has	2/21/2013 13:12 2/21/2013 13:13
become too expensive for them to continue their education.	2/21/2013 13:14

It makes no sense to weigh people down with debt for their entire lives and to think that it goes to the leeches of Wall Street that	
suck the people dry already disgusts me.	2/21/2013 13:14
My grandchildren live in Oregon.	2/21/2013 13:14
	2/21/2013 13:15
	2/21/2013 13:15
Colleges are creating an ignorant society	
because they're cost-prohibitive. An ignorant	
society is a weak nation.	2/21/2013 13:17
	2/21/2013 13:17
	2/21/2013 13:17
	2/21/2013 13:18
	2/21/2013 13:18
	2/21/2013 13:19
Our great nation should invest in our futur	
young people. I have faith in them.	2/21/2013 13:19
	2/21/2013 13:19
Paying off crushing debt interferes in so	
many ways with young people getting a	
good start in life. The reasons should be	
obvious.	2/21/2013 13:20

I am a 46 year old mother of two young people. I have a Bachelor's degree and completed one year of Master's degree work. I am still paying off my college debt and the cost I paid for my year of graduate work does not even come close to the cost my son is paying for his first year at Oregon State University. I am educated, have a good job and have always paid my bills but was unable to save for my children's education. Consequently, my son will leave college with a massive amount of debt and my daughter who will be a freshman in college a year from now will likely have to do the same. Oregon's state colleges are by far some of the highest priced colleges for in-state residents in the country. We need to invest in the children of our state by offering them an affordable higher education so that they will stay in our state and continue to grow Oregon's economy.

this only helps all of us when everyone, including grads with earning power can spend money rather than give to banks!

As a working professional who has over \$40K in debt due to attending university, and my husband having \$30K for the same reason we are always held back financially with this debt and thus our ability to serve (we are both ministers) in areas where we don't need to worry about what we are paid (in order to meet bills) is not an issue. Our depends on a highly educated and skilled workforce. The college debt can hinder so many bright young people from attending and providing our economy with workforce we need! 2/21/2013 13:20

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We need to invest in Oregon's workforce to build a strong economy that benefits everyone.

	2/21/2013 13:21
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husband	

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I think it's insane that friends of my husband and mine that did not attend college are BETTER off financially because they are not 100k in debt from student loans like we are. We have been punished for "doing the right thing" by furthering our educations. It has drastically hurt our way of living.

My son has gone into debt to earn three degrees and now will have to flip burgers to pay those loans off.

The expense is so overwhelming that even the middle class struggle to meet costs of higher education. Causing many to work parttime on week-ends to help defray those requirements. I speaking from experience my daughter is currently studing to become a Dental Hygienist. The gas expense alone is \$450.00 to \$500.00 monthly to and from (approximately 90 miles daily 3 to 4 times a week) the college. Best regards, Kirt Curran Starting life with a lifetime of debt is cruel, especially when jobs are scarce.

Support the people that want the education. So people can get off of welfare.

Every Oregonian deserves access to an affordable college education.

Two things make democracy work, an educated electorate and the fact that the majority of the people are good. Do it for democracy, and a strong future. A mind is a terrible thing to waste

2/21/2013 13:31

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Students who possess the intellectual acumen to attend college should not be denied due to increasing education costs- a sure way to ensure the status quo. In order to find employment that keeps people off welfare, many need to have a college degree. Counting on service industry employment is not the way to build a strong economy. Our country as a whole needs a way to return to production (educated highly qualified workers), not consumption which contributes to "brain drain" in other nations. powerful PDC. They are crowing over their ability to release "Grants" to various socalled livability issues. Example: "PDC has awarded \$2.2 million in CLG grants to more than 40 projects that share several common goals: to better serve the community, advance social equity, focus on disadvantaged Portlanders, and build local capacity". These "Projects" include Street Fairs and other pointless "livability" items. (check out their stated budget items for these funds). The ONLY reason I bring this up is this; Why are the basic needs of Oregon's Citizens NOT being met, yet our government is showering useless entities with millions??!! We NEED to fix our roads, we NEED to let our youth have college educations without having to graduate with debt that creates a hopeless future for them. We NEED to create better futures for our citizens that are REAL! Not some empowered entity that uses our financial resources to create useless, rhetoric filled projects that go nowhere but only ensures that this ever expanding and untouchable entity will have "forever" power positions for themselves. Yes, I understand that I am Educating young people is one of the best investments any society can make

#### 2/21/2013 13:33

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We can not continue to saddle students with this kind of debt and expect to re-build our economy. We must educate our youth in order to re-build our economy and support investments also in needed infrastructur repairs, energy conservation, and manufacturing	2/21/2013 13:34
I am the first of my family to graduate from college. Education is the way to break the cycle of poverty and ignorance. However, I am drowning in school loans. I thought I went to school for a better future. I'm an excellent student and McNair scholar. Why am I fighting to survive and living paycheck to paycheck? I worked hard for many years and want to be able to live the life I worked	
for. My own son had to return to school and get a loan to do so because he never found adequate work after his FIRST college degree. Therefore had to take out loans to do so. It just sucks the life and mental health	2/21/2013 13:34
out of a psyche!!!	2/21/2013 13:34 2/21/2013 13:37
Our students and their education are important investment for our community's	2/24/2040 40 07
future! We should all support this.	2/21/2013 13:37
I graduated from college and medical school- some money was owed but it was a small	
amount at 3% or less. I am 77 yrs old.	2/21/2013 13:37 2/21/2013 13:38 2/21/2013 13:39
Young people burdened with crushing debt cannot but a home and put more earnings	
back into the economy.	2/21/2013 13:39 2/21/2013 13:41 2/21/2013 13:41 2/21/2013 13:41

I don't know if this plan is perfect, but it's the right direction. We need to invest in our future, and that means making education available to any qualified persons who want it. We are drowning in student debt.	2/21/2013 13:41 2/21/2013 13:41 2/21/2013 13:43 2/21/2013 13:43
Many advanced nations subsidize higher education to a large extent. The benefit to families, students and the nations themselves is enormous. This 'pay it forward' concept is an intriguing step towards liberating families from the crushing burden of education expense and deserves serious consideration.	2/21/2013 13:44 2/21/2013 13:46
In the 1970's college was free for CA kids. This helped fuel the rise of the 9th largest economy in the world. Other countries pay for free college. We should do no less! Plus an OREGON STATE BANK would insulate us from Wall St. corruption. Another worthy goal! Let's move our economy forward!	2/21/2013 13:49
I have 3 college aged children and our income is low. They're all intelligent and could contribute so much more to our community if they could go to college, but two are having to postpone further education for financial reasons.	2/21/2013 13:51 2/21/2013 13:51
This seems like a plan WELL worth an attempt.	2/21/2013 13:54
I am horrified at the amount of debt these young people are faced with. It is antithetical to our basic principles to make a college education so difficult to afford. It is doubly troubling when so much of the debt is to out- of-state, huge lenders.	2/21/2013 13:54 2/21/2013 13:55

Put our future in the hands of the next	
educated generation instead of banks!	2/21/2013 13:55
My son will leave college this year with a	
Masters degree and over \$40,000 in student	
debt. There has to be a better way.	2/21/2013 13:55
	2/21/2013 13:56
	2/21/2013 13:58
	2/21/2013 13:58
It is a smart idea and necessary.	2/21/2013 13:59
	2/21/2013 14:00
Stop letting bankers make big profits off our	
college students.	2/21/2013 14:00
My college and law education costs in the	
1960s & 70's were manageable due to GI Bill	
and other federal programs. They enabled	
me to insure a significant payback to Oregon	
and society thru taxes and community	
efforts. Today's students deserve the same	
opportunities.	2/21/2013 14:03
	2/21/2013 14:03
	2/21/2013 14:06
	2/21/2013 14:06
We need to invest in our children's	
education	2/21/2013 14:06
Students are the least able to sustain heavy	
debt. That combined with the bleak	
employment scenario they face is worse	
than awful for us as responsible citizens to	
allow to go on.	2/21/2013 14:07
	2/21/2013 14:07
	2/21/2013 14:07
	2/21/2013 14:08
A good education should not only be	
available to the 1%.	2/21/2013 14:08
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	2/21/2013 14:12

I am 63 years old and I went back to school for the 3rd time so I could update my skills and try to obtain a job. When I was in college for the first time I had scholarship and student loan of only \$10,000 for 4 years. Today's 4 year college student has a much larger debt to pay off with a much tighter job market. If we want to grow the economy students need to be able to pay off that debt and still have enough money to live on. We need to change this for future students.

It is the right thing to do to protect our future in a competitive world.

Saddling recent graduates with insurmountable loans is the fastest way to entrench an entire generation with no means of truly pursuing a passion vital to the spirit of our communities and our nation as a whole.

I have \$38,000 in debt having only earned my bachelor's degree. Now I have to choose between a master's or buying a house! It's not right!

Our state needs educated people for all aspects of a good society.

Some of our brightest kids might not have the money to go to college and that really is not right. We all lose when a brilliant mind is wasted. 2/21/2013 14:13 2/21/2013 14:16 2/21/2013 14:17 2/21/2013 14:17 2/21/2013 14:17 2/21/2013 14:17 2/21/2013 14:22 2/21/2013 14:22 2/21/2013 14:22 2/21/2013 14:25 2/21/2013 14:29 2/21/2013 14:30 2/21/2013 14:31

2/21/2013 14:12

2/21/2013 14:31 2/21/2013 14:32 Education is investment in the future of our state and in America. We must find a way to make it affordable.

College debt is crippling the chances for graduates to enter the middle class and become home owners. Post secondary education allows low-income individuals to break the cycle of poverty.

	2/21/2013 14:59
	2/21/2013 15:02
We need to guarantee our future	
generations success!	2/21/2013 15:02
This plan is fair and reasonable	2/21/2013 15:03
	2/21/2013 15:06
It's to expensive for lower middle income	

It's to expensive for lower middle income hard working families. There's not enough grant money for us families caught in the middle.

In many parts of the world, an education comes at a reasonable cost. We're blowing it by saddling our college grads with big debts. I hope Oregon can lead on this!

I can't pay my loans without being broke rest of my life. I take care of poor people a sa a Nurse Practitioner and don't make enough to pay my loans 2/21/2013 14:34 2/21/2013 14:35

2/21/2013 14:35 2/21/2013 14:41 2/21/2013 14:41 2/21/2013 14:43 2/21/2013 14:48 2/21/2013 14:49 2/21/2013 14:49 2/21/2013 14:54 2/21/2013 14:55 2/21/2013 14:57 2/21/2013 14:58

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2/21/2013 15:19

My youngest son graduated in August 2012. He had to take out loans. To get a \$20 job to pay it back he had to take a job in Siagon Vietnam. I would like to keep these minds working for us. He loves his job and the opportunity to again work overseas. But shouldn't \$20 jobs be waiting for our grads? Wages are getting lower as the 1% get greedier. Look at the Koch Brothers telling the Georgia Pacific employees how to vote.

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Education has become unaffordable and is being used inappropriately by employers as a way to make it much more difficult and expensive to obtain a job...even entry level positions.

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We need an educated citizenry! Currently, the cost of higher education is making this unattainable. HB 2838 will provide a way out of this. I hope you will support this bill. Pay it forward sounds like a solution (what we have so little of these days). Let's try it, and if it works we all win--especially the students!

Higher education is one of best investments the state can provide for the long term.

If I were a student now, I would be in favor of HB 2838

2/21/2013 15:43

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This is not about me. I am nearly 50 years old and am repaying my student debt. Rather, I want to support measures that help future students avoid the considerable debt burden that I have. Opportunities for maintaining the middle class are evaporating rapidly in this country. If we don't reverse this trend the consequences long term will be devastating	2/21/2013 15:49
to the U.S.	2/21/2013 15:51
	2/21/2013 15:52 2/21/2013 15:53
	2/21/2013 15:57
	2/21/2013 15:57
My kids and I all have student loans that make it impossible to have any disposable	
income (read: buy a used car)	2/21/2013 16:00
	2/21/2013 16:02
It is hard enough to make a living wage in this economy, without the debt of of a	
degree program.	2/21/2013 16:06
It was not that many years ago a college degree meant that you could get a good paying job. Even then it might take 15 years or more to pay it off. Graduates now are working for \$10 per hour( if they're lucky) or needing to get a Masters degree, going even farther into debt. Please consider options to keep Oregon grads in our state and debt free.	2/21/2013 16:06 2/21/2013 16:08
	2/21/2013 10.08
So we can have an educated work force that can afford to live without the burden of expensive loan payments and I think the idea	
of this bill is very well thought out.	2/21/2013 16:13
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	2/21/2013 16:20 2/21/2013 16:21
	2/21/2013 16:22
	2/21/2013 16:28

Our state needs a well educated, well trained workforce. With the state of the economy, families are not able to provide the opportunity for higher education and ensuing stable employment. Thus our state bears the burden of unstable, unprepared workers and must support unemployment. It makes sense to support growth and	
development of skilled, educated workforce. So we don't all get buried under debt that	2/21/2013 16:33
we cannot escape This may soon be the ONLY way middle income and lower income students in Oregon can continue to attend Universities & Colleges in the state. Let's make this	2/21/2013 16:38
happen!	2/21/2013 16:42
I am a student/teacher and I am sinking into a financial depression due to my student Ioans. We need help! Thank you for your	
understanding with this issue.	2/21/2013 16:43
	2/21/2013 16:43
	2/21/2013 16:46
	2/21/2013 16:46
	2/21/2013 16:50
We need an educated workforce for the	2/21/2013 10.30
future.	2/21/2013 16:51
luture.	2/21/2013 16:54
When I get my degree I don't want to spend the rest of my life paying off my student loans. When my father went to college, his tuition was a fraction of what I am paying. It's completely unacceptable! Thanks, Matt	
Svendsen	2/21/2013 16:54

I am \$60,000 in student loan debt and 40 years old. I pay \$1,000 a month in student loan debt -- that's money that could be going toward a mortgage, for instance. Frankly, our economy is so bad, how does it serve us to have so many people struggling to pay off student debt instead of being able to contribute to the economy? Everyone should have the right to an education.

2/21/2013 16:55

2/21/2013 17:05 2/21/2013 17:05 2/21/2013 17:11 2/21/2013 17:15

I graduated from a University in Oregon recently, and I know the realities of the incurred debt for education vs. the job opportunities and salaries in the job market today. New graduates are having a hard time competing with so many experienced workers out there job hunting as well these days. The high student loan debts adds another layer of stress and struggle that weighs on our optimism and drive to succeed. In fact, it impedes our success in many ways because it influences how we are making major life decisions, such as when we are looking for work. The Debt become priority and drives our choices. It is not a healthy cycle! The Pay if Forward system would allow many deserving students to seek higher education. So many young people do not seek a college education because the tuition is unaffordable and the loans and student debt seems overwhelming or scary. Our country is losing out on so much potential and talent because of this.

2/21/2013 17:15

"Pay it Forward" - what a terrific idea! It gives Oregon students affordable access to higher education, eliminates the growing burden of student debt, and funds future students, and cuts out predatory lending and collection of student loans. Hooray! What	
could be better?	2/21/2013 17:17 2/21/2013 17:18
	2/21/2013 17:21
I'm a grad student and am thinking of dropping out as the cost of tuition and students loan interest rates are so high.	
Please help.	2/21/2013 17:22
	2/21/2013 17:25
	2/21/2013 17:27
Well-educated citizens will make Oregon	
thrive!	2/21/2013 17:27
	2/21/2013 17:29
	2/21/2013 17:31
have a state of the second second second	2/21/2013 17:34
honestly, I don't know how anyone can afford to go to college these days and the staggering amount of debt kids are taking on to go to college is crazy. It's time to do something to fix this so more people can go to college and not be in debt for the rest of	
their lives.	2/21/2013 17:35
	2/21/2013 17:42
	2/21/2013 17:43
	2/21/2013 17:48
With the increase demand for higher education to receive jobs and very little jobs to apply for makes it difficult to pay the	2/21/2013 17:55
debt.	2/21/2013 17:57
Oregon has always been a leader and innovator when it comes to forward thinking social legislation. This is an opportunity to follow in that tradition. What I great piece of legislation!! Do the right thing.	2/21/2013 17:58 2/21/2013 18:15 2/21/2013 18:16
	2/21/2013 18:16

## 2/21/2013 18:24 2/21/2013 18:28

I am continuing my college education not only so that I may work in a field that I love, and also to work in a job that doesn't hurt me physically, as I have broken my back and cannot continue the type of work I used to do but I am also furthering my education for the purpose of contributing to the community with my skills and abilities. It is a heavy burden and a huge stressor knowing how in debt I am becoming in order to better my education. I feel strongly that education should not cause so much stress due to finances. Wealthy people should not be the only people who receive the advantage of higher education and there needs to be more easily accessible grants for single parents to return to college. I am signing this petition in high hopes that this dilemma will get closer to resolution well before my own child reaches the age that she may reach for a higher college education in her life. Thank you. Carrie Garrison

the student's have a huge bill hanging over their heads. Then there isn't enough jobs to pay the bills off.

It is the only way to access the brain power available to make honest, knowledgable decisions for our country in the future, by having properly educated personnel ready for the job.

2/21/2013 18:30
2/21/2013 18:51
2/21/2013 18:58
2/21/2013 19:00
2/21/2013 19:01
2/21/2013 19:03
2/21/2012 10.05

2/21/2013 19:05 2/21/2013 19:08

2/21/2013 19:12 2/21/2013 19:29 2/21/2013 19:41

## 2/21/2013 19:44 2/21/2013 20:13

I had it 40 years ago and students now should not be at the stranglehold of banks usury interest rates to strap them as if the students are indentured servants to the 1% I haven't read the exact wording on the bill but this idea sounds like a no brainer! Let's make it work!	2/21/2013 20:29 2/21/2013 20:38
I am very concerned about the debt students are accumulating. The burden diminishes their lives. HB 2838 would help ease the burden and stop unnessary contributions to financial institutions.	2/21/2013 20:44 2/21/2013 20:49
People should not have to live under a crushing burden of debt just so they can try and better themselves.	2/21/2013 21:03 2/21/2013 21:05
I would I ike to know how this plan would affect students who go to college later in life when they cannot reasonably expect to work for another 20 years. I started college at 58, and will be paying student loans until I am 72. It would have been nice to retire someday, but my student loans will prevent that. Still, going to college was worth everything.	2/21/2013 21:09 2/21/2013 21:14 2/21/2013 21:17
We need an educated wpork force in this country. Also, if kids are getting a good	2/21/2013 21:20
education, they don't have so much time or motivation to get into trouble.	2/21/2013 21:22 2/21/2013 21:24 2/21/2013 21:27 2/21/2013 21:29 2/21/2013 21:41 2/21/2013 22:00

# 2/21/2013 22:08 2/21/2013 22:16

This sounds like a good plan, but I don't know how the math behind it supports it, if it does, then I support this measure. If not, I would like to see tuition loans have reduced or no interest. Thanks- Paul Howard	2/21/2013 22:20
I teach in college and see the horrible things that happen to students with huge school debt. I attended free and came out of college with no debt. It's not fair that the State no longer supports college education.	2/21/2013 22:30
Skyrocketing costs for an education means only the rich will be educated. that means as a community we may lose out on the benefits others bring to the table in terms of	
ideas and innovations.	2/21/2013 22:36
	2/21/2013 22:48
	2/21/2013 23:02
	2/21/2013 23:13
	2/21/2013 23:15
If the banks that crashed the economy	
through fraud and greed can have their	
debts paid off by the taxpayers, then our	
young people should have our support when	
they are trying to get an education.	2/21/2013 23:18
, , , , , , , , , , , , , , , , , , , ,	2/21/2013 23:20
My son is currently enrolled in college, the benefits to business, society, and the good of mankind from investment in education	
are worthwhile. Higher Education has made us a world leader. Debt will rob us of our future. We can serve our future well by fully educating	2/21/2013 23:31
our citizens to the fullest extent of their abilities. Thank you.	2/21/2013 23:35

Why strap the most skilled and intelligent workforce with consumer power to turn this economy around with unmanageable debt? Is America damned if you do damned if you don't?! I promise we're paying it forward.	2/21/2013 23:41 2/21/2013 23:46
I was able to get through debt free in the 1950's. When did we decide to punish the people who can benefit us the most?	2/21/2013 23:55 2/22/2013 0:04
We give corporations tax breaks and ease laws to pull them to our state for the hope of them creating jobs here. Would it not be better to make it so that potential job creators coming from out state schools have the same opportunities?	2/22/2013 0:10 2/22/2013 0:11
My daughter will be going to college next year and I'm afraid how much debt she'll	
have to take on just to graduate.	2/22/2013 0:31 2/22/2013 0:49 2/22/2013 1:03 2/22/2013 1:49
No great nation or state can exist for long without a quality educational system that is available and affordable to all those, no matter their income, who show a desire and aptitude to learn and thereby improve their quality of life	2/22/2012 1.50
quality of life. Education needs to be available and affordable to all citizens	2/22/2013 1:59 2/22/2013 1:59 2/22/2013 2:20

the current program of indentured servitude is just getting worse as education costs skyrocket, there need to be some controls placed on the outrageously expesnsive corporate education companies like ITT and DeVry like a commertials comparing the value and cost of public vs pribate education to make people aware of how much they are being ripped off.

#### 2/22/2013 2:39

It does not make sense that students who attend college should have the burden of so much debt that they feel overwhelmed upon graduation. This feeling of being overwhelmed impacts students' abilities to be completely present for job interviews and in moving forward to apply their education in a way that 'gives back'. Knowledge is power; providing higher education will only improve our country's economic condition and keep the crime rate down. People who are secure, educated, and able to move forward without an overload of college debt will only enhance the quality of their lives, which will impact many areas across the board (e.g. parenting, the ability to purchase a home, finding employment, participating in community, and 'giving back' as a whole).

Acess to higher ed is critical to our ability to prosper.

2/22/2013 4:04
2/22/2013 4:40
2/22/2013 5:35
2/22/2013 5:46
2/22/2013 7:13
2/22/2013 7:16
2/22/2013 7:43
2/22/2013 8:38
2/22/2013 9:33
2/22/2013 10:33
2/22/2013 10:52
2/22/2013 11:00

## 2/22/2013 11:02

If we want to create a more equitable society, we need to erase classist barriers to higher education. Please support this! All people deserve access to higher ed.	2/22/2013 11:30 2/22/2013 11:33
Graduating college with mountains of debt inhibit students from following any path other than the highest paying job available. This will reduce entrepreneurial paths, and reduce innovation and discovery. Also the pressure of needing to pay debt adds to the control of employees by unscrupulous employers.	2/22/2013 11:40
It is a good idea.	2/22/2013 11:44 2/22/2013 11:52
This is ONE Bill that has it's priorities straight. I support it. You should too. Wouldn't it be a great way to put Oregon on the map?	2/22/2013 12:45 2/22/2013 12:52 2/22/2013 12:52
This is a complete win-win option. We take care of our own, keep Wall St. out of this, and grow an educated and passionate citizenry.	2/22/2013 13:00 2/22/2013 13:29
Businesses in Oregon need an educated	_,, = 0 = 0 0
workforce.	2/22/2013 13:54
Oregon students are our future. I long to see everyone at the table of education, not just	
those that have money.	2/22/2013 14:22 2/22/2013 15:16 2/22/2013 15:23 2/22/2013 15:43 2/22/2013 16:06 2/22/2013 16:30 2/22/2013 16:50 2/22/2013 17:03

Education benefits all. We need to find a better way to fund education than on the shoulders of students.

Students have way too much debt which discourages graduates.

Do we want just SOME Oregonians to have the chance of a quality college education or just those who can afford it. Debt is a deterrent - it shouldn't be there. Let's catch up with progressive societies and make sure higher education is genuinely available to all.

This is a great idea and will place Oregon at the forefront in solving a national problem. Let's get the next generation educated without overwhelming hardship for anyone.

2/22/2013 22:59 2/22/2013 23:05 2/22/2013 23:16 2/23/2013 0:16 2/23/2013 0:40 2/23/2013 0:44 2/23/2013 0:49 2/23/2013 2:49 2/23/2013 8:34 2/23/2013 11:04 2/23/2013 12:12

2/22/2013 17:19 2/22/2013 19:18

2/22/2013 19:45 2/22/2013 20:30

2/22/2013 20:38 2/22/2013 22:10

Since the Regan years, the pursuit of a	
higher education has become harder and	
harder to achieve in this country. Even those	
who are able to go to college are often	
burdened with crushing student loan debt. If	
our country is to remain a global leader we	
must return an emphasis on making higher	
education more access able to all. Please	
support this legislation. 2	2/23/2013 13:18
Students are graduating with over \$20K in	
debt with a bad job market. They need your	
help! 2	2/23/2013 14:00

At 45 I returned to college and graduated incurring student debt. For 6 years I had a job resulting from my education but then became a casualty of the economic crisis. I still have this debt and continue struggling to make my payments but because I am a woman in my mid-50's I am also not desirable to many employers. Is this fair? Or right? My health is declining because I have no health care coverage, my home is perilously close to foreclosure, and my life is complicated by trying to meet those extra payments for debt every month although I have now paid for 11 years and never been late. What is the greater good and do I deserve a break or do we need another bag lady? Education = the foundation to a strong economy. The tech and science industries are hurting for educated people. The gap needs to be repaired. We should not burden our brightest young people with debts as they seek to advance their educations. We, in the State of Oregon, are the beneficiaries of their noble intentions and efforts. Let us work out a creative solution and not fall into the grimy hands of the finance industry. 2/23/2013 15:54 Iwent to school on the GI Bill after WWII. Education is a Human Right and driving students into debt is a crime. 2/23/2013 18:01 Let's try this. 2/23/2013 20:35 Having been a student in Oregon's higher

education system, I know how difficult it is for families to carry such high student loan debt. In this era of joblessness and economic uncertainty is is imperative that Oregonians support our students and encourage our young people to develop their skills and talents. We need them.

2/23/2013 14:54

2/23/2013 15:00

2/23/2013 23:13

I have two children who I hope will have the opportunity to attend college without either them or wife and I going into debt. This proposal at the very least merits further study to see if it can actually accomplish what it claims to be able to do, without additional taxes and government expenditures.

What I admired most about the US when I first came here is its ongoing education system that discriminates against no one. Unfortunately, high tuition is discrimination! This used to not be so!

It's a bad choice to decide whether to work for a low-paying job for the rest of your life, or to try to get a good education and trying to pay off the high current cost of it for the rest of your life. 2/24/2013 3:32

2/24/2013 14:49

2/24/2013 15:25 2/24/2013 18:57 2/24/2013 20:48 2/25/2013 0:55 Since the government is wasting most of Americas future and prosperity at this point and sends us in to never to payed off national and personal debt the now almost worthless "federal reserve notes' are still being spent on ridiculous things like war's, banker bailouts, surveillance of all kinds, drones and military bases to take over other countries and their wealth, why not spend some it wisely on your nations future? Get your citizens educated so we can compete with the world in businesses of all and every kind. America and WE THE PEOPLE can do it. It is the bankers and the government that need to listen to WE THE PEOPLE, because the people are right and the bankers/government need to listen to us. We want an education and we want you to act responsibly with the money and Americas future. Thank you

I cannot live life with loans and rent and food and life.

I ran out of funds before finishing my degree. Now, I have debt and no degree, feel like my life is in financial ruin. Please stop this!

I ran out of funds before finishing my degree. Now, I have much debt and no degree and feel like my life is in financial ruin. Please stop this! Help me to complete my dream of being a college graduate. 2/25/2013 12:27 2/25/2013 12:32 2/25/2013 16:50 2/25/2013 18:03 2/25/2013 18:21 2/26/2013 18:48 2/26/2013 21:45 2/26/2013 23:37

2/25/2013 9:25

2/27/2013 19:31

2/27/2013 19:35 2/27/2013 20:06

Higher education should be free, but our country not only charges for it, they make students pay until they DIE. That's just as mean as we can get.	3/4/2013 17:02
	5/4/2015 17.02
Students are saddled with overwhelming	
debt. We have state goals for education -	
let's fund them. This is a creative way to help	
students out. Sylvia	3/6/2013 15:47
	3/11/2013 17:17
	3/13/2013 17:59
	3/13/2013 17:59
I have \$220,000 in student debt	3/13/2013 17:59
	3/13/2013 18:00
	3/13/2013 18:00
	3/13/2013 18:00
Education should not cripple our children.	
There is nothing more worth society paying	
for.	3/13/2013 18:00
	3/13/2013 18:01
	3/13/2013 18:01
	3/13/2013 18:01
	3/13/2013 18:01
Because students aren't loans, and shouldn't	
be treated like them.	3/13/2013 18:01
	3/13/2013 18:01
	3/13/2013 18:01
	3/13/2013 18:01
	3/13/2013 18:02
	3/13/2013 18:02
	3/13/2013 18:02
	3/13/2013 18:02
How can we compete golbally against	
countries who have universal higehr	
education? We need changes like this that	
benefit the entire society as well as our	
young people who can't be saddled with	
massive debt.	3/13/2013 18:02
	3/13/2013 18:02

I have a son in an Oregon state school right now and I think this is a terrific idea to help students afford school while making a commitment to Oregon, and strengthen our state for the long term.	3/13/2013 18:02
I fully support this plan for funding furthering education for all Oregonians!	3/13/2013 18:02
Higher education is becoming an option for the elite. All young people should have the opportunity to attend university. The costs of attending university have risen at a much higher rate than the average paycheck can handle. Please take action and preserve our young people's opportunities for higher	
education.	3/13/2013 18:03
Elegant solution to a massive problem.	
Incentivizes repayment.	3/13/2013 18:03
	3/13/2013 18:03
This sounds like a highly efficient way to fund higher education, that I wish would have been available when I was getting my	
Masters at UO.	3/13/2013 18:03
	3/13/2013 18:03
	3/13/2013 18:03
I will be in debt the rest of my life as a result of my decision to pursue higher education. I would GLADLY give to a cause that would help future students avoid that situation in	
their own lived!	3/13/2013 18:04
	3/13/2013 18:04
	3/13/2013 18:04
	3/13/2013 18:04
	3/13/2013 18:04
	3/13/2013 18:04
	3/13/2013 18:04
	3/13/2013 18:04
Everyone should have equal access to	
education, not just the wealthiest children.	3/13/2013 18:05

As an adult who is considering returning to college, and can't get enough in loans because I'm currently employed, this is a great plan.	3/13/2013 18:05 3/13/2013 18:05
Education should be affordable for everyone, and this is a great solution. As a current college student, I fully support this bill. Please vote yes on HB 2838! Having been a professor I'm familiar with student debt, the system needs to be upgraded if we want more students to go to college.	3/13/2013 18:05 3/13/2013 18:05 3/13/2013 18:05
If we want OUR STATE to have quality people making decisions in the future we must educate everyone! We must take care of this generation and not burden them with a lifetime of debt. Life is hard enough and throws enough financial burdens you never see coming on you to you. At least if our children are educated we give them all a level playing field of starting off with the tools they need to succeed in life. The best tool in life is knowledge period!	3/13/2013 18:05 3/13/2013 18:05 3/13/2013 18:05
I currently pay \$388 per month just for my college loan and another \$168 for my husbands loan. That is a lot of money out of our monthly budget. Something needs to be done to make college more affordable. I am a graduate of Oregon's higher education system, I have student loan debt that I am repayingLet's lighten the load for future generations. It is an investment for future prosperity no matter what one's socioeconomic background is.	3/13/2013 18:05 3/13/2013 18:05 3/13/2013 18:05

I felt like the only choice I had was to continue in low paying jobs or incur 10s of thousands of dollars in education debt. It seemed like the only way to grow up and stop washing dishes. So I took the education with the debt.

Education is an investment in our ourselves and each other. The WWII GI Bill paid back in tax revenue 7 times the cost. That is a winning investment! I graduated with more than \$70,000 in student loan debt at the University of Oregon that will take me years to repay. Money that could be growing our economy will instead be paying interest to banks.

The burden of student debt has put the American dream for many young people. A new system is needed to help aspiring student's attain empowering degrees without the prohibitively high cost. 3/13/2013 18:05 3/13/2013 18:05

3/13/2013 18:05

3/13/2013 18:06 3/13/2013 18:06 3/13/2013 18:06 3/13/2013 18:06 3/13/2013 18:06 3/13/2013 18:06 3/13/2013 18:07 3/13/2013 18:07 3/13/2013 18:07 3/13/2013 18:07 3/13/2013 18:07

As someone who works full time and struggles to pay my student debt, I support this bill so others may get an education without crippling their future potential. Think of how much money would go back into our local economy if people didn't have stifling loan bills each month. Please help shape the future we want to live in.

3/13/2013 18:07 3/13/2013 18:08

I have over \$100k in student loan debt and my husband has close to \$80k. We are going to be struggling for the rest of our lives and don't want to see our children do the same. Please help create a manageable system that supports higher education for the next generation, we need it!	3/13/2013 18:08 3/13/2013 18:08
I am a professor and am very concerned about the amount of debt students are burdened with. We need to address this now!	3/13/2013 18:08 3/13/2013 18:08 3/13/2013 18:08
The availability of Higher Education for all Oregonians will help us fill local jobs with local people and draw companies looking for educated resources to our communities. Let's give our students the best advantages possible.	3/13/2013 18:08 3/13/2013 18:08
No one should graduate from college drowning in debt! Every other industrialized nation makes higher education free or affordable. So should we! Please revisit the possibilities of including the kind of debt relief HB 2838 gives to public education to the private	3/13/2013 18:08
college/university student.	3/13/2013 18:08 3/13/2013 18:08 3/13/2013 18:09
Most countries realize the benefits of having an educated labor force, unrestricted by a huge loan to repay.	3/13/2013 18:09 3/13/2013 18:09 3/13/2013 18:09 3/13/2013 18:09

Please support free higher education for students in Oregon. I am getting a Masters degree and I am about to graduate and knowing that I will have \$70,000 plus in debt keeps me awake at night and, I feel, it will prevent me from pursuing the interests that I am most passionate about in lue of obtaining a job that pays the highest wages. Education is important, as are many other things, but shifting the burden away from students will increase the overall positive vision and goals for an educated workforce. Thanks, Jeff

3/13/2013 18:09
3/13/2013 18:10
3/13/2013 18:10
3/13/2013 18:10

Rising costs of school mean higher debt afterwards, and fewer people able to attend. Allowing costs to be based on future earnings will help alleviate future debt increases, and government mandated bargaining may help drive down the rapidly expanding costs of attending higher education (these costs have somehow managed to expand even faster than healthcare costs). More educated citizens

3/13/2013 18:10
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I would love the option to go back to school	
and get a degree to do social work with	
victims of crime and those who have been	
subject to slavery. With still \$8000.00 in debt	
from my first run at school, I need an	
affordable option to return. I am a single	
parent with a child with Cerebral Palsy, her	
father is in jail and has never in 14yrs paid a	
penny of support. This would be a significant	
step towards a better life for her and the	
ability to get good medical insurance for our	
family.	3/13/2013 18:11
As a full time student currently attempting a	
career restart after multiple years of	
unemployment - with 2 kids within 4 years if	
college - this would certainly make a positive	
impact in my life.	3/13/2013 18:11
Great idea worth serious consideration. The	
devil is in the details.	3/13/2013 18:11

I was lucky to have a high tolerance for debt as I made my way out of poverty into being the business owner, teacher and lifelong learner I am today. I was able to do that because of federal grants, scholarships and of course - student loans. I am happy I was able to take out those loans, but am now absolutely crushed by student loan debt. I'm making it, but barely. My daughter has now reached the age where she is ready to start her own college adventure. She wants to stay in Oregon, for college, for the future. She is an Oregonian and wants to stay that way. Helping her to do this, and to get the Engineering degree she wants, without being crushed by debt afterwards... well, that would be a gift beyond measure. Her health would surely be better than mine, due to reduced financial stress, and she would be able to be a great benefit to everybody around her. This is the kind of thing Oregon should become known for - being a place where people can get ahead regardless of their background - and STAY ahead. Please support this effort!

3/13/2013 18:12 3/13/2013 18:12 3/13/2013 18:12 3/13/2013 18:12 3/13/2013 18:12 3/13/2013 18:12 3/13/2013 18:12 3/13/2013 18:12 3/13/2013 18:12 3/13/2013 18:12 3/13/2013 18:12

Those citizens who will make the decisions in the next generations should not all come from privileged backgrounds. Education should be open to all with the potential and determination.

	3/13/2013 18:12
Our young people all ready face the highest	
unemployment rates ever, give the this	
break and help our state in the long run.	
Invest in the furure.	3/13/2013 18:13
Graduating from college should be	
wonderful. But all your thinking about is the	
debt you have accumulated during those 4	
years and how your going to pay them back.	
It is very stressful and can take a toll on you.	3/13/2013 18:13
From my work at OSU I met too many	
students who graduated with massive	
student loan debt, unable to get a job and	
with no health insurance. They need a better	
opportunity for a fresh start after	
graduating.	3/13/2013 18:14
	3/13/2013 18:14
	3/13/2013 18:14
	3/13/2013 18:14
	3/13/2013 18:14
	3/13/2013 18:14
Our young folks already face the highest	
unemployment rates ever, give them a break	
invest in the future of our state.	3/13/2013 18:14
	3/13/2013 18:14
	3/13/2013 18:15
	3/13/2013 18:15
	3/13/2013 18:16
Paying off students loans causes former	
students to fall into major debt at the	
beginnings of their careers.	3/13/2013 18:16
Higher education should be a right for all.	
Currently, those who are privileged are able	
to attend university, but then upon	
completion suffer from debt and the ability	
to finical act to pursue the American dream -	
buy a house, spend time with loved one,	
volunteer, etc. Please help stop our future	
generations from struggling to float in the	
pool of student debt.	3/13/2013 18:16

Our children are our state future invest in our future. We need higher education to get good jobs but it is so damn expensive.	3/13/2013 18:16 3/13/2013 18:16 3/13/2013 18:16 3/13/2013 18:16
sounds like a good plan to keep education and finances in Oregon for Oregon colleges, students and cash flow.	3/13/2013 18:16 3/13/2013 18:16
Oregon students cannot be burdened with massive student debt in this uncertain work environment. They deserve a clean start, so that they can be productive Oregonians.	3/13/2013 18:17
As the requirements for attaining even entry- level jobs become higher and higher, a college education becomes more and more something that is required to earn a living wage. We don't make children go out into the world without nurturing them and teaching the skills necessary to survive, so why would we make adults go out into the world without giving them something that is now necessary to survive in this economic climate?	3/13/2013 18:17
I was lucky to avoid debt when I went to school by serving in the military. Most people I know weren't and have a pile of debt & interest when the graduate.	3/13/2013 18:17 3/13/2013 18:17
Because it can and should be.	3/13/2013 18:17
I love Oregon for many reasons. Here's one more.	3/13/2013 18:18 3/13/2013 18:18 3/13/2013 18:18 3/13/2013 18:19 3/13/2013 18:19
Look at the rest of the world. Why are Americans falling behind in skills and health? Simple. We have to pay for it!	3/13/2013 18:19

	3/13/2013 18:19
	3/13/2013 18:19
seems like a good idea	3/13/2013 18:20
	3/13/2013 18:20
Would this be available to former students	
who are currently trying to pay back loans?	3/13/2013 18:20
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I support debt free higher education because it benefits all of us. Everyone, not just the wealthy, will have the option of earning a degree. I have \$100,000.00 in student loan debt because I wanted to work in social services and help our society. I have a master's degree and will never be paid what my master's degree is worth. I will never be able to pay this back. We should not be punished for wanting to get an education in order to better our communities. My generation will be in a financial hole their entire lives which only hurts our economy. If we were not forced to pay these obscene amounts of money we could be buying homes and stimulating the economy.

an educated populace is essential for society to thrive...students are hampered with crushing debt they probably will never be able to pay off. My son in I;aw has a school debt of well over \$300,000. This includes his graduate work

3/13/2013 18:22
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I am a student and my current student loan debt is \$28,000 for 2 years of school. I still have 2 more years to go, so I expect my debt to double.

3/13/2013 18:23 3/13/2013 18:23

My son graduated college with the degree he worked hard to obtain. I tried to help out where and when I could and still he has ended up with an overwhelming load of educational debt. He will be paying it back most of his life and that isn't fair. He shouldn't have to have this overload of debt that will ALWAYS be there. More than anything he wants to carry on his education to earn his Phd but the cost is beyond him. He cannot work full time to pay back his loans and take on more school costs. So he loses out and society loses out because higher training is being priced out of reach. It is imperative that something be done. We're losing the talents of one generation, we can't possibly afford to lose the next.

Sounds good!

3/13/2013 18:24 3/13/2013 18:24 3/13/2013 18:24 I am a single mother just finishing my BA in interdisciplinary studies from a private university here in Oregon. The amount of debt that I will inherit upon graduation and the current job scarcity in Oregon puts my daughter and I me at great risk in joining others within the social service lines. As you are aware social services is no longer a "guarantee" for low income individuals and their families. By signing this proposal Oregon is sending a positive message, "Oregonians support higher education and positive self concept so that families and individuals can thrive, not simply survive." I support this and my fellow Oregonians. I am hoping that you will too.

My student debt is crippling working FT for PPS & I am in deferment my pay is so low I can barely stay afloat. We have to stop this madness. It should include some sort of rescue for those of us already struggling with high student debt.

My student debt is crippling working FT for PPS & I am in deferment my pay is so low I can barely stay afloat. We have to stop this madness. It should include some sort of rescue for those of us already struggling with high student debt.

Students should not be punished with any debt for trying to get an education.

## 3/13/2013 18:24

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Students are our future, my granddaughters are in college & struggling to work to help pay there share of college expenses, its only fair we help those wanting to succed in Life, after all many of us had The G.I.Bill to help us along the way, this is a much different World now for this Army brat of both parents, & I married young & raised a family & simply coudnt afford the money or time, to go to college, but lets help those now who are trying so hard to go. My kids are getting to college age but won't really consider it because if the debt they would incur. Passing this bill would make it	3/13/2013 18:26
so much easier for everyone to get a higher education.	3/13/2013 18:27 3/13/2013 18:27 3/13/2013 18:27 3/13/2013 18:27 3/13/2013 18:28
This is a GREAT idea! Burdening our youth with dept just for an education is not how we create a smarter tomorrow	3/13/2013 18:28
The US is falling behind on higher education. The debt incurred for today's student is prohibitive to considering college. European nations have figured out a way provide free education, we are falling way behind. Is this what makes us great?	3/13/2013 18:28 3/13/2013 18:29
Educated people are our state's greatest asset for the future. Yet having them hamstring with huge school debt does no one any good. I support this novel way of funding our future! Student debt is meat for the vultures.	3/13/2013 18:29 3/13/2013 18:30 3/13/2013 18:30 3/13/2013 18:30

I have two children facing student debt. This seems a much more sensible way to address the crushing cost of college education.

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The debt burden taken on by students in an environment wherein they can have no assurance of their ability to pay it back, is becoming a significant deterrent to pursuing a higher education. Beyond dealing with the massive administrative waste and inefficiencies in state educational institutions, eliminating this enormous burden of debt is critical to maintaining an educated workforce.

Student debt is meat for the vultures. Stop all financial institutions from picking the meat from the bones before the animal has even died.

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Higher education for Oregon students is a key for their future and ours. Please support this pay-it-forward bill

I'm 25 and graduated from an Oregon public university in 2011 with over \$65,000 in student loans. I now make a competitive salary at an amazing job and yet I still have to live like the proverbial 'poor college student' because my loan payments cost me THIRTY (30) percent of my monthly income. After all other living costs, I have very little leftover to save or invest. You won't see me stimulating the economy by purchasing a house or any other type of long term investment for at least 10 years. Instead, I am investing in the over-priced salaries of executives at citiBank and Discover Student Loans. Something should change for future students. Because this sucks. The nation has no future without easily available higher education, and stable education is good for Oregon. It brings students, jobs, and innovation by keeping residents and drawing the best out of state students in.

My children can't choose to go to school to become professionals in the jobs that Oregon needs most, or that they are passionate about--they have to choose schooling for jobs that pay well due to huge student loan debt. This pay it forward idea is excellent!

I like this idea with one reservation. I would hope that if this became law that the percentage of their adjusted gross income be reduced for all and the 20 year plan be reduced as well if at all feasible . 3/13/2013 18:34

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Our students are our future. They need a good, affordable education.

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When I was applying for school money was more of a deciding factor than the actual institution or degree I was wanting. I think everyone deserves to follow their dreams to the best of their abilities and not fear a cloud of debt gathering over their head every step of the way. College is stressful enough. One should look forward to their future instead of dreading their financial downfalls. 3/13/2013 18:38 3/13/2013 18:38 3/13/2013 18:38 We need something like this! 3/13/2013 18:38 Our students need to be able to pay for college without having massive student loans to pay off after they get work. 3/13/2013 18:39 My grandchildren...Oregon's greatest resource! I had financial help in college from 3/13/2013 18:39 NDSL, forgiven when I went into teaching. I believe that higher education should be equally accessible to all persons and residents of Oregon, and that financial inequity should not stand in the way of anyone pursuing a quality education. It also only seems fair that someone making 20K per year after graduating in say a social service field should not pay as much as someone making \$150 or more per year after their law or business degree. 3/13/2013 18:40

I graduated with over 30k in student loans. I graduated "Summa Cum Laude." I Nobody told me that I wouldn't be able to land a job that pays enough to make my loan payments and not having to worry each single month how to make ends meet. As it looks right now, I will owe student loans forever. I did everything I was supposed to do. I tried to live the American Dream. I tried to better my life by getting a good education. Now, I owe money and my life hasn't improved economically whatsoever. This sounds like a great idea!	3/13/2013 18:40 3/13/2013 18:40 3/13/2013 18:42 3/13/2013 18:42 3/13/2013 18:42 3/13/2013 18:42
The current shape of educational financing undermines the futures of the students who must rely on governmental agencies. This plan would allow universities to guarantee their own futures through contributions from former students.	3/13/2013 18:42 3/13/2013 18:43 3/13/2013 18:43
Higher education is out of reach for many of our young people. This bill could be the answer to helping those kids obtain the education that is so necessary to succeed today.	3/13/2013 18:43 3/13/2013 18:43 3/13/2013 18:44 3/13/2013 18:45 3/13/2013 18:45 3/13/2013 18:45
Most fundamentally I believe that the future of humanity on this earth depends on educating our youth from diverse backgroundstoday it is too exclusive.	3/13/2013 18:45

It's important to focus on future generations and giving them the opportunities necessary to compete in this constant changing world. Something has to give! We need to fortify for the future by producing a steady stream of educated youth. Current tuition/loans threaten our ability to compete in the future.

Too much debt has dragged me down and limited advancement in life. I owe \$40k in loans and I live at home because i cannot afford anything else

House Bill 2838, or Pay It Forward - What a fantastic idea! The Oregon and US Education system is constantly under fire and often one of the first sectors in line to take the hit by market fluctuations and budget cuts. It must be agreed by all gathered and especially our respective leaders in our Oregon State House of Legislature that Education is sacred. Education is a moral good, a measure by which our civilization, prosperities, cultural harmonies and wellbeing are measured. Education prepares our leaders of tomorrow. Affordability or loan debt accumulation should not be the deterrent. If education prepared us to be where we are today as leaders, it is our intellectual duty to redesign its dependency on failing systems and enthusiastically welcome HB 2838 to the stamp of the law and daily life. I personally will not benefit from this bill if passed as I already have a debt I am currently repaying, but this very fact frees me from any skewed opinions about its inherent brilliance. And yes we have the minds in Oregon to design it and show to the nation it can work!

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Even though I make a good salary as an RN, my husband hasn't been able to find a job since he graduated with an agricultural degree. While supporting us and our two little boys, and paying both of our student loan debts, almost everything I make goes to our bills. We are going to have this huge weight on us for decades to come. It would be amazing to be able to save money for the future and for our children's futures. We already have the debt, but if we could help the next generations prevent this same problem, we could be in a better financial situation as a state.

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It seems we can apply new ideas to help everyone that wants to go to college to be able to do so without going to debtors prison. The higher the educational mean in our state the more able we will be as a society to address the future problems, solutions and technologies of our country and state.

Because education should be considered a right, not a privilege.

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For myself, for my daughter, and for all of the Oregonians who work their tails off for a better life but just can't get there. I graduated in 2011 with a Bachelor's in Art History, and have had trouble finding employment that pays a living wage, despite years in the workforce. I would do anything to have training in the healthcare industry but since I am a post-bacc, cannot get aid to help cover the even too-expensive community colleges. I am strong, industrious, able bodied, and intelligent but have fallen behind since my skills do not match those industries that pay a livable wage in this economy. Should I be condemned to debt and a low wage job because my country cannot provide it's people training in employable fields? Other countries do that, right?

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Graduating university with an immense debt load is no way to start life as an adult!

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Education in academics, the technical and applied sciences, as well as the manufacturing arts are ReQUIRED in order to make a decent living and progressive sustainable society in America. Even current industries are demanding higher education, indeed over-qualification, for most of their jobs, and at no higher wage. If "success" in this country demands or requires higher ed, then the businesses and the country must pave the way for its people to succeed. Roadbuilding, I think one could call it.

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In order to have a future, students need the basic requirements of higher education, but if this investment has lower returns due to high levels of debt, then it cripples our future generation of leaders, visionaries, and entrepreneurs.	3/13/2013 18:53 3/13/2013 18:53
I'm tired of the only thing standing between the education I want to pursue being a mountain of unassailable debt. Please help us start getting on track with the educational system in other developed countries and remove this obstacle from our path to bettering ourselves and our state. Thank	
you.	3/13/2013 18:53
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Without education for all, US will no be a	
democracy.	3/13/2013 18:55
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Why are we punishing young people for	
getting an education in this country???????	3/13/2013 18:56
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This seems like a yery sensible plant	3/13/2013 19:01
This seems like a very sensible plan!	3/13/2013 19:02
College could be a dream for anyone	3/13/2013 19:02
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	3/13/2013 19:02

I have seen too many students saddled with what amounts to a mortgage before their 24th birthday. They lament that they can never own a home or ever get ahead because the loans are so steep. Please consider this alternative or others that allow students access to the education they need and deserve. The state needs their talent, not their destitution.

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We need educated and qualified workers who can afford to pay their bills. It doesn't give them much motivation to go through all of this education only to be saddled with such a high and lengthy loan that they cannot pay it, and then have credit problems that mean they cannot get a home or a car. It seems counterproductive to go to school currently. Let's change that so people have a reason to try and a way to actually afford schooling.

I am currently saddled with extensive debt from higher education. The debt is a barrier to the American dream. Programs like this can help make the dream a reality again.

My wife, my oldest son, and I each have college loans we are currently paying on. This extreme cost for higher ed has got to stop!

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If you really want to build Oregon's economy you will consider this bill. Oregon's government needs to show that they believe the current state of access to higher education is unacceptable. Blessings on your work ahead!

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We are destroying this generation with debt while WallStreet & the Banks ROB all Americans! Yet go about our business as usual doing to little for our Future Children.

As a graduate with a four-year and later a two-year degree, I know first- hand how rough student debt can be. I know it's too late for me, but I definitely support a plan that would curb student debt and make things much easier financially for graduates. It has been 3 years since I graduated with my 2 year degree, and even though I have a good job now, I am still struggling to balance my student loan debt with all of my other bills. This "Pay It Forward" system would have been a great help to me. Free high education will bring a new generation of well-educated minds to Oregon, and keep them here. Better education means better jobs with better pay, which means more income to the state as a whole. And by waiving debts, this will free money to be spent on local businesses and projects.

It is a must that our young people are well educated now

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I have a child who really wants to go to college and I CRINGE at the thought of the debt we'll both put ourselves in. Please vote yes!

This is an excellent approach. If we take a \$50,000 a year income and grant 3%, that's \$1,500 a year. Carry that out to 20 years and the student has paid \$30,000 which is approximately what a 4-year degree might cost. In the meantime, the fund grows to secure the American dream of opportunity and real chance for prosperity for everyone. Wall Street should have no business in higher education. That place is personal and reserved for students and their professors only.

imprisons us and destroys dreams.

3/13/2013 19:19 3/13/2013 19:20 Awesome idea 3/13/2013 19:20 3/13/2013 19:20 3/13/2013 19:21 The cost of education should not be a deterrent to those wishing to expand their horizons with such education. Our state needs educated people to take on the challenges of the future. Please support HB 2838. 3/13/2013 19:21 Higher education is the key to a better economy, state, & country. We would be educating the future of our great state and we should not take that lightly. The future is in the hands of those who plan for it. Help Oregon plan for its future. Thank you for your time and effort. 3/13/2013 19:22 We need our future to be intelligent and free to follow their dreams and visions. Debt

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## 3/13/2013 19:18

I am a student at OSU who is completely dependent on loans and aid. I receive no money from my family for education and I could really used the help anywhere I can get it.

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professional resume - was forced into unemployment due to the crash of the economy after 13 years of service and dedication - never thought I would be forced back into the classroom - However, I recognized that in order to ever get back on my feet financially, I had to make the investment into obtaining my BA in Accounting (and, hopefully my MBA). I am wracking up mountains of debt - this after losing 10's of thousands in the crash to financial institutions that got billions in bailout. I'll be repaying my student loans until I'm atleast 55 - when I should be saving for my retirement - I'm disgruntled and struggle financially so badly for one of my age and experience - YES, please support this bill so I can look forward to re-entering the workforce and NOT having to utilize my desperately needed paycheck to pay for student loans, and instead invest in retirement and my future......Many are in the exact same boat as mine - How about billing banks and S&L's that received all of our tax \$ due to THEIR negligence and risky behaviors - THEY should pay it forward to the taxpayers by investing in our future and

	3/13/2013 19:25
I have grandchildren who would benefit	
from this plan.	3/13/2013 19:25
I have grandchildren who would benefit	
from this plan.	3/13/2013 19:25

It creates a support system for those who wish to pursue higher education without creating a debt-ridden student.

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I struggle to pay my student loan every month and I want to help as many people as I can avoid the same situation. The current system is broken - no one should experience a financial burden so large that they regret pursuing a higher level of education.

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Current post-graduation monthly student loan payments greatly inhibit our ability to progress financially and adversely affect our stress levels and general happiness. How are recent college graduates supposed to contribute meaningfully to the national economy if we are barely keeping our heads above water each month? Many of us would like to buy a house or a newer vehicle and cannot because of monthly student loan payments. There are thousands, perhaps millions of us out there who could contribute to consumer spending more freely and with great impact if we had a better funding system for higher education. Education is our salvation. K-12 education is free. A higher education is just as vitally important to the welfare of this country. I would argue that this petition should go a step further and offer an out to those who have already graduated and struggle to make monthly payments on their loans. I would happily give up 3% and perhaps even a bit more of my current income if my student loans were forgiven. I could use that money going towards student loans for vacations, a car, a house, retirement, etc.

It is time to put our priorities in order. Education of our citizens must be high on the list!

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It is getting harder and harder for middle and lower income students to pay for higher education, as evidenced by increased default on educational loans. Pay it Forward is a creative solution to the challenge facing our students.

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would be a wonderful plus for them	
Noula se a Nonderrar plas for them	3/13/2013 19:37
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I am an Oregon student!	3/13/2013 19:39
	3/13/2013 19:40
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I would support that because it is a self	
feeding system. I presume that would be	
limited to instate.	3/13/2013 19:41
Look, it only makes sense. Students MUST go	
to universities or jc's to get ahead otherwise	
we will have undereducated, unemployable	
workforce of under 30 year olds, that will	
not be hirable at anything other than	
Walmart or other low paying jobs. Sadly the	
reality is that when student's must pay high	
loans for only 4 year education (higher than	
\$30K) we are creating a class of indentured	
employees, perhaps for life. Bottom Line?	
SLAVES.	3/13/2013 19:42
	3/13/2013 19:42
Since I graduated from Eisenhower College	
(RIT) in 1973, a school loan has been on my	
list of bills far too many years. And my jobs	
altabulk attack and the second second to second be	
didn't give me the resources to pay the	
school loan and support my family. Don't	2/42/2042 40.42
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school loan and support my family. Don't	3/13/2013 19:43
school loan and support my family. Don't	3/13/2013 19:43 3/13/2013 19:44
school loan and support my family. Don't pass this legacy on!	3/13/2013 19:43
school loan and support my family. Don't pass this legacy on! Health of a society can be directly related to	3/13/2013 19:43 3/13/2013 19:44
school loan and support my family. Don't pass this legacy on! Health of a society can be directly related to it's quality and availability of higher	3/13/2013 19:43 3/13/2013 19:44 3/13/2013 19:44
school loan and support my family. Don't pass this legacy on! Health of a society can be directly related to	3/13/2013 19:43 3/13/2013 19:44
school loan and support my family. Don't pass this legacy on! Health of a society can be directly related to it's quality and availability of higher education.	3/13/2013 19:43 3/13/2013 19:44 3/13/2013 19:44
school loan and support my family. Don't pass this legacy on! Health of a society can be directly related to it's quality and availability of higher education. I have taught university in many countries.	3/13/2013 19:43 3/13/2013 19:44 3/13/2013 19:44
school loan and support my family. Don't pass this legacy on! Health of a society can be directly related to it's quality and availability of higher education.	3/13/2013 19:43 3/13/2013 19:44 3/13/2013 19:44

Higher Education is our greatest investment as a society. It must be easily available to all.	3/13/2013 19:46
My husband and I were strapped for years paying back our student loans. Tuition costs have skyrocketed leaving working families like ours unabale to afford the high cost of college tuition for multiple children. Please make education affordable to all not just the	
rich!	3/13/2013 19:46
Please help to make the pursuit of higher education a sane endeavor! This is a very reasonable idea that can promote easier access to pathways for getting ahead. There are too many people profiting off of students who are swimming in debt and sadly, it is not the students! Let's be a trailblazing state in coming up with creative	
solutions to the ever-growing problem.	3/13/2013 19:46
	3/13/2013 19:47
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We need to do somwthing to help our young	
people get a good education.	3/13/2013 19:54
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	3/13/2013 19:55

I avoided going to a state school like OSU or U of O because a private school gave me an academic scholarship. But, I haven't been able to finish my degree because I'm really weary of debt. If this was around when I started college I definitely would have gone to U of O without even applying anywhere else. All we've ever wanted was that chance to continue climbing up the ladder without the heavy weight of financial doom on our	
backs.	3/13/2013 19:55
We need to make education a reality for everyone without making us debt slaves to Wall Street. We need to take back education	
in a way that is sustainable. It'll help save and grow the middle class.	3/13/2013 19:56
PleAse consider this. Debt is becoming one of the greatest barriers to higher education. A new	3/13/2013 19:56
"method" of funding is critical. The cost of higher education is getting astronomical and is becoming out of reach for many individuals who would like to attend. We need to have a better educated populace if this country is going to survive	3/13/2013 19:56
and prosper.	3/13/2013 19:57
This is one of those rare bills that is entirely beneficial for everyone in Oregon. Please have the courage and vision to help Oregon Pay it Forward.	3/13/2013 19:58 3/13/2013 19:59
	3/13/2013 20:00
We need an educated populace. If the debt is too much of a buden, we should do what	
we can to provide some assistance.	3/13/2013 20:00 3/13/2013 20:00
AS A RETIRED PROFESSOR I AM CONCERNED THAT STUDENTS MUST WORK WAY TOO MANY HOURS TO PAY FOR CLASSES THEY	
DON'T HAVE TIME TO STUDY AND EXCELL IN.	3/13/2013 20:01

## 3/13/2013 20:02

Many of us students are also parents, and struggling to make ends meet. Once we graduate we not only have the stress of finding employment, but also paying off our	
student loan debt.	3/13/2013 20:03
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It is the right thing to do.	3/13/2013 20:03
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	3/13/2013 20:06
	3/13/2013 20:07
we need educated people.	3/13/2013 20:07
	3/13/2013 20:07
	3/13/2013 20:07
	3/13/2013 20:08
	3/13/2013 20:08
	3/13/2013 20:08
	3/13/2013 20:09
	3/13/2013 20:09
	3/13/2013 20:10
i have over 50K in student debt and am still	2/12/2012 20:10
in school with no employment prospects	3/13/2013 20:10
If it can be this easy to provide higher education for all Oregon kids, why would we NOT do it? I believe that education is inherently valuable for reasons that have nothing to do with getting a better job.	3/13/2013 20:12
Today's job market requires at least a four year college degree therefore that surpasses what the high school ed previously provided.	
ALL OR kids need this!	3/13/2013 20:12
Today's job market requires at least a four year college degree therefore that surpasses what the high school ed previously provided.	
ALL OR kids need this!	3/13/2013 20:14
	3/13/2013 20:14
	3/13/2013 20:15
	3/13/2013 20:15
	3/13/2013 20:16
	3/13/2013 20:17

this is an awesome idea, wish that my sons could have gotten through school without a	3/13/2013 20:17
\$20,000 debt	3/13/2013 20:17
	3/13/2013 20:18
	3/13/2013 20:18
	3/13/2013 20:19
	3/13/2013 20:19
	3/13/2013 20:19
	-, -,
Higher education should be made available to everyone without the burdon of high debt that has plagued our country. While lenders make a profit off of students who struggle to	
earn a education we as a people need to	
come together to make collage possible for	
everyone	3/13/2013 20:20
	3/13/2013 20:20
The cost of education is too high for most people, yet it is necessary to get ahead. Something has to be done to stop education from creating a caste system in the U.S.	3/13/2013 20:22 3/13/2013 20:26 3/13/2013 20:27 3/13/2013 20:28 3/13/2013 20:29 3/13/2013 20:29 3/13/2013 20:30 3/13/2013 20:30 3/13/2013 20:31 3/13/2013 20:32 3/13/2013 20:32
The time has come for equitable	
opportunities for all who would pursue higher education for our country's future. Please vote Yes on HB 2838. This is very similar to how it USED to be when I went to school, and SHOULD be	3/13/2013 20:33
again.	3/13/2013 20:34

We can't afford an uneducated workforce and electorate and young people can't afford the cost of their necessary education.	
We need to do this in a smarter way.	3/13/2013 20:34
A no brainer. Our country's education is	3/13/2013 20:34
really in the pits. Every one in this country deserves a full education for all. We need to start with preschool and go through	
college!!!	3/13/2013 20:36
	3/13/2013 20:37
	3/13/2013 20:38
	3/13/2013 20:38
	3/13/2013 20:38
	3/13/2013 20:39
Student loans are designed to keep people on the hook and paying for years. We have NO SAY in how these are structured, but must use them if we are to "have a better	
life than our parents", which we don't	
because we are burdened by this unfair	
debt.	3/13/2013 20:40
	3/13/2013 20:40
	3/13/2013 20:42
We need to undercut Wall Street in any way possible while helping students and the USA in the long-run. Higher education is essential to quality of life. Debt is ruining graduates' quality of life, causing hopelessness and	
depression in the extreme.	3/13/2013 20:44
	3/13/2013 20:44
My Son needs to get a higher education in order to survive in this new world we live in. He has no desire to because he doesn't look forward to a mound of debt and a lousy job at graduation. This whole Country needs to	
follow suit. We need to pass this now!	3/13/2013 20:44
This is the best investment we can make for all of our futures.	3/13/2013 20:49

Because I have a kid who in 20 years will not be able to afford the continually skyrocketing costs to go to collage. All of the population needs to be educated and not then be slave to make intrest payments for	
30 years lining wall streets pockets.	3/13/2013 20:49 3/13/2013 20:52 3/13/2013 20:52 3/13/2013 20:53 3/13/2013 20:53
Free education will allow those who are interested in learning get the education	
needed to push our culture forward.	3/13/2013 20:53 3/13/2013 20:53 3/13/2013 20:55 3/13/2013 20:55 3/13/2013 20:57 3/13/2013 20:58 3/13/2013 20:58
Education is power, education is freedom.	3/13/2013 20:59 3/13/2013 21:00
I believe information should be free or available at a very low cost. It is absurd that people come out of school with 100k+ in debt just to make a median wage in Oregon. This is killing the middle class. Easily accessible education is key for our country to thrive. Finally an idea that makes sense	3/13/2013 21:01 3/13/2013 21:01 3/13/2013 21:01 3/13/2013 21:01
The option to directly fund the education of other residents demonstrates the benefit upon direct community involvement and community support rather than reliance upon disinterested intermediaries.	3/13/2013 21:01 3/13/2013 21:03

Everyone deserves the right to an education.

3/13/2013 21:03

Every ONE should get a good Education! THIS IS !! WHAT WILL MAKE a STRONGER COUNTRY!! and in OREGON. lets do this and start them off on a good Star!! in life and a fair one, yes!

3/13/2013 21:05 3/13/2013 21:05 3/13/2013 21:06 3/13/2013 21:06 3/13/2013 21:07 3/13/2013 21:08 3/13/2013 21:08 3/13/2013 21:10 3/13/2013 21:11 3/13/2013 21:11

Hi, I am a college graduate with my master's degree in teaching and am a 2nd year teacher trying to pay back \$100K of student loans. I am now trying to buy my first home and am being limited because of the \$525 monthly student loan payments I make. I teach at a low income school and most students are in what used to be my same position- wanting to go to college, but with no money to pay for it. Should they have to be burdened with student debt? or choose not to go to college because they don't want to have student loan debt? We need to change how we handle college costs so we can encourage more students to attend college and pull themselves out of poverty. Thank you, Ellen Maiden

3/13/2013 21:12
3/13/2013 21:13
3/13/2013 21:14
3/13/2013 21:14

creating a sustainable system to pay for education is a no - brainer. just as social security enables senior citizens to live independent ly, this system will encourage students to attend college and contribute to the long term economic seciruty creating a sustainable system to pay for education is a no - brainer. just as social security enables senior citizens to live independent ly, this system will encourage students to attend college and contribute to the long term economic security of our	3/13/2013 21:17
region.	3/13/2013 21:17
	3/13/2013 21:20
This is a simple yet powerful idea.	3/13/2013 21:20
	3/13/2013 21:21
	3/13/2013 21:23
Encouraging higher education will have the	
advantage of encouraging businesses to	
locate here and help produce badly needed	
jobs in Oregon. It worked that way in	
California.	3/13/2013 21:23
	3/13/2013 21:24
	3/13/2013 21:24
This plan would encourage good job hunting activities afterwards and higher credit	
scores. Get the lenders out of the equation. Because I don't want other students to be burdened with large student loans like our	3/13/2013 21:25
daughter.	3/13/2013 21:25
Education is important for future leaders and	
workers, it should be difficult to get	3/13/2013 21:26

I've been paying \$500-\$600 a month for 7 years on my student loans (about \$42,000 total), and have only reduced my total balance by \$20,000. I'll be in my 50's before I get any relief, and that was just for a nearly- useless Bachelor's degree. Debt-free higher education would have given me the chance to own my own home, have children, and contribute more to the economy, rather than lining the pockets of Sallie Mae shareholders.	3/13/2013 21:28
This is an excellent way to ensure and affordable path through college for all Oregon's children. What could be better? Because no one should have to owe \$125,000 for a Bachelors. (My loans plus interest)	3/13/2013 21:29 3/13/2013 21:29
Education is not as expensive as ignorance. This would be an investment in the future strength of Oregon	3/13/2013 21:33 3/13/2013 21:33 3/13/2013 21:35
This would encourage people to get degrees that benefit our community and worry less about just getting the degree that makes them the most money.	3/13/2013 21:36 3/13/2013 21:39 3/13/2013 21:39
Anywhere from which funding for higher educations can be obtained is OK with me. Added fuel Tax money to add dollars to Community Colleges and the like and your HB-2838 sounds pretty good to me.	3/13/2013 21:40 3/13/2013 21:42 3/13/2013 21:43 3/13/2013 21:44 3/13/2013 21:46 3/13/2013 21:46 3/13/2013 21:47 3/13/2013 21:47

	3/13/2013 21:50
I am a student severely in debt. This is a	
great idea to take care of our future	
students	3/13/2013 21:50
	3/13/2013 21:51
	3/13/2013 21:51
It is going to be education is just for the rich	
if we don't do something	3/13/2013 21:52
	3/13/2013 21:53
	3/13/2013 21:54
	3/13/2013 21:54
Because we need an educated work force	
for our future economy, because without an	
educated work fore there will be no future.	3/13/2013 21:55
	5/15/2015 21.55
The amounted of money owed by students	
after they have completed college and still	
unable to obtain good paying jobs is a	
deterrent to higher education.If Oregon	
wants to make a real difference in aligning	
education from 0-21 yrs., I urge to support	
this ground breaking bill.	3/13/2013 21:55
	5/15/2015 21.55
	3/13/2013 21:55
Debt free for students of Oregon at all grade	
Debt free for students of Oregon at all grade levels! Include relief of back debts owed and free up the educated to work rebuilding the	
Debt free for students of Oregon at all grade levels! Include relief of back debts owed and free up the educated to work rebuilding the country instead of lining the pockets of	
Debt free for students of Oregon at all grade levels! Include relief of back debts owed and free up the educated to work rebuilding the country instead of lining the pockets of banks and collection agencies! Support the	
Debt free for students of Oregon at all grade levels! Include relief of back debts owed and free up the educated to work rebuilding the country instead of lining the pockets of banks and collection agencies! Support the American Dream access to a life with liberty	3/13/2013 21:56
Debt free for students of Oregon at all grade levels! Include relief of back debts owed and free up the educated to work rebuilding the country instead of lining the pockets of banks and collection agencies! Support the	3/13/2013 21:56 3/13/2013 21:56
Debt free for students of Oregon at all grade levels! Include relief of back debts owed and free up the educated to work rebuilding the country instead of lining the pockets of banks and collection agencies! Support the American Dream access to a life with liberty	3/13/2013 21:56 3/13/2013 21:56 3/13/2013 21:57
Debt free for students of Oregon at all grade levels! Include relief of back debts owed and free up the educated to work rebuilding the country instead of lining the pockets of banks and collection agencies! Support the American Dream access to a life with liberty	3/13/2013 21:56 3/13/2013 21:56 3/13/2013 21:57 3/13/2013 22:01
Debt free for students of Oregon at all grade levels! Include relief of back debts owed and free up the educated to work rebuilding the country instead of lining the pockets of banks and collection agencies! Support the American Dream access to a life with liberty and the pursuit of happiness!	3/13/2013 21:56 3/13/2013 21:56 3/13/2013 21:57
Debt free for students of Oregon at all grade levels! Include relief of back debts owed and free up the educated to work rebuilding the country instead of lining the pockets of banks and collection agencies! Support the American Dream access to a life with liberty and the pursuit of happiness! Education is a human right. Beyond that, it is	3/13/2013 21:56 3/13/2013 21:56 3/13/2013 21:57 3/13/2013 22:01 3/13/2013 22:01
Debt free for students of Oregon at all grade levels! Include relief of back debts owed and free up the educated to work rebuilding the country instead of lining the pockets of banks and collection agencies! Support the American Dream access to a life with liberty and the pursuit of happiness!	3/13/2013 21:56 3/13/2013 21:56 3/13/2013 21:57 3/13/2013 22:01
Debt free for students of Oregon at all grade levels! Include relief of back debts owed and free up the educated to work rebuilding the country instead of lining the pockets of banks and collection agencies! Support the American Dream access to a life with liberty and the pursuit of happiness! Education is a human right. Beyond that, it is a good investment.	3/13/2013 21:56 3/13/2013 21:56 3/13/2013 21:57 3/13/2013 22:01 3/13/2013 22:01
Debt free for students of Oregon at all grade levels! Include relief of back debts owed and free up the educated to work rebuilding the country instead of lining the pockets of banks and collection agencies! Support the American Dream access to a life with liberty and the pursuit of happiness! Education is a human right. Beyond that, it is a good investment. 2 19 year old grandsons. One struggling	3/13/2013 21:56 3/13/2013 21:56 3/13/2013 21:57 3/13/2013 22:01 3/13/2013 22:01
Debt free for students of Oregon at all grade levels! Include relief of back debts owed and free up the educated to work rebuilding the country instead of lining the pockets of banks and collection agencies! Support the American Dream access to a life with liberty and the pursuit of happiness! Education is a human right. Beyond that, it is a good investment. 2 19 year old grandsons. One struggling single parent trying to put her son through	3/13/2013 21:56 3/13/2013 21:56 3/13/2013 21:57 3/13/2013 22:01 3/13/2013 22:01
Debt free for students of Oregon at all grade levels! Include relief of back debts owed and free up the educated to work rebuilding the country instead of lining the pockets of banks and collection agencies! Support the American Dream access to a life with liberty and the pursuit of happiness! Education is a human right. Beyond that, it is a good investment. 2 19 year old grandsons. One struggling single parent trying to put her son through college. We are the only grands and do what	3/13/2013 21:56 3/13/2013 21:56 3/13/2013 21:57 3/13/2013 22:01 3/13/2013 22:01
Debt free for students of Oregon at all grade levels! Include relief of back debts owed and free up the educated to work rebuilding the country instead of lining the pockets of banks and collection agencies! Support the American Dream access to a life with liberty and the pursuit of happiness! Education is a human right. Beyond that, it is a good investment. 2 19 year old grandsons. One struggling single parent trying to put her son through college. We are the only grands and do what we can, but the costs are exorbitant We	3/13/2013 21:56 3/13/2013 21:56 3/13/2013 21:57 3/13/2013 22:01 3/13/2013 22:01 3/13/2013 22:04
Debt free for students of Oregon at all grade levels! Include relief of back debts owed and free up the educated to work rebuilding the country instead of lining the pockets of banks and collection agencies! Support the American Dream access to a life with liberty and the pursuit of happiness! Education is a human right. Beyond that, it is a good investment. 2 19 year old grandsons. One struggling single parent trying to put her son through college. We are the only grands and do what	3/13/2013 21:56 3/13/2013 21:56 3/13/2013 21:57 3/13/2013 22:01 3/13/2013 22:01

damage caused by the crippling of college and university funding that has occurred since the passing of Measures 5, 47, and 50. Our university system is on life support and grevious stagnation in necessary growth. PSU, OSU, and UO have received little by means of state funded growth. Tuition prices have skyrocketed, and there have been major reductions in funding for staff and faculty in both the 2 and 4 year colleges, resulting in the termination of classes due "underenrollment", which really amounts to "over class population"--especially, in the 2year community colleges like PCC. There needs to be major revision in the funding for higher education. If the state is not going to provide the necessary funding so that students do not have to put themselves in debt for years, or live in poverty or wait until they are 24 just so they can receive Pell Grants without their parents tax information -- an especially difficult issue considering the number of parents who are unwilling to assist their children with a college education (or those who can simply not afford \$20,000 a year for a single child, or more. This is even worse if you get into Reed College, unless

	3/13/2013 22:07
Its the right thing to do,	3/13/2013 22:08
	3/13/2013 22:08
	3/13/2013 22:08
	3/13/2013 22:08
	3/13/2013 22:08
	3/13/2013 22:09
	3/13/2013 22:11
	3/13/2013 22:12
Because education is important and should	
be accessible to all!	3/13/2013 22:14
	3/13/2013 22:17

3/13/2013 22:07

To prevent Oregon from having an uneducated, unimaginative, uncreative, ill- informed, incompetent workforce. If anything is ever going to happen anywhere, it will require educated people. We should PAY students to go to school, not penalize them with debt, or restrict them for economic reasons. College has become unattainable to most, and unreasonable to many more. Thousands of dollars of debt, before ever getting a job, is an unreasonable burden and potential students are as wise to avoid this trap as credit card debt. I am 60,000 dollars in debt and it will never be paid. It's impossible with the job situation.	3/13/2013 22:19 3/13/2013 22:24 3/13/2013 22:30
How can we create jobs if we don't have the trained workforce to fill them? Move on this bill and provide relief for those who are	
under pressure of student loans.	3/13/2013 22:31
What a wonderful Idea!	3/13/2013 22:34
	3/13/2013 22:35
	3/13/2013 22:36
	3/13/2013 22:36
	3/13/2013 22:37
	3/13/2013 22:37
I am unemployed and unable to pay my	0,10,2010 2210,
student loans and can't pay the loans with	
no or low paying jobs	3/13/2013 22:37
	3/13/2013 22:37
This bill is the answer! I'm fed up with	5/15/2015 22.57
predatory lenders stalking our youth. Finally	
an idea that makes sense!	3/13/2013 22:37
	3/13/2013 22:38
	3/13/2013 22:41
It should be reasonable to afford going to	3/13/2013 22:42
It should be reasonable to afford going to	
school so we can keep up with the rest of the world!	2/12/2012 22.16
	3/13/2013 22:46

you shouldn't have to go in debt to become a member of society that can afford to eat	
and pay rent	3/13/2013 22:46
	3/13/2013 22:47
	3/13/2013 22:50
	3/13/2013 22:50
	3/13/2013 22:51
The cost and necessity of higher education	
tuition is criminal in this country!	3/13/2013 22:51
,	3/13/2013 22:51
	3/13/2013 22:52
	3/13/2013 22:54
	3/13/2013 22:55
	3/13/2013 22:56
	3/13/2013 22:58
	3/13/2013 22:58
Right now students who have had to rely on student aid to better their lives end up living just one step short of poverty in an attempt to pay outrageous interest on their loans. If we want to have a better educated work force in this country we need a better way to get the masses educated. Because no one should be strapped with crippling debt for trying to better themselves, especially in todays global marketplace.	3/13/2013 22:58 3/13/2013 23:04 3/13/2013 23:04
marketplace.	
	3/13/2013 23:06
I am originally from Australia, where we have a similar system for higher education, and I am shocked by the barriers to higher education that are faced by anyone who is not wealthy in America. This bill could open the possibility of so much good for so many people. Please bring it into effect!	3/13/2013 23:06
	3/13/2013 23:07
	· ·

Higher education should be available for anybody who wishes to pursue it. In order for people to gain better employment, often one of the minimum requirements is an undergrad degree; sometimes a master's. We need to do something for all our ex- students that have big school debts and no jobs.	3/13/2013 23:08 3/13/2013 23:08 3/13/2013 23:09
I support this bill, tuition is so high now that I am worried about ever being out of debt. I am older and going back to college late in life. I think its beneficial to all students. I would pay a percentage of my earnings, the	
more you make the more you pay. What a great way to make higher education available to more people!	3/13/2013 23:11 3/13/2013 23:12
	3/13/2013 23:12 3/13/2013 23:14 3/13/2013 23:16 3/13/2013 23:20
This will set Oregon apart from all other states and can lead the way to help Oregon students achieve so much more than they could otherwise do. This is a terrific idea!	5,15,201525.20
Make it so!	3/13/2013 23:20 3/13/2013 23:21 3/13/2013 23:24 3/13/2013 23:29 3/13/2013 23:31 3/13/2013 23:33
Because it makes sense for a progressive state to take progressive measures for the well-being of our city. It is fundamental that a change be made in access to higher education. There will only be a wider divide	

between rich and poor if we continue on our current path, and that is ruinous for all of us.

3/13/2013 23:36

There is always a better creative solution especially when the current plan is not working. Please support a more creative solution to spiraling student loan debt.

It is so unfair that most of us got our educations, and the benefits that they provided, at a time when someone could actually work their way through a state college. We need to make that available to students now. Notwithstanding Ronald Reagan's spiteful success in removal of that benefit for young people in California for daring to protest the Vietnam war, failing to provide affordable higher ed to the working poor and middle class is just stupid from the perspective of having a prepared workforce

The current system is unrealistic and places a heavy burden on young people who have no idea what their future will be. I have suffered crushing depression because of my impossible debt. Please change the system. Thank you.

We need educated people with good income jobs contributing to & growing the economy.

Well I have maxed out my student loans. I can't afford to pay them back. I don't feel I should owe the rest of my life for a education. That now I can even pay for my children now. 3/13/2013 23:37

3/13/2013 23:38

3/13/2013 23:42 3/13/2013 23:43

3/13/2013 23:43 3/13/2013 23:50

3/13/2013 23:50 3/13/2013 23:54 3/13/2013 23:54 3/13/2013 23:54 3/13/2013 23:55

Because I'm only three terms away from my bachelor's degree, but debt is preventing me from finishing. This may be the only way I could finish my degree and get my master's. Please help me help myself to an education	
and a better life! No one needs to graduate from college with a debt equivalent to a mortgage.	3/13/2013 23:58 3/13/2013 23:58
	5/15/2015 25.50
HB 2838 is a brilliant idea; the benefits to	
our citizens and community are numerous!	3/13/2013 23:59
	3/14/2013 0:07
	3/14/2013 0:07
	3/14/2013 0:08
	3/14/2013 0:09
	3/14/2013 0:10
	3/14/2013 0:10
I'm currently in graduate school and I feel like the job market will still be grim when I finish my program. I have no idea how I will be able to make my payments on my loans and pay rent and utilities. I would love have my money go towards the future instead of random government accounts.	3/14/2013 0:12 3/14/2013 0:13
I am struggling to pay my bills, and feed my family. How am I supposed to better my life when I spend several hundred dollars a month in gas to get to school and then pay for tuition and all the other things that go along with school?	3/14/2013 0:14
	3/14/2013 0:15
I'm a student with lots if debt and I think	3/14/2013 0:15
education is a human right	3/14/2013 0:16
	3/14/2013 0:17

The student loan debt is out of control and has destroyed lives. It keeps intelligent people out of college for fear of debt. The interest creates a debt that is impossible for most people to pay and keeps them from	2/14/2012 0:48
ever owning a home, etc.	3/14/2013 0:18
I strongly support debt free higher education. It's criminal what we're saddling our young people with high debt for higher eduation. You wouldn't believe what	3/14/2013 0:19
daughter owes.	3/14/2013 0:23
This would bring back the PUBLIC in public education and show the world that Oregon	
truly values educating our citizens. Education should not be a ticket to the poor	3/14/2013 0:24
house!	3/14/2013 0:24
	3/14/2013 0:24
	3/14/2013 0:26
	3/14/2013 0:29
	3/14/2013 0:29
	3/14/2013 0:33
	3/14/2013 0:35
We really need to make higher education possible for ALL students, not just those that can pay the huge tuition fees. This is our	
future-	3/14/2013 0:35
	3/14/2013 0:36
	3/14/2013 0:37
	3/14/2013 0:38
	3/14/2013 0:41
	3/14/2013 0:41
	3/14/2013 0:41
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	3/14/2013 0:41
I prefer tuition-free schooling, but this seems	
more achievable at this time.	3/14/2013 0:41
	3/14/2013 0:45
	3/14/2013 0:47
I'm a current student and I have had	
extreme financial difficulties. Tuition on top	
of normal living expenses is so much stress	
and I wish I didn't have to worry about being	
able to pay for my classes and accumulating	
so much debt after college.	3/14/2013 0:47
People shouldn't be saddle with so much	
debt when trying to get started in life.	3/14/2013 0:51
	3/14/2013 0:55
	3/14/2013 0:56
	3/14/2013 0:57
I am currently a college student who is very	
nagatively affected by our system of funding	

negatively affected by our system of funding college and the significantly higher expense it has become. Our student debt causes us a financial hardship for an extensive period of time beyond graduation, for many of our older students it lasting beyond retirement which is an unacceptable way to treat us hardworking students. Previous generations did not have to have such great of a financial burden just to have a career.

3/14/2013 0:57

As a recent graduate with \$60,000 in student debt (even though i did receive some help from family, which many students do not), i want to make ways available for future students to not have to go through all the incredible stress and hardship involved with leaving college with a huge amount of debt. Thank you for considering this bill!

I'm a Special Education teacher, and I have over \$50,000 in student loans. I attend the University of Oregon for my undergraduate degree, and I attended Pacific University for my Masters degree. Simply put, I support debt free higher education because it makes sense. Period. The end.

Dear Representative, I am a parent of a daughter who has an enormous student loan debt. From my experience, it is insane to continue to price education out of the range of reason. The PAY IT FORWARD legislation would introduce a new paradigm in educational funding. PLEASE GIVE THIS IDEA A CHANCE. Thank you. Anne-Marie Claire I support this bill because being a student I know the burden this presents to all of us. It would be nice to have an affordable education

I feel it should be free, just like high school and elementary...this is one step closer. It's better than nothing. Pay It Forward is a perfect name for this. Currently I am paying more than 10% of my AGI in student loans, I would gladly pay 6% if it was going to students and not to my personal debt 3/14/2013 1:04 3/14/2013 1:05 3/14/2013 1:05

3/14/2013 1:06 3/14/2013 1:12

3/14/2013 1:12 3/14/2013 1:13

3/14/2013 1:14

3/14/2013 1:16

3/14/2013 1:16 3/14/2013 1:17 3/14/2013 1:18 3/14/2013 1:21

The history, status and future of our state is a continental and national touchstone. An educated mind can understand the vast treasure and safeguard the untapped potential Oregon proffers its residents to share with our nation and the world. Well educated citizens become the best stewards.

3/14/2013 1:21 3/14/2013 1:21 3/14/2013 1:22 3/14/2013 1:23 3/14/2013 1:30 3/14/2013 1:31 3/14/2013 1:39

I am 52 years old, am in massive debt due to student loans and will be paying these loans basically until I die. There's got to be a better way.

3/14/2013 1:47 3/14/2013 1:53 3/14/2013 1:55 3/14/2013 1:57 3/14/2013 1:58 3/14/2013 1:58 3/14/2013 2:02

My daughter and her friends need to afford receiving an education so that they can give their full potential to the good of society. For profit loan corporations are predatory and our young people deserve better than indebtedness to predators. This way, monthly payments go to the good of society instead of to plutocratic predators who monopolize the system with faulty products that lack consumer rights protections.

3/14/2013 2:11
3/14/2013 2:11
3/14/2013 2:14

Education should not be the purview of	
banks and profit-seeking institutions. It is the	2/14/2012 2:17
gift a culture provides to its initiates.	3/14/2013 2:17
	3/14/2013 2:18
	3/14/2013 2:20
	3/14/2013 2:22
	3/14/2013 2:23
	3/14/2013 2:27
Please stop overwhelming graduates with	
years and years of debt.	3/14/2013 2:50
	3/14/2013 2:51
	3/14/2013 2:52
We need well educated young Oregonians to	
keep a healthy future ahead of the State.	3/14/2013 2:57
	3/14/2013 3:08
	3/14/2013 3:19
	3/14/2013 3:27
	0,, _0_0 0
My wife is just a few months away from getting her masters degree from PSU. While	
I have a good job in the trades, there is no	
guarantee that she will find good	
employment in her chosen field. The fact is,	
we are probably going to be saddled with	
her debt from seven years of schooling for	
	2/14/2012 2:22
several decades, even after we retire!	3/14/2013 3:32
Many years ago, I was valedictorian of my	
high school, going on to college to study	
math and physics. Now, because of the	
overwhelming prospect of massive college	
debt, I remain in educational limbo with an	
incomplete college education, uncertain if I	
will ever be able to get even a 4-year degree,	
let alone the doctorate I once considered.	
This Pay It Forward bill may be the only way I	
could realistically go forward with my	
education. And not only could this help	
Oregonians like me, Oregon could help lead	
	2/11/2012 4.05

the nation to real and significant reform.

3/14/2013 4:05

Our future is our educated children. If we can't give them a real and affordable education, we have no future.	3/14/2013 4:14 3/14/2013 4:26 3/14/2013 4:57
As a student and a parent, I believe education is vital to our growth as individuals, and as a society. The cost of higher education is prohibitive to many of those whom would best be served and give back to their community. Alternatives must exist to find college funding for everyone who wants a quality education.	3/14/2013 5:44 3/14/2013 6:03
Education - especially higher education - is a fundamental human right, not a privilege. As a current college student myself, I believe anyone should be able to access good education at no cost to them.	3/14/2013 6:10 3/14/2013 6:15 3/14/2013 6:19 3/14/2013 6:19
This speaks for itself: Debt free education for Oregon studentsfree up money towards our economy, and allow these educated individuals to move onto being successful, spending consumers who will pay it forwardGreat idea!	3/14/2013 6:27 3/14/2013 6:55 3/14/2013 8:01 3/14/2013 8:11 3/14/2013 8:26
The economy is in a frightful condition due to the bad lending practices of big banking. With the gigantic expense of higher education we need to find a different system that will allow our graduates to repay their loans in a reasonable fashion.	3/14/2013 8:32

This would be ground breaking legislation. Can you imagine the impact this would have on Oregon students? The burden of student loans looming over students would be eliminated. This would change so many lives for the better. Please support this crucial bill. Thank you.

3/14/2013 8:41 3/14/2013 9:05 3/14/2013 9:14 3/14/2013 9:18

I have one child who is \$20,000 in debt and did not even graduate. I have another child who has \$66,000 in education costs. It's going to take her years to pay off her student loans. The stress for both of these adult children is unbelievable.

3/14/2013 9:19 3/14/2013 9:25 3/14/2013 9:26 3/14/2013 9:26 3/14/2013 9:26

In order get a good job capable of paying all bills, rent/mortgage, and be able to raise a family without having to sacrifice in this economy, one MUST have a college degree to even be considered for most positions. The only problem there is, in order to pay for the schooling required for those jobs, one must already have the money to be able to pay for the cost of school, and that is an ongoing catch 22. With higher education for ALL, perhaps we, as citizens of Oregon, can better not only ourselves, but our state and economy as well.

Because I have an almost insurmountable amount of debt after two bachelor degrees and don't want future generations to feel the way I do. Overwhelmed. 3/14/2013 9:27 3/14/2013 9:32 3/14/2013 9:40

3/14/2013 9:47

	3/14/2013 9:51 3/14/2013 9:54 3/14/2013 9:55 3/14/2013 9:59
I would like to see a brighter future for my grandchildren and great grandchildren.	3/14/2013 10:01 3/14/2013 10:10 3/14/2013 10:10
This important legislation would help so many people! I am a public school teacher with loans over \$100,000.00. I will never be able to pay them off with my salary and life sucksdon't do this to future generationsthe world needs educated, trained inviduals and college costs shouldn't take their ability to live a middle class lifestyleas loans have destroyed that for	3/14/2013 10:25
me! We absolutely must guarantee that higher education is available to Oregonians. It is critical to our citizenship and leadership.	3/14/2013 10:29 3/14/2013 10:32
	3/14/2013 10:37 3/14/2013 10:39 3/14/2013 10:39 3/14/2013 10:40
Free world should have free education and high knowledge to continue to be free. The only way we will have a competent	3/14/2013 10:41 3/14/2013 10:42
society is to make college affordable to qualified students. EVERY other developed country does this.	3/14/2013 10:46 3/14/2013 10:48 3/14/2013 10:49

As a single mother of three, I went back to school to work towards a better life for myself and my family. I was an honor student who won many academic awards. I have now have a B.S., and a crippling debt that puts me at a larger fiscal disadvantage than at any other time in my life. The way our financial aid system works now, higher education serves to reinforce the divide between the haves and the have-nots. Please support debt-free higher education, so education can once again be a social	2/14/2012 10:51
equalizer.	3/14/2013 10:51
Please support and pass this bill. Education is the key to our future and by helping lowering debts will assist all of us	3/14/2013 10:58 3/14/2013 11:01
Student loans have caused great financial stress for my family. Im going to have another baby and all I can think about is how can I be a stay at home mom and pay off my	5/14/2013 11.01
loans?!?!?	3/14/2013 11:08
	3/14/2013 11:21
	3/14/2013 11:23
	3/14/2013 11:25
	3/14/2013 11:26
	3/14/2013 11:29
	3/14/2013 11:30
	3/14/2013 11:31
	3/14/2013 11:34
	3/14/2013 11:39
I graduated with close \$150,000 in student debt that. I will likely never be able to pay back given that part of it has already been turned over to a collection agency. I would just like support from the state for future	
students.	3/14/2013 11:41
	3/14/2013 11:42
	3/14/2013 11:46
	3/14/2013 11:49
	3/14/2013 11:49

	3/14/2013 11:56
Debt is crippling too many students leading	
to very limited choices post college. This	
needs to change for the sake of the students	
and our country	3/14/2013 11:58
	3/14/2013 11:58
We must compete globally and a smarter	
American workforce, and a smarter local	
workforce is required.	3/14/2013 12:03
	3/14/2013 12:08
	3/14/2013 12:13
	3/14/2013 12:22
Please support higher education in all ways	
possible. It is the backbone of society.	3/14/2013 12:26
	3/14/2013 12:32
	3/14/2013 12:33
	3/14/2013 12:33
Finally!	3/14/2013 12:35
I'm \$100,000 in debt for a bachelor degree,	
that is an absurd amount to pay for higher	
education.	3/14/2013 12:43
	3/14/2013 12:44
	3/14/2013 12:48
	3/14/2013 12:54
	3/14/2013 12:54
We need to continue to be the forward	
thinking state. Education is the answer, and	
we need to make it available to all able	
students, regardless of their family's	
financial condition. This sounds like a plan	
which will be of use to generations of future	
students.	3/14/2013 12:55
	3/14/2013 12:56
	3/14/2013 13:00
	3/14/2013 13:09
	3/14/2013 13:11
	3/14/2013 13:17
	3/14/2013 13:18
I have two daughters, the oldest is entering	
OSU in the fall. Her sister is but three years	
behind her. The system is terribly flawed as	
it is. We need reformnow.	3/14/2013 13:32

Keep Oregon money in Oregon not on Wall St	3/14/2013 13:33
	3/14/2013 13:44
	3/14/2013 13:46
As a former graduate student with a heavy	
debt load, I support all efforts to make education affordable and equitable.	3/14/2013 13:52
	3/14/2013 14:02
The future of our country depends on the	
education of it's citizens. One should not	
have to live their lives in debt because they seek education.	2/14/2012 14:07
seek education.	3/14/2013 14:07
Please support the proposed pay it forward,	
HB2838 bill for tuition higher education.	3/14/2013 14:07
Please, let's stop this trend of debt slavery. Let us bid farewell to the "corporatocracy"	
that has taken over our lives, and once	
again, interact as real human beings. Let's	
bring common sense back into our society	
and state. Please support debt-free higher	
education for Oregon public college and university students and stable funding for	
Oregon public higher education. Vote yes on	
HB 2838.	3/14/2013 14:08
This is so rad. I was able to pay off my loans	
after college, but I was lucky. So many of my friends are struggling with loans that it	
doesn't even make sense for them to get a	
higher paying job, because all their extra	
income will go to Sallie Mae.	3/14/2013 14:12
I support this legislature because education	3/14/2013 14:14
should really be free, yet not everyone is	
willing to do it for free, so this would be the	
next and greatest thing to it! PASS IT	
PLEASE!	3/14/2013 14:17

As the Student Body President of Portland Community College I hear student's concerns everyday about growing tuition and student debt. Allow us to institute a system that will enable students today to pay it forward and ensure access to higher	
ed for generations to come. i am a student and I struggle daily with the fear and anxiety of whether pursuing higher education will be worth the debt i have	3/14/2013 14:23
incurred.	3/14/2013 14:25
Educating young people is a good investment however you look at it. The concept of paying forward will apply equally much in that these generations will take care of those that came before them, as it will to allowing them higher education without being crushed by debt. It is a no-brainer and a sound strategy for our common futures.	3/14/2013 14:32
Students are our future and shouldn't be crushed by debt.	3/14/2013 14:41
Debt free higher education will help everyone- not only as the vocational training which a baccalaureate degree has become, and which is sorely lacking otherwise, but also in encouraging innovative, bright students to continue on to graduate programs, which will allow them to improve society as a whole. Please make this small investment today. It will help tomorrow be better for many people.	3/14/2013 14:42 3/14/2013 14:49
Higher education gives us a competitive edge but escalating costs are keeping many people out of college and burdening others with huge debt loads after graduation. HB2838 is a low cost/no cost way to help	
reduce the cost of an education.	3/14/2013 14:59

Students are currently graduating from	
Students are currently graduating norm	
college so far in debt that it threatens the	
quality of the rest of their lives if they try to	
	2/11/2012 15:02
pay it back.	3/14/2013 15:02
All students should be able to pursue higher	
education, regardless of their financial	
status.	3/14/2013 15:05
It's time for us to take care of our economy.	
Creating a program like this will allow more	
Oregonians to succeed and pull us faster out	
of recession.	2/11/2012 15:07
	3/14/2013 15:07
Pay it forward!	3/14/2013 15:08
Ain't nobody got time for debt.	3/14/2013 15:10
This just makes good sense. Though I think	
the state should still pay into higher ed. It	
benefits everyone and is a common good.	3/14/2013 15:12
Sellents everyone and is a common good.	3/14/2013 15:14
	5/14/2015 15.14
Remember when going to college used to be	
for the purpose of getting ahead in life? I	
for the purpose of getting ahead in life? I don't. Student loan debt is out of control and	
don't. Student loan debt is out of control and	
don't. Student loan debt is out of control and it MUST be addressed. Don't let the next generation of college graduates be burdened	3/14/2013 15:14
don't. Student loan debt is out of control and it MUST be addressed. Don't let the next	
don't. Student loan debt is out of control and it MUST be addressed. Don't let the next generation of college graduates be burdened	3/14/2013 15:25
don't. Student loan debt is out of control and it MUST be addressed. Don't let the next generation of college graduates be burdened	
don't. Student loan debt is out of control and it MUST be addressed. Don't let the next generation of college graduates be burdened by continually increasing debt.	3/14/2013 15:25
don't. Student loan debt is out of control and it MUST be addressed. Don't let the next generation of college graduates be burdened by continually increasing debt. My daughter is 29 and has had to work 2	3/14/2013 15:25
don't. Student loan debt is out of control and it MUST be addressed. Don't let the next generation of college graduates be burdened by continually increasing debt. My daughter is 29 and has had to work 2 jobs to support herself and pay to go to	3/14/2013 15:25
don't. Student loan debt is out of control and it MUST be addressed. Don't let the next generation of college graduates be burdened by continually increasing debt. My daughter is 29 and has had to work 2 jobs to support herself and pay to go to community college because she knows that	3/14/2013 15:25
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don't. Student loan debt is out of control and it MUST be addressed. Don't let the next generation of college graduates be burdened by continually increasing debt. My daughter is 29 and has had to work 2 jobs to support herself and pay to go to community college because she knows that student loans are nasty. She has a little more	3/14/2013 15:25
don't. Student loan debt is out of control and it MUST be addressed. Don't let the next generation of college graduates be burdened by continually increasing debt. My daughter is 29 and has had to work 2 jobs to support herself and pay to go to community college because she knows that student loans are nasty. She has a little more than 2 years worth of credits. It seems that only the rich can really get a higher	3/14/2013 15:25 3/14/2013 15:40
don't. Student loan debt is out of control and it MUST be addressed. Don't let the next generation of college graduates be burdened by continually increasing debt. My daughter is 29 and has had to work 2 jobs to support herself and pay to go to community college because she knows that student loans are nasty. She has a little more than 2 years worth of credits. It seems that only the rich can really get a higher education reasonably. HELP!!!!!	3/14/2013 15:25
don't. Student loan debt is out of control and it MUST be addressed. Don't let the next generation of college graduates be burdened by continually increasing debt. My daughter is 29 and has had to work 2 jobs to support herself and pay to go to community college because she knows that student loans are nasty. She has a little more than 2 years worth of credits. It seems that only the rich can really get a higher education reasonably. HELP!!!!! I am burdened by massive debt, and I don't	3/14/2013 15:25 3/14/2013 15:40
don't. Student loan debt is out of control and it MUST be addressed. Don't let the next generation of college graduates be burdened by continually increasing debt. My daughter is 29 and has had to work 2 jobs to support herself and pay to go to community college because she knows that student loans are nasty. She has a little more than 2 years worth of credits. It seems that only the rich can really get a higher education reasonably. HELP!!!!! I am burdened by massive debt, and I don't want future students to have to suffer the	3/14/2013 15:25 3/14/2013 15:40 3/14/2013 15:43
don't. Student loan debt is out of control and it MUST be addressed. Don't let the next generation of college graduates be burdened by continually increasing debt. My daughter is 29 and has had to work 2 jobs to support herself and pay to go to community college because she knows that student loans are nasty. She has a little more than 2 years worth of credits. It seems that only the rich can really get a higher education reasonably. HELP!!!!! I am burdened by massive debt, and I don't	3/14/2013 15:25 3/14/2013 15:40 3/14/2013 15:43 3/14/2013 15:43
don't. Student loan debt is out of control and it MUST be addressed. Don't let the next generation of college graduates be burdened by continually increasing debt. My daughter is 29 and has had to work 2 jobs to support herself and pay to go to community college because she knows that student loans are nasty. She has a little more than 2 years worth of credits. It seems that only the rich can really get a higher education reasonably. HELP!!!!! I am burdened by massive debt, and I don't want future students to have to suffer the	3/14/2013 15:25 3/14/2013 15:40 3/14/2013 15:43

## 3/14/2013 15:01

We NEED to find a better way for people to fund a college education. The current system is unworkable for too many people, and puts us under the thumb of the financial industry, almost for life, in some cases.

My husband and I have had over \$100,000 worth of student debt. This debt has kept us from seeing the financial benefits of our degrees compared to our friends who did not have debt and were able to use that money to buy cars, houses, travel, invest, and save. We have no retirement savings. Student loans are a very effective way to maintain class separation despite access to higher education for non-wealthy students. It has effectively "kept us in our place". That needs to change if true progress will ever happen in the US.

I am a community college teacher who was forces to take on \$22K in debt for a masters degree just so I could continue doing to work I've been doing for 20 years. How am I supposed to send my kids to college when I have to pay for my own?

I struggle with the fact that I am in constant debt because I want to better myself and get the education I need. This would truly help me as well as many others struggling with tuition fees.

Higher Education has become so expensive that even if families can support their children with some of their finances--they still graduate with a huge amount of debt and possibly without a job. 3/14/2013 16:00

3/14/2013 16:12 3/14/2013 16:15

3/14/2013 16:04

# 3/14/2013 16:17

3/14/2013 16:20

3/14/2013 16:25 3/14/2013 16:28 3/14/2013 16:29

	3/14/2013 16:32 3/14/2013 16:36
The quality of life for so many students is far more important than the banksters' profits.	3/14/2013 16:50
Investing in education has a large multiplier effect that would be even larger if predatory lenders were not siphoning off a portion of	
that investment.	3/14/2013 16:55 3/14/2013 16:56 3/14/2013 17:18
My student debt prevents me from changing to a more philanthropic position that pays	3/14/2013 17:31
less. I am a student and would love to be debt	3/14/2013 17:33 3/14/2013 17:49
free. An educated population is the foundation of	3/14/2013 17:57
democracy. I believe that education is one of the most important investments that we can make. With tuition skyrocketing, it makes it harder for people to pay for an education, which then can lead to a strain on welfare and	3/14/2013 17:58
unemployment.	3/14/2013 18:02 3/14/2013 18:04
	3/14/2013 18:13
Without some alternative like this, we will end up with another bubble: the student	
debt bubble.	3/14/2013 18:37 3/14/2013 18:39 3/14/2013 18:43 3/14/2013 18:47 3/14/2013 18:52 3/14/2013 19:26 3/14/2013 19:38 3/14/2013 20:03 3/14/2013 20:04

If you want a new recession or even a depression than vote against this bill. By voting against this bill you are helping to ruin the economy. If you want to avoid a new	
recession or a depression then vote for it.	3/14/2013 20:07
	3/14/2013 20:35
	3/14/2013 20:46
A splendid way to help those too poor to afford college a way to get that education	
they need to earn good money.	3/14/2013 20:51
	3/14/2013 20:53
	3/14/2013 21:05
	3/14/2013 21:08
	3/14/2013 21:41
It just makes sense that students should be able to start their lives w/out the	
tremendous debt.	3/14/2013 21:42
	3/14/2013 21:47
	3/14/2013 22:07
	3/14/2013 22:14
I have over \$60,000 to become an	
elementary school teacher. I don't want my	
children to be faced with the same kind of	
debt when they have completed college.	3/14/2013 22:21
	3/14/2013 22:39
	3/14/2013 22:45
	3/14/2013 22:51
Encouraging our teens to attend college	
without fear of crushing debt will help them	
achieve greater things for themselves and	
their state.	3/14/2013 23:01
	3/14/2013 23:22
	3/14/2013 23:29
	3/14/2013 23:35
	3/14/2013 23:36
I am currently a student at Linn-Benton	
Community College. You should add an	
addendum allowing refinance of our existing	
loans.	3/14/2013 23:41
	3/14/2013 23:49
	3/14/2013 23:57

This is an investment in our future.	3/15/2013 0:12 3/15/2013 0:31 3/15/2013 0:57 3/15/2013 2:00
Affordable education is proven to improve the welfare of all. The current situation is shameful. It needs to change because it is not sustainable. I got an affordable education at Portland State College in the 60s. We need to get back to that model. My daughter is starting college this fall, don't know where yet, but the numbers scare me	3/15/2013 2:17 3/15/2013 2:22 3/15/2013 2:23
many students graduating from high school feel that they cannot afford higher education and then gets stuck in a minimum wage job. College tutition has become increased so much that middle class parents cannot help their sons/daughters to help pay for tuition and extra fees that colleges bill and are not covered by finicial aid. The more our young people are educated the better our economy grows. Since our son graduated from high school in 2006, tution doubled as well as interest rates	3/15/2013 2:24
Educated citizens are necessary for society to flourish. Full access to education is necessary to develop talent and creativity of all economic groups.	3/15/2013 3:00 3/15/2013 5:21 3/15/2013 10:32
Education is the most valuable thing we have that can determine the future of Oregon and its citizens. Please support education by taking this simple step to make it continually accessible to everyone. An educated populace serves everyone well! This is a win, win, win!!	3/15/2013 11:12 3/15/2013 11:48

	3/15/2013 11:56
	3/15/2013 12:18
Please support this bill and the future of	
education in Oregon.	3/15/2013 12:25
	3/15/2013 12:31
I'm in favor of employing win-win ways to	
restore and promote education in America	3/15/2013 12:38
	3/15/2013 12:47
My student debt load was crushing. If	
Oregon had implemented Pay It Forward	
when I was thinking about college, I would	
have been more likely to stay in state and	

#### 3/15/2013 12:51

Dear Legislature, both I and the state of Oregon have spent thousands of dollars on my education. Were I to live and teach in Oregon, my home state, that investment would be returned to the community. Unfortunately, because of my crushing student loans, I will have to go abroad to Germany, where far better teaching positions have been offered to me. I love Portland, but I am not going to sell myself into indentured servitude in order to live there. By enacting a reasonable plan that does not punish me for advanced training, a plan like HB 2838, I would reconsider my options, and the community of Oregon would not lose a valuable asset and investment. Please stop scaring away your PhD graduates and allow us to reinvest our valuable training and expertise in our own communities instead of putting our energies into the unnecessary and criminal horror of paying student loans to the bandits that exploit wallstreet. Thanks.

fund education for future Oregonians.

3/15/2013 12:54 3/15/2013 12:55 3/15/2013 12:59 3/15/2013 12:59 The investment in our students is an investment in our future as a State.

Because I will spend literally the next 35-40 years paying off education rather than participating in an economy. My parents generation did not have to do that, nor did my grandparents. I want society to acknowledge that we NEED highly skilled workers, and to help young people get there.

3/15/2013 13:15 3/15/2013 13:46 3/15/2013 14:05 3/15/2013 14:24 3/15/2013 14:32 3/15/2013 14:32 3/15/2013 14:51 3/15/2013 16:31 3/15/2013 19:21 3/15/2013 19:23 3/15/2013 20:30 3/15/2013 22:34 3/15/2013 22:48 3/15/2013 23:05 3/15/2013 23:15 3/15/2013 23:16 3/15/2013 23:29 3/16/2013 1:02 3/16/2013 1:17 3/16/2013 10:30 3/16/2013 12:04

I recently returned to school as an adult student. Several years after graduation most of my classmates had not found work. How will they ever pay off their college bills, much less become contributing tax payers? America is only as strong as its weakest citizens...let's strengthen our workforce, strengthen our economy and strengthen our country!

3/16/2013 12:27 3/16/2013 12:50

### 3/15/2013 13:11 3/15/2013 13:14

Our students deserve the very best start that we can provide them. In Europe, Japan and the rest of the industrialized world their countries PAY their promising students which cover all college costs. We are number 1 ? I don't think so.

3/16/2013 12:59

News 2 years ago, Intel wanted to hire 40 Oregon new graduate engineers: they could not find them. Education is economic growth. The student we ignore today will be the ignoramus putting our head in the toilet at the old people's home tomorrow.

3/16/2013 13:16 3/16/2013 13:37

It provides more opportunities to educate more future productive members of society and it gives a well-deserved break to those who do decide to go hundreds of thousands of dollars in debt simply to make an honest living doing something worthwhile

Education is a human right.

3/16/2013 13:54 3/16/2013 16:27 3/16/2013 16:48 I have 2 children who went to college in Oregon. My daughter graduated from high school in 2003 Valedictorian. Went to Willamette and received her MBA. After 5 years we both had 20 thousand+ \$'s worth of school loans. Parent plus loan for us. The interest on these loans are low which makes the payment more affordable. My son also did well in school and chose to go to U of O in 2008. He graduated with his BA in Psychology and is starting his PHD program in the fall. \$\$\$. We combined, owe over \$40,000. The interest on these loans is much higher which makes the loan payment double what the earlier loan is. We wanted to help them, but now we are concerned about retirement. We were both laid off in 2009. My husband was laid off for 21/2 years which really changed our retirement outlook. We are both working now and live to pay bills. We only owe school loans and our mortgage. We feel fortunate.

Combined student debt is higher than credit card debt. In a rough economy where being fiscally mobile is difficult, most are not able to keep up with student debt payments. This has a crippling effect on the economy, and the general welfare of citizens. The pursuit of higher education should not be a question of whether one's social class is high enough to allow for it.

Why not, it will make a better world for the students to live in by not being deep in debt1

### 3/16/2013 17:19

3/16/2013 17:27 3/16/2013 18:08 3/16/2013 18:12 3/16/2013 19:27 3/16/2013 19:35 3/16/2013 19:42 3/16/2013 20:05

3/16/2013 20:22

I believe higher education should go even further and model European patterns of providing student support.	3/16/2013 21:19 3/16/2013 22:51
We need a change in how we pay for our education. How can students that graduate from our State Universities carry on a burden of out of control student debt? We can't - the current system is putting us all in the poor house before we even get a chance for a real job. I'm in debt for life and working retail with a baby and will never be able to afford the career I'm good at.	3/16/2013 22:55 3/17/2013 13:14 3/17/2013 13:56
I went back to school as a single mother to help my family become self sufficient. I borrowed a modest sum of money which, with interest & fees, I will be paying off for the next decade or more while living paycheck to paycheck with little opportunity to spend within my community. The flow of money ever upwards has left our economy in shreds, more money in the hands of common people is good for families, economy and job creation. Tax cuts don't create jobs, needs for services do.	3/17/2013 15:48
Let's put children first - they are our greatest resources My son is shackled with a suffocating student loan, and he struggles to make a living as a chiropractor	3/17/2013 17:37 3/17/2013 18:42 3/17/2013 19:06
This sounds like a great plan. Sallie Mae took me for an expensive ride when I needed help to pay for college. I sincerely would never wish that on any upcoming students.	3/17/2013 19:55 3/17/2013 20:46

Keep America educated we are slipping and our dept is growing. Don't be like Bill Cosby think progressively and make our communities prosper

3/17/2013 22:47
3/18/2013 0:31
3/18/2013 0:47

Student debt is just a racket and needs to be regulated to say the least. Oregon students will do better and we hope stay in Oregon with their skills if they are debt free.

3/18/2013 0:52 3/18/2013 9:18 3/18/2013 11:24 3/18/2013 16:11 3/18/2013 18:45 3/18/2013 19:48 3/18/2013 21:54

My daughter recently earned her RN degree. SHe pays a total of \$700/month in loan fees and will end up paying 3 times what she borrowed. She is unable to pay ahead. This is crazy. And she is a lucky one because she got a job. My husband and I paid back a college debt, but the fee was only 3% which is more doable and we were able to pay ahead if we could. I support debt free higher ed.

3/18/2013 22:14

Because as an ex-student, I can honestly say that between the LARGE amount of debt that I was forced to accept to go to school in the first place, and the inability to talk to ANYONE from the counseling dept. I dropped out. Sure there are other reasons, but I don't want to go back to school until I've both paid off the debt I already have AND have made enough to pay for myself to go through school. But that's not going to happen for a long time, because without access to higher learning, individuals like me can't find work for much above minimum wage. Which means no matter what, I'd be starving myself just paying the debts, that's not even trying to save money on top of everything. All because I went to school when they were cutting the grants and scholarships I qualified for. We need more educated Oregonians. We don't need our children in debt and feeling hopeless just because they have a college degree. Education is the key to a successful society.	3/19/2013 8:50
It should be free or at the very least	
accessible to everyone.	3/19/2013 12:11 3/19/2013 13:21 3/19/2013 13:43 3/19/2013 15:11 3/19/2013 15:11
Free public education at all levels is in the best interest of communities everywhere.	3/19/2013 17:23 3/19/2013 17:31
The cost of tuition is ridiculous. I owe a sizable amount and would appreciate any help. And I want to support future students. People should be able to afford higher	5, 19, 2015 17.51
education!!	3/19/2013 17:43 3/19/2013 18:06

Time to join Europe in coming up with sensible ways to afford higher education and properly provide for Oregon's future. Provide a model that could change the whole country. Oregon is a leader.

3/20/2013 1:15 3/20/2013 6:12 3/20/2013 14:19 3/20/2013 17:04 3/21/2013 0:34 3/21/2013 15:42 3/22/2013 0:23 3/23/2013 23:51

Please help make it to allow the poor and middle class attend school debt free to get a head start and forgive those who are 6 feet under in debt burried in interest, please help!

3/24/2013 14:10 3/25/2013 10:26

This is a fantastic idea. It is similar to payment schemes in other countries that relate the final cost of education to earnings. Students would be free of the current stifling burden of debt that they may never earn enough to repay, and would understand exactly what repayment was expected. This would make them willing to take risks in their future jobs - start a new business, take a job that paid less but had great social benefit - risks that they currently can't afford to take. I strongly support this progressive vision. Let's take the lead as a state and show the US that this can be done.

I would have gone to school years ago if I wasn't scared to be in debt before life even started! 3/25/2013 13:59 3/26/2013 23:19

3/27/2013 16:41 3/28/2013 18:19 Interest on student loans has become financially incapacitating! Currrent enrollment-figures show that college applications are falling to shockingly low levels. Scbools have even begun to close, or must now radically curtail their course offerings or eliminate departments, thus making them less viable as educational institutions...merely delaying their closing by a few years, as their reputations plummet. We'll soon be a nation of semi-literates! If you are worried at all about the future of America, you will consider the wisdom of this bill and vote YES!

Promising, hard working students should not have to start out their working lives saddled with extraordinary debt. We of previous generations certainly didn't have to do that. It's not their fault that near criminal manipulations of the credit system have been implemented in the last couple of decades.

We need an educated work force in Oregon and the current cost of higher education is out of reach for far too many of our young people. Build a better future for all of us through education.

I am buried in debt, and see no way of getting out. Higher education is essential to make a living wage, but not if it keeps you from actually living. 3/28/2013 19:06

3/29/2013 15:22 4/1/2013 0:21 4/2/2013 17:34 4/2/2013 17:35

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Please act on this. Families like ours are	
suffering	4/2/2013 17:36
Please act on this. Families like ours are	
suffering	4/2/2013 17:36
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	4/2/2013 17:36
I spent four years at a two-year college	
trying to get into a nursing program and	
finally got fed up and finished with a two	
years associates in general studies. I then	
went on to a technical school to get my	
Practical Nursing-ONE YEAR degree. I'm	
currently enrolled in my LPN-RN bridge and	
would love to continue to my RN. I'm	
already 50,000 in debt and I'm barely	
working. Please consider this bill.	4/2/2013 17:36
	4/2/2013 17:37
Education must not become indentured	., _,
servitude.	4/2/2013 17:37
	4/2/2013 17:37
This is the best investment we can make in	4/2/2012 17.27
our students and Oregon's future.	4/2/2013 17:37
I was 40 years old before I felt that I could	
return to school. My path will cost me	
immensely, but it will be worth it. If there is	
a way to make education affordable to those	
who otherwise cannot go to school this	
would benefit them the most. Please	
consider this or another method to make	
higher education attainable.	4/2/2013 17:37
Community college shod be free to promote	
economic growth.	4/2/2013 17:37
	4/2/2013 17:38

Because education is too expensive for most families to afford and we have to start taking care of each other or this country is going to die. Every person has the right to educate	4/2/2013 17:38
themselves without having to take on the burden of massive debts.	4/2/2013 17:38
Help give those who choose an opportunity that might not exist for them. We need to make education affordable for	4/2/2013 17:39
the middle class.	4/2/2013 17:39 4/2/2013 17:39 4/2/2013 17:39
	4/2/2013 17:39
I have debt from my bachelors degree that will only add to that of my financial baggage as I attempt to earn my masters degree. I should not be punished for trying to improve myself and better my community with debt	
that may well extend for the rest of my life.	4/2/2013 17:39 4/2/2013 17:39 4/2/2013 17:39 4/2/2013 17:40 4/2/2013 17:40
We need to end predatory lending everywhere.	4/2/2013 17:40
Educated graduates earn more, contribute more, and pay more taxes over their lifetimes. Oregon NEEDS an educated	
populace to attract employers here. I'm a student and a father. We need an educated populace for democracy to endure. Investment in higher education is an investment in our future. Student loan debt has become a burden to	4/2/2013 17:40 4/2/2013 17:40
all of us.	4/2/2013 17:40 4/2/2013 17:40 4/2/2013 17:41 4/2/2013 17:41

Higher education is America's way of maintaining a competitive edge in the world marketplace and creating informed voters and better public citizens.

Myself and my peers are crumbling under the stress of paying excessively large loans with constantly growing interest rates. Currently there are far too few jobs that pay a wage that allows recent graduates to pay on a monthly basis.

Health and education must be our top 2 priorities. Everything else will fall into place if we manage those necessities appropriately.

into place 4/

I am currently a graduate student and Marylhurst University. Without this education, I would not know how to be a democratic citizen. Our mass media and public pedagogy teaches the masses undemocratic, unsustainable, often immoral ideologies. Without higher education made available, there is nothing to counter the mass of information vying for our attention. Without higher education, most of us do not learn the value and practice of critical thinking and the higher values one comes to through personal growth of knowledge. Our country depends on it.

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We need highly educated citizens who can	
enter the work force without debt so they can make a significant contribution to out	
economy and our state.; Debt free higher education would put	4/2/2013 17:44
millions of dollars back into Oregon's	1/2/2012 17.11
economy.	4/2/2013 17:44
	4/2/2013 17:45
Global competitiveness and a quicker entry	
into homeownership for young people.	4/2/2013 17:45
into nonicownersnip for young people.	4/2/2013 17:45
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	4/2/2013 17:45
	1/2/2010 17:10
This would be an empowering economical	
benefit to all of us. Please support it.	4/2/2013 17:46
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I support this legislation because the current	
student financing system is unsustainable as	
a method of higher education. Reform needs	
to happen and this is a way forward to begin	
rationalizing the way education is financed.	4/2/2013 17:48
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Debt free higher education will significantly impact both the citizens and the economy of Oregon. In allowing more accessible higher education, thereby allowing for a more educated people, we will be better equipped to solve problems, man a workforce, and build a better tomorrow. Take any positive movement you like as an example, education is continually a key to successful	
progress.	4/2/2013 17:50
progress.	4/2/2013 17:50
Look at the rest of the world. We are the only ones charging insane amounts to get an education. No wonder we are ranked so low! Investing in our people is the only way our future becomes brighter, NOT keeping them in debt!	4/2/2013 17:50
	4/2/2013 17:51
	4/2/2013 17:51
This is the only way to increase productivity in a consumption based economy. Educated citizens are the basis of our democracy and our economy. Investment in our young people is crucial to secure our	4/2/2013 17:51
way of life. Backbreaking debt is detrimental	
to our national life.	4/2/2013 17:51
	4/2/2013 17:52
	4/2/2013 17:52
At this rate my future children will not be able to go to college at all. What kind of world will that be with even fewer educated	
young adults?	4/2/2013 17:52
	4/2/2013 17:52
For the economy, for the health of families (for whom college payment is a source of stress), for the US to compete globally with a strong workforcewe need a solution to	
college funding.	4/2/2013 17:52

# 4/2/2013 17:53 4/2/2013 17:53

This is Oregon's chance to help contribute not only to the state economy, but to a trend that MUST prevail within this country. Education plays a VITAL role in stimulating the economy and strengthening America's capability to stay competitive (innovative) within the larger world. It all starts HERE, Oregon! It's a great investment. Proven!	4/2/2013 17:53 4/2/2013 17:53 4/2/2013 17:54
It's the right thing to do in this economy. Young people have a hard time finding jobs at it is. We need to encourage all young people to go to college to enable them to find gainful employment. If they start out in debt it takes them that much longer to live	
the American Dream!! With current tuition costs at an all-time high and job possibilities at graduation dwindling, I ask you to support the "Pay it Forward" legislation to give already debt-burdened graduates a more positive start upon	4/2/2013 17:54
graduation With current tuition costs at an all-time high and job possibilities at graduation dwindling, I ask you to support the "Pay it Forward" legislation to give already debt-burdened graduates a more positive start upon	4/2/2013 17:54
graduation	4/2/2013 17:54 4/2/2013 17:55 4/2/2013 17:55 4/2/2013 17:55 4/2/2013 17:57
Education should be a right - not a debt privilege.	4/2/2013 17:57 4/2/2013 17:58
As a society we need to encourage more and more people to expand their minds thru higher education.	4/2/2013 17:59 4/2/2013 17:59

### 4/2/2013 18:00

I currently have a \$52,000 + student debt that I cannot repay. This is because I teach as an adjunct instructor at the University of Oregon, only making Approx. \$1,500 per month. I am only allowed to teach 1 (4 credit) course per term so that the university doesn't have to pay benefits to me. I love teaching and that is why I have sacrificed pay for teaching undergraduate students. PLEASE do something so that individuals like me do not have to take on such debt in order to do what we love, teaching… I believe we are under valued and the university system is taking advantage of those of us who love the profession. We are doing great things in education for our students. We need to be acknowledged and appreciated both in validation and pay. Loan forgiveness would be another way in which to show appreciation for the sacrifice we make in order to teach.

4/2/2013 18:00 4/2/2013 18:00 4/2/2013 18:00 4/2/2013 18:00 4/2/2013 18:00 4/2/2013 18:00 4/2/2013 18:00 Like so many Oregonians, I owe student loans. I went to college and I got an education. I wanted to be part of the American dream. I worked hard to better life. Education I hoped would open many doors for me. So far, my education hasn't helped me securing a better paid job. There are not enough jobs and the jobs that are available, are given to people with "experience." What happened to the American Dream? You work hard and you can be successful! Ya right! In addition to all this, I have to worry about student loans I barely can afford to pay and I should have never taken out. This is the kind of thinking and organizational platform that will lead us toward educated,

working populations rather than perpetuating an endless cycle of debt and poverty.

I support debt free higher education that is available to all Oregon resident students who can qualify for admission to college. This plan has the potential to save our children from the student loan debt burdens under which their parents suffer, while enabling more of Oregon's citizens to choose higher education. Please vote yes on HB2838!

I a daughter in college, and I would hate to see her paying hundreds of dollars a month for her financial aide 4/2/2013 18:00

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4/2/2013 18:01

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	4/2/2013 18:03
I graduated in June of 2012, and my student loan repayments are \$1,300 per month! This is not right and highly unsustainable. Give more opportunity, not less, by voting yes on	
HB 2838. I support the debt free higher education for Oregon students because they deserve a	4/2/2013 18:03
fighting chance	4/2/2013 18:04
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	4/2/2013 18:04
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I originally borrowed \$69,000 for my law school education. Currently I'm paying \$275,000 which I probably will not be able to	
pay off in my life time as I am 62 years old	4/2/2013 18:05
	4/2/2013 18:05
We deserve to have a good life, and that is	
only achievable by education reform.	4/2/2013 18:05
	4/2/2013 18:06
	4/2/2013 18:06
	4/2/2013 18:07
We already have a country run pretty much	
by dummies. Let's not add to the problem.	4/2/2013 18:07
	4/2/2013 18:08
	4/2/2013 18:08
	4/2/2013 18:09
	4/2/2013 18:09
	4/2/2013 18:09
	4/2/2013 18:09
I graduated 3 years ago. have more debt	
than I know what to do with and cant find	
the job I want. this sucks. give them a better	
chance for success	4/2/2013 18:10
	4/2/2013 18:10
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	4/2/2013 18:13
	4/2/2013 18:13
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	4/2/2013 18:14
It just makes sense! Higher education should	
be affordable and available to all.	4/2/2013 18:15
	4/2/2013 18:15
	4/2/2013 18:15
My family is now struggling due to debts	., _,
from higher education. Knowing the	
consequences of staggering educational	
debt, I strongly support new systems to	
eliminate this type of debt burden for future	
students would be beneficial to our	
communities and would lead to a stronger	
_	4/2/2013 18:16
economy.	4/2/2013 18:16
	4/2/2013 18:16
	4/2/2013 18:16
the other is student data and	4/2/2013 18:16
I'm piled in student debt and	1/2/2012 10:10
unemployedisn't there a way out?	4/2/2013 18:16
Higher education is becoming harder and	
harder to justify its cost. I know many people	
who did what their parents and society told	
them to do and went to school to make	
themselves more employable. Unfortunately	
the cost of that education is so big that the	
-	
pay often does not cover the debt and	
interest after college is finished and leaves	
young workers unable to pay to live. If we	
continue down this path then we will loose	
qualified, high skilled, and competitive job	
markets.	4/2/2013 18:17
	4/2/2013 18:17
	4/2/2013 18:18
	4/2/2013 18:18

	4/2/2013 18:19 4/2/2013 18:19
In this day and age it is tough to finr work even after schooling. There should be more grace given to students.	4/2/2013 18:19
I borrowed \$25,000 for 4 years of college. But because I couldn't pay back on time now 20 tears later I owe \$130,000 beacuse of penalties and interest. And that is from government loans not some predatory lender. That should be illegal.	4/2/2013 18:20
Oregon students deserve an opportunity to attend higher education without being indebted to increasingly predatory student loan lenders. This program would also allow graduates to pursue their dream jobs rather than taking a higher paying job just so they can pay down their loans. It's a win-win for	
the state and its student-residents.	4/2/2013 18:22 4/2/2013 18:22
We are the future.	4/2/2013 18:22
	4/2/2013 18:23
	4/2/2013 18:24
	4/2/2013 18:24
I think it absolutely ridiculous that I am being forced to mortgage my life to get an	7/2/2013 10.24
education.	4/2/2013 18:24
	4/2/2013 18:25
	4/2/2013 18:25
	4/2/2013 18:26
As a septuagenarian I think it's ridiculous to saddle young adults with overbearing debt	
just as they're starting their adult life.	4/2/2013 18:26
just as they restarting then durit life.	4/2/2013 18:20
	4/2/2013 18:27
	4/2/2013 18:27
	4/2/2013 18:28
	4/2/2013 18:28
	4/2/2013 18:29
	4/2/2013 18:29
	1/2/2013 10.23

	4/2/2013 18:30 4/2/2013 18:30
More young people need higher education.	
This would make it possible for many more.	4/2/2013 18:31
	4/2/2013 18:32

Because my first degree cost me \$25,000, which I am still paying off. I am currently back in school planning to obtain three additional degrees. If I were to pay out-ofpocket for these degrees I would owe over \$100,000. I am lucky enough to have employer reimbursement for a portion of this cost, but will still have well over \$40,000 of additional student loan debt upon graduation. Since even entry-level jobs are now requiring degrees, every person who wishes to obtain their college degree should have a chance to do so without incurring a lifelong debt.

4/2/2013	18:32
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4/2/2013 18:32

What could be a greater stimulus to the economy than freeing educated professionals from burden of debt limiting them from owning homes, and furthering their new businesses and careers? As a student, I worry about the day that my student loans will become payable. I am concerned that after I make my payments, I will have enough money to pay the rest of my bills.

4/2/2013 18:35

4/2/2013 18:35 4/2/2013 18:35 The cost of attending a university is quickly approaching a point where it's not worth the degree to attend college. Please help us keep America competitive in the science and technology fields to secure a great future for us and generations to come. Thank you.

Now is a time to make access to higher education MORE possible, not less accessible. Help us help young and old people alike access new knowledge at a time when new ideas are sorely needed to solve the world's challenging questions of overpopulation, misuse of natural resources, and redistribution of food to create food security for all. At a time when fewer jobs are available, more students could be accessing the education needed to move forward by creating new kinds of income. Let is study and we'll pay back what we've received with dividends beyond your wildest dreams! Thank you! Sincerely yours, Dana Cunningham Anderson

Please, this is what students need. I am tens of thousands of dollars in debt - and this is only the second year of college. I need a Masters degree, or higher, to work in the profession I'm interested in. This bill would allow myself and other college students to attend college without being required to spend the rest of our life as slaves to the mountain of debt we carry.

Wall Street lenders are crooks! Debt free higher ed now!

#### 4/2/2013 18:37

### 4/2/2013 18:37

4/2/2013 18:37 4/2/2013 18:38 4/2/2013 18:38 4/2/2013 18:38 With a significant amount of college debt myself, I understand that repayment can be a burden, particularly in a job market that doesn't have significant growth and opportunities for graduates. This bill would not only ease some of that burden for students like myself, but it would allow for more people to obtain degrees, offering a more educated society.

It is the future of our children, and our society to provide debt free higher education.

4/2/2013 18:38 4/2/2013 18:38 4/2/2013 18:38 4/2/2013 18:39 4/2/2013 18:40 4/2/2013 18:40 4/2/2013 18:42 4/2/2013 18:42 4/2/2013 18:42 4/2/2013 18:43 4/2/2013 18:43 4/2/2013 18:43 4/2/2013 18:43 4/2/2013 18:44 4/2/2013 18:44 4/2/2013 18:45 4/2/2013 18:45 4/2/2013 18:45 4/2/2013 18:46

4/2/2013 18:38

Nowadays it feels like getting a higher education is not worth the gamble with being in so much debt right out of college and trying to find a good paying job in this economy. I suppor the Oregon free higher education bill because I believe in the potential it will bring to the next generation of college graduates that could start fresh with an education and no debt.

4/2/2013 18:47 4/2/2013 18:47 4/2/2013 18:47

I support this, because it would significantly help oregon students invest in their education. I personally owe \$70,000 and have not completed my undergraduate degree, and am unsure if I ever will be able to graduate. The idea that we have mortgaged the education of those Oregonians wishing to get one is contrary to the best interests of our middle class or our economy. Runaway interest is the bane of an educated and viable Oregon populace and strong economy.	4/2/2013 18:50
Educated youth are our future and our best defense. This will help them afford college,	4/2/2013 18:53 4/2/2013 18:54 4/2/2013 18:54 4/2/2013 18:55
An educated public is better for the the good of society, and with current debt rates it is becoming unrealistic. Not enough jobs, poor pay at entry level positions, and owing more to a school than you may for a house is a bad combination for people who have educated themselves and should be encouraged to become productive members of society, instead of worrying about how to pay off their student loans before they retire.	4/2/2013 18:56 4/2/2013 18:56
I believe education is a true benefit to this state and the nation as a whole. I have personally been paying for my education for two decades now but it was a choice I made to distance myself from a poorer alternative.	4/2/2013 18:57

I believe education is a true benefit to this state and the nation as a whole. I have personally been paying for my education for two decades now but it was a choice I made to distance myself from a poorer alternative.

4/2/2013 18:57 4/2/2013 18:57

I support this because I had to take loans in order to go to school. I got extremely sick a little over a year ago and had to take time off of school. Now, still not having completed my degree, and still trying to get better, I'm supposed to be paying my loans back. It's impossible because I'm still not well enough to work. By the time I'm done with school and able to establish a career, it still won't make a difference because of the interest from my loans. I refuse to take more loans for school because of this and finishing school is going to be extremely difficult because it's so expensive. If something like this passed, it would guarantee I'm able to get through school, establish a career, and be a productive part of society - instead of struggling to pay for school the rest of my life. Without people being able to pay for school, this country is going to fall apart in the future.

Wages upon graduation are seldom high enough to pay student loans and provide room and board. 4/2/2013 19:01 4/2/2013 19:02 4/2/2013 19:03 4/2/2013 19:04 4/2/2013 19:04 4/2/2013 19:05 4/2/2013 19:05 4/2/2013 19:06 4/2/2013 19:07

4/2/2013 18:57 4/2/2013 19:01

	4/2/2013 19:08
Education makes us better people; debt is oppression.	4/2/2013 19:08
	4/2/2013 19:10
We've undervalued what education truly brings to the 'cultural' table in addition to the world of business and finance. To handicap students with burdensome debt inhibits many from traveling the path to an 'arts' education that would serve our culture in vast ways in addition to business and science where emphasis tends to be placed	4/2/2013 19:11 4/2/2013 19:11 4/2/2013 19:11 4/2/2013 19:12 4/2/2013 19:12 4/2/2013 19:13
Not everyone has money when they go to college. Some should be able to repay via approved programs that give back to the community, or nation. There should be ways for the poor to afford an education, for we are better off as a nation when everyone has a fair chance at learning and succeeding as a result of being educated. Thus they can be part of the solution rather than part of the	

4/2/2013 19:08

burden.	4/2/2013 19:14 4/2/2013 19:15
	4/2/2013 19:16
Currently, I can't afford to work, how insane is that? Make it possible for us to do our jobs and live our lives, getting an education	
shouldn't be a trick into debt slavery.	4/2/2013 19:17
	4/2/2013 19:17
Why finish high school if you can't afford	
college?	4/2/2013 19:18
	4/2/2013 19:18
	4/2/2013 19:19

This is an equity issue. Those who are in most need of the loans are those who can least afford them after college. This includes children rising out of poverty, single parents and older students. This is also a huge drain on our economy. To be straddled with heavy debt before securing employment is a disaster.

This would be a long term investment to our future, lifting our residents to higher incomes (and thus higher tax brackets) and a way to attract businesses looking for educated employees.

This sounds like a great idea! Part of the payback could be community service.

Pay It Forward is the right thing for Oregon. This is truly the way for equal opportunity, to boost the economy (as the debt burden won't be eating away at graduates purchasing power), and to create a happier, healthier, and more creative highly educated workforce.

4/2/2013	19:20
4/2/2013	
4/2/2013	19:21
4/2/2013	19:22
4/2/2013	19:22
4/2/2013	19:24
4/2/2013	19:24
4/2/2013	19:24
4/2/2013	19:25
4/2/2012	10.25
4/2/2013	
4/2/2013	
4/2/2013	
4/2/2013	
4/2/2013	
4/2/2013	19:33
4/2/2013	19:33
4/2/2013	10.31
4/2/2013	

4/2/2013 19:19 4/2/2013 19:20

4/2/2013 19:34
4/2/2013 19:35
4/2/2013 19:38
4/2/2013 19:38

I am a student with 15000 dollars of debt. This would provide amazing opportunities	
for the risk takers that create small business	
and build America.	4/2/2013 19:38
	4/2/2013 19:39
	4/2/2013 19:40
	4/2/2013 19:42
Having a huge debit on your head while	
trying to find a job is insane. There aren't	
many jobs out there with any real thoughts	
for the employees.	4/2/2013 19:43
for the employees.	
	4/2/2013 19:43
	4/2/2013 19:46
Higher Education is a good thing - the cost is	
astronomical & many carry that debt alone	
while attending school. It shouldn't be so	
expensive.	4/2/2013 19:49
	4/2/2013 19:49
I have 32+ thousand in loans. It is not reasonable to saddle young people at the beginning of life with huge debts. It is a drag on our economy and in the coming years it will facilitate the collapse of public education as we know it when most can no longer afford to pay the toll. Please push HB 2838 out of committee and support it until passage.	4/2/2013 19:49 4/2/2013 19:50 4/2/2013 19:51 4/2/2013 19:51
I'm sensing this letter because our youngest	
son has \$48,000 in debt after completing his	
degree and no job.	4/2/2013 19:53
	4/2/2013 19:53
Many very good students are unable to	
attend higher ed. because they cannot afford the cost or the debt. I work in a technology field in Oregon. I have such a hard time finding local, qualified employees. We need to give young people	4/2/2013 19:53
education so they can fill these jobs. Thank	A /2 /2012 10.EA
you.	4/2/2013 19:54

## 4/2/2013 19:55 4/2/2013 19:55

With federal funding for student loans, instead of college being more affordable, tuition costs have skyrocketed. A BS or BA is the equivalent of a high school diploma in today's workforce, only it's at a ridiculously burdensome cost.

4/2/2013 19:56 4/2/2013 19:57 4/2/2013 19:59 4/2/2013 19:59

are up to their eyeballs in debt. This looms over them making it very difficult to move forward---- grow their business, buy a home, and on and on. The interest on the debt they have is completely outrageous--- when you are trying to live how can one pay down \$1000/ month on a very large bill and ever expect to see the end of it! These are our young people who went to school trusting that their would be jobs for them, that they were doing the right thing. I believe this is a situation that has never been before in our U.S. history, isn't that correct? It is shameful and I would imagine in the eyes of those around the world who are paying attention, a situation that they would never imagine happening in the United States. We believe in education, we need an educated population since so many of the middle manufacturing jobs that were on the job trained, are now in other countries. We as a whole have commited a grave error in our judgment. We have allowed those lending money to our future- which has turned into a huge debt- a lot of freedom by not capping the interest they could charge these students-- those working hard to better

4/2/2013 19:59 4/2/2013 19:59 4/2/2013 20:02 4/2/2013 20:02 Students must be freed from indentured servitude and given a chance to get a good education...if the USA is to excel.

4/2/2013 20:02
4/2/2013 20:03
4/2/2013 20:05
4/2/2013 20:06

I am fortunate that I don't have thousands of dollars in student loans, because my parents were paid well enough to afford my tuition. However, my situation is rare. I have countless friends and colleagues that are saddled with student loan debt-- all of whom are under the age of 30. My significant other has over \$30,0000 in debt right now. This is an issue that will affect my generation for the rest of our lives. Because of this debt, several friends of mine are not getting married for fear of assuming the other's debt. Because of student loans, we cannot afford buying a home, so we are forced to rent. Because of this debt, I will personally have children at a much later age than anticipated due to my significant other's debt. The Pay it Forward bill is an excellent idea for continuing to encourage higher education, while lowering the burden placed on young adults-- and the impact that loans have on the trajectory of their lives. I urge you to push HB 2838 out of committee and support it until passage. My generation's success depends on it, and our state's success depends on it.

The decision to attain a higher education should not be a decision to take on a lifetime of debt. 4/2/2013 20:07 4/2/2013 20:10 4/2/2013 20:11 4/2/2013 20:11

4/2/2013 20:12

I work as a Hospice chaplain, a job I love, making \$40,000 a year. My student loans exceed \$80,000, and a monthly payment of \$330 just to cover interest. With the current system and continued work in my career, I will never get out beneath this large debt. Please explore the possibilty of finding other ways for people to get the education they need to do what they love. Thank you.

It would be good because it would make the cost of services go down everywhere, because the person that just got out of college would not have to pay back a huge loan. for instance a Medical student gets out of college and owes 200,000 dollars for medical school so he has no choice but to charge big bucks for his services even if he would love to be able to treat everyone even the poorest he can't because he has this huge debt hanging over his head. This is a GREAT plan! 4/2/2013 20:14 4/2/2013 20:15

4/2/2013 20:18 4/2/2013 20:19 4/2/2013 20:20 4/2/2013 20:22 4/2/2013 20:22 4/2/2013 20:22

I would encourage you to check out the way Australians provide higher education to their citizens. School is free (paid by taxes because it is not a for profit business). They provide students stipends to live off while they study. Students do not come out of college \$60,000 or more in debt because of school costs and INTEREST, instead the money is pooled back in and students begin to make payments when they are finally earning enough to do so. Education is IMPORTANT for America to be competitive on a global level. Put citizens first!	4/2/2013 20:23
Student loan debt totals are unsustainable, and completely misaligned with wages for college educated and master's level workers. We need to support a system in which higher education is rewarded and feasible.	4/2/2013 20:25
This is supposed to be the land of opportunity. Our future economy and the well-being of our future societies will benefit from education that is truly free!	4/2/2013 20:26 4/2/2013 20:28 4/2/2013 20:28 4/2/2013 20:28 4/2/2013 20:29 4/2/2013 20:33 4/2/2013 20:37
Our young people are drowning in student debt.	4/2/2013 20:37 4/2/2013 20:38 4/2/2013 20:40
Because I never ever want to see a student live in the NIGHTMARE that my son is living instudent loan debt and low paying job.	4/2/2013 20:42 4/2/2013 20:43 4/2/2013 20:44 4/2/2013 20:47

Germany provides students a living wage while in school. To be completitive with one	4/2/2013 20:49 4/2/2013 20:53 4/2/2013 20:53 4/2/2013 20:54 4/2/2013 20:57
of the best education systems, we need to lighten the load for our students.	4/2/2013 20:58 4/2/2013 21:00 4/2/2013 21:04 4/2/2013 21:04
Students shouldn't spend most of their lives paying for loans because the legislature isn't able to be able to THINK and be creative in helping these men and women who are the future of America. It's such a miserable unfair way to get an education if you don't	
have rich parents. Because loans shouldn't have to cost more	4/2/2013 21:05
than an annual salary to give these students the education they deserve A complete education is a basic human right	4/2/2013 21:05 4/2/2013 21:07
and it is in society's best interest to make the investment.	4/2/2013 21:08 4/2/2013 21:10 4/2/2013 21:10 4/2/2013 21:13 4/2/2013 21:14 4/2/2013 21:14 4/2/2013 21:15
I am not the only person I know whose attempts at a better life for her family have been derailed by ridiculous lending practices and skyrocketing debt that is impossible to climb out from under. Educate us and give us the chance to improve the economy without killing ourselves with debt.	4/2/2013 21:20 4/2/2013 21:22 4/2/2013 21:23

Students currently are burdened with huge debt and this is grossly unfair When I graduated with a Master's Degree in 1980 I had a 3% loan and a low amount to pay off which I managed to do this without extreme hardship. HB2838 may provide a solution to the problem.

	4/2/2013 21:26
	4/2/2013 21:26
	4/2/2013 21:28
	4/2/2013 21:28
This just makes common sense! John	4/2/2013 21:29
	4/2/2013 21:29
	4/2/2013 21:29
	4/2/2013 21:30
	4/2/2013 21:31
Two of my three children will be strapped	
with debt for years. This is a terrible burden	
to put on our youth whose intention is to	
contribute to society.	4/2/2013 21:32
As a student with a mountain of student	
debt who is looking at a lifetime of payments	
it is extremely important that the system	
change in away that allows people to have	
education and live debt free while	
supporting others to do the same.	4/2/2013 21:32
	4/2/2013 21:32
	4/2/2013 21:33
My husband and I are currently paying off	
mountains of student loan debt from our	
nursing degrees. As a result, we are not	
saving anything for our children, or ourselves	
for that matter. We would love to give the	
gift of higher education not only to our	
children, but also to all children in Oregon	
who deserve a higher education regardless	
of the ability to pay or take on student loan	
debt.	4/2/2013 21:33
	4/2/2013 21:33

4/2/2013 21:25

I went back to get my masters and my husband was working on his BA. Now we have student loans and can't get better jobs because of our age.	4/2/2013 21:34 4/2/2013 21:34 4/2/2013 21:35
It's just WAY too expensive to go to college for a higher education, which is almost required for a decent paying job for middle income and lower income families. Work towards equalizing for everyone to get a college education that wants one. Money shouldn't be the reason not to go to college.	4/2/2013 21:35
My family's finances are currently held hostage by a \$500+ monthly student loan bill. That's money that would be much better spent here in Oregon, rather than being shipped off to the shareholders of Sallie Mae. Give future students a chance to get a good education and we'll all be able to enjoy	
the fruits of their labor. Because without a well educated work force,	4/2/2013 21:36
the world will pass us by.	4/2/2013 21:36 4/2/2013 21:38 4/2/2013 21:43
Students deserve a bright future, one that doesn't saddle them with tens of thousands of dollars in debt.	4/2/2013 21:43
I am currently \$40,000 in debt and will be paying on the mountain of loans for years to come. I don't want future student to have to suffer the way my generation will have to.	4/2/2013 21:47 4/2/2013 21:51 4/2/2013 21:55

I am over 60K in debt. My degree pays little more than 14 dollars an hour. With my bills, mortgage, and providing for my wife and child; it is impossible to pay my student loans. This is economic terrorism. This is economic slavery. Pleas support debt free higher education. It is no measure of health to be well adjusted to a profoundly sick society!

	4/2/2013 21:58
	4/2/2013 21:58
All of Oregon benefits by having a strong,	
universal highly educated populace.	4/2/2013 22:02
Please help free Oregon Students from	
crippling debt for their college educations.	4/2/2013 22:03
	4/2/2013 22:05
I am a student, and I am struggling to pay for	
school, and my debt is increasing by	
thousands every term.	4/2/2013 22:06
We cannot afford to pay for college for our	
child and don't want him to incur huge debt	
that will last for years. We want him to	
continue his education, not avoid it due to	
financial considerations.	4/2/2013 22:07
	4/2/2013 22:09
	4/2/2013 22:09
	4/2/2013 22:10
	4/2/2013 22:14
	4/2/2013 22:14
	4/2/2013 22:15
Students now become slaves for over 20	
years to let the rich get richer.	4/2/2013 22:18
	4/2/2013 22:19
Decourse l'en ourreathue student and less -	
Because I'm currently a student and I see a	
value in higher education. If we don't do	
something about it now our children will not	1/2/2012 22.24
be able to afford college.	4/2/2013 22:24

4/2/2013 21:55

My daughter and my students cannot carry the debt load that is required now. We tell our kids they are our future and we make that an impossible dream especially when many of us parents are barely making it. We open visas to foreigners and will not offer the opportunities to afford education and training. What is wrong with this picture? If you can't see it you shouldn't be in the legislature.

4/2/2013 22:24
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If you want the high paying jobs to stay in this state or come to the great state of Oregon you have to have the trained and educated workforce on hand. Higher education is why we can deliver the jobs and tax base to get us moving forward. Todd Yunker Ed.M.

It is education funding with a conscious that would work!

4/2/2013 22:35
4/2/2013 22:37
4/2/2013 22:39
4/2/2013 22:40
4/2/2013 22:41

4/2/2013 22:35

If Wall street and the ultra rich can get out of paying their debts, then all students should have their student loans wiped out. If students have jobs and they have to pay back into a fund, then make the banks and Wall Street, and the corporations and ultra rich do the same thing. Make this an even playing field for everyone involved. Thank you.

4/2/2013 22:42 4/2/2013 22:45

Education shouldn't be a financial burden for anyone. The benefits of an educated population far outweigh and immediate benefit of saving a few bucks. Please help educate those that seek it, and the rewards	4/2/2012 22:40
will be worth it, I am sure of it!	4/2/2013 22:46
	4/2/2013 22:46
I have a child in college. As an older worker	
it's either pay for my kid's college or save for	
retirement. So much for retirement!!	4/2/2013 22:46
	4/2/2013 22:47
	4/2/2013 22:49
	4/2/2013 22:49
	4/2/2013 22:49
	4/2/2013 22:51
	4/2/2013 22:52
It is the most sensible, exciting possibility	
I've heard in years. Get it done!	4/2/2013 22:52
	4/2/2013 22:56
	4/2/2013 22:56
There's no point in getting an education if	
your student loan payments put you in an	
even worse financial position than before.	4/2/2013 22:57
even worse maneial position than before.	4/2/2013 23:00
	4/2/2013 23:00
	4/2/2013 23:01
	7/2/2013 23.01

Our job market is tough, the cost of living is high Oregon has such unique geographical features, outdoor activities, temperate coastline, agricultural scene There is the opportunity to breed a new generation of innovators, economic stimulators, educators, farmers etc. to really be sustainable. I am 28, married with two kids under the age of 3, my husband and I have 50,000 college loan debt and we both still have a year to go before degrees, we struggle to save & invest to someday own land, we struggle to farm and maintain our livelihood- paying loans for 10 more years while we juggle loans for a house someday? Keep the future full of opportunity!	4/2/2013 23:03 4/2/2013 23:03 4/2/2013 23:12
	4/2/2013 23:12
I got a great college education in the 1970's for very reasonable tuition and was able to pay off my loans quickly. Every student should have that same opportunity. Education of our citizens needs to be a priority for all.	4/2/2013 23:12 4/2/2013 23:13 4/2/2013 23:15 4/2/2013 23:16 4/2/2013 23:18 4/2/2013 23:23
We need a new system and this sounds like a	1, 2, 2010 20120
great one.	4/2/2013 23:24 4/2/2013 23:24 4/2/2013 23:25 4/2/2013 23:25 4/2/2013 23:26 4/2/2013 23:29 4/2/2013 23:30 4/2/2013 23:30 4/2/2013 23:30 4/2/2013 23:32 4/2/2013 23:33

At 57 years of age I still owe \$15,000 in financial aid debt. My children owe \$20,000 and \$60,000. It has to end! They're mortgaging their future. Great idea to help our young people go to college without being in serious debt for many years to come.	4/2/2013 23:33 4/2/2013 23:34 4/2/2013 23:35 4/2/2013 23:37
Because students want an education without having to worry about being in such high debt because of school and not being able to finidh school its not fair that we have to stop going to school so we are not in debts with student loans and not being able to provide	
for our family	4/2/2013 23:38
,	4/2/2013 23:38
	4/2/2013 23:39
	4/2/2013 23:43
	4/2/2013 23:44
	4/2/2013 23:46
	4/2/2013 23:50
	4/2/2013 23:51
	4/2/2013 23:52
Most of us can hardly afford to pay back the	-, 2, 2015 25.52
loans we have already and many of us want	
to finish our education.	4/2/2013 23:52
	4/2/2013 23:56
	4/2/2013 23.30
This sounds like an awesome idea. Please	
review it carefully, make any necessary	
adjustments and push it through :) My 17	
year old daughter is in for several years,	
wanting to be a holistic vet	4/2/2013 23:56
	4/2/2013 23:58
One less structured financial collapse made	,, 2, 2010 20100
too tempting to resist by the bubble-brains,	
means a more stable future for education	
and the American financial institutions and	
market.	4/3/2013 0:01
	4/3/2013 0:03
	4/3/2013 0:04
	4/3/2013 0:08
	., =, =0=0 0.00

I do not believe further students should endure the hundreds of thousands of dollars in student loan debt I have from pursuing higher education.

Currently I cannot afford my Collage loan payments. This needs to be fixed.

4/3/2013 0:22 4/3/2013 0:23 4/3/2013 0:30 4/3/2013 0:36 4/3/2013 0:37 4/3/2013 0:38 4/3/2013 0:39 4/3/2013 0:42 4/3/2013 0:43

4/3/2013 0:08 4/3/2013 0:11 4/3/2013 0:21 4/3/2013 0:22

I support debt-free higher education, because the way things are now, you could be paying your debt off for most of your life! What if your education got you the job that you always wanted, but it wasn't all that fiscally lucrative?? Your Masters Degree is something you'll be paying for for a long time to come.

I support debt free higher education because it is a more sustainable infrastructure than what currently exists. My husband and I owe more on our student loans than we will be able to pay off in our lifetime. Our student loan debt keeps us from being fully middle class - which is ironic since we both hold MAs. With this economy and the skyrocketing tuition costs - don't forget the 7+% APR on the loans! - higher education has become less of a road to the middle class and more of a lifelong financial burden. 4/3/2013 0:47

4/3/2013 0:50 4/3/2013 0:50 students need to be encouraged to get further education and not worry about high debt.

It hinders economic growth and consumer spending

4/3/2013 0:56 4/3/2013 0:58 4/3/2013 0:59 4/3/2013 1:00 4/3/2013 1:02 4/3/2013 1:03 4/3/2013 1:03 4/3/2013 1:05 4/3/2013 1:07 4/3/2013 1:10 4/3/2013 1:11 This legislation would make higher education possible for our citizens. It is essential for our state. 4/3/2013 1:12 College has become much like high school in regard to getting a good job. Like high school, a student should not have to incur debt to get a diploma. This is not just for the benefit of the student, but for our society as a whole. 4/3/2013 1:15 I'm a former professor who went to college late in life. I'm 60 years old now. I've seen both sides of this. My own debt at an adult returning student in the early 90s that grows with each year rather than decrease and as a professor that saw students go deeply in debt. Please sign HB 2838. 4/3/2013 1:18 4/3/2013 1:19 College grads shouldn't have to start their lives saddled with 20 or more years worth of debt. We are, sadly, one of the few developed nations that sees education as a privilege instead of the right it should be for 4/3/2013 1:21 every American. Education should not cause financial troubles for the wealthiest nation, and the most progressive state. 4/3/2013 1:24

4/3/2013 0:52 4/3/2013 0:53

4/3/2013 0:54

Ignorance does not make good corporate	4/3/2013 1:25
leadership and it certainly does not make	
good government.	4/3/2013 1:31
I support debt free higher education for	
Oregon students because knowledge is	
power. Knowledge is what combats poverty.	
Students should not have to go into poverty	
in order to become educated.	4/3/2013 1:41
	4/3/2013 1:41
	4/3/2013 1:41
	4/3/2013 1:42
	4/3/2013 1:46
	4/3/2013 1:46
	4/3/2013 1:47
	4/3/2013 1:48
	4/3/2013 1:48
	4/3/2013 1:50
Save our economy and bring in civilization	4/3/2013 1:50
	4/3/2013 1:53
	4/3/2013 1:57
	4/3/2013 1:58
	4/3/2013 1:59
It makes so much sense, and helps people	
get an education without paying horrible	
interest to predatory lenders.	4/3/2013 2:01
I have a lot of debt from undergrad loans	
and am now a grad student accruing more	
debt. I have no other way to go to school.	
Please help lessen this burden on me and	
many others. Higher education is extremely	
expensive!	4/3/2013 2:02
	4/3/2013 2:04
	4/3/2013 2:06
	4/3/2013 2:15

I have been paying off college tuition most of my adult life. I has kept me from realizing any real higher lifestyle. I still rent, although I would like to own property. I am in upper management of a local non-profit. I work to make others lives better and yet I live on a very low income to others in the private sector. That is my choice, but if I didn't have to pay student loans monthly there might be extra for property or some savings for retirement.

4/3/2013 2:15
4/3/2013 2:15
4/3/2013 2:22
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4/3/2013 2:39 4/3/2013 2:41

4/3/2013 2:42 4/3/2013 2:45

After a lifetime dream of getting my college degree, I now find I'm in debt beyond my wildest imagination and unemployable. Not exactly the American Dream! Now I have no future, unable to even rent because the school loans ruined what credit I had.

Because I was a working, poor student and still owe an exorbitant student loan principal and interest for my bachelors degree.

4/3/2013 2:45An educated population is essential for ahealthy civilization.4/3/2013 2:46I am drowning with student loan debt4/3/2013 2:47It just makes sense! if we value theimportance of education and provides a newmodel of reverse thinking.4/3/2013 2:47

I am a college student ucrrently and was 10 years ago. I found out that none of my credits transfer and I can not continue where I left off. That alone should be grounds for being able to get my loan forgave. Thank you for listening.	4/3/2013 2:54
We're the richest country in the world. It's about time we caught up with Europe provides. Help people better themselves! It's the patriotic thing to do.	4/3/2013 3:08 4/3/2013 3:15
I worked 30-45 hours per week and went to school full-time. My payer couldn't afford to pay for my instate tuition, and I was awarded no financial aid from the government. My only option was to.borrow from a private lender. I am struggling with my payments. I wish something like this was available for me when I was this age.	4/3/2013 3:22 4/3/2013 3:31 4/3/2013 4:26 4/3/2013 4:31 4/3/2013 4:33 4/3/2013 4:36 4/3/2013 4:59
Each of us must pay our debts! But make it POSSIBLE/REASONABLE for them to pay. Give the high interest rates back to,the idiot banks!	4/3/2013 5:00 4/3/2013 5:13 4/3/2013 5:20 4/3/2013 5:21

I'm a recent graduate from PSU who left school with a crushing \$50,000 student debt into an employment market that wasn't interested in education because of the number of job seekers with experience. Now the only jobs I can find are low paying entry level work that wont even make the loan payments. don't let the next generation of grads suffer under the same system.

Education in this nation is in crisis. At the college level, increasing costs and spiraling debt are dramatically impacting current and future college graduates at all levels of the socio-economic spectrum. Please consider this and ANY idea to help the situation.

4/3/2013 9:21 4/3/2013 9:25 4/3/2013 9:25 4/3/2013 9:31 4/3/2013 9:38 4/3/2013 10:11 4/3/2013 10:11 4/3/2013 10:15 4/3/2013 10:17 4/3/2013 10:20 4/3/2013 10:21 4/3/2013 10:22

Just makes good sense.

4/3/2013 5:26 4/3/2013 6:00

I graduated in 2003 from graduate school with 80,000 in debt. I worked in my field for 6 years while starting a family. My income rarely covered my student loan so I paid when I could. I have been in deferment or forbearance for most of the time and my loan has increase by 12,000 due to interest. We are swimming in this debt and can't forsee a reasonable time in the future where my husband I have the extra \$500/month to throw at my student loan. Our mortgage is high, our health care is \$800/month and paying for family expenses puts us on the edge month to month. We try our best but the debt is so debilitating. Please do something so that others - an entire generation of middle class teens and twenty- somethings - aren't saddled with the	
incredible burden.	4/3/2013 10:31
I am a mature student, when I finished with	
graduate school I will owe 80,000-90,000	
dollars. I have a 15,000 debt I am paying for	
my son (12 years now) and I have two daughters I will be paying for. There has to	
be a better way!	4/3/2013 10:34
be a better way:	4/3/2013 10:35
	4/3/2013 10:38
	4/3/2013 10:41
	4/3/2013 10:42
We sorely need our young generation to be	-, 3, 2013 102
able to gain a college degree without having	
to work for 25 years after gaining it to pay	
for it. Thanks!	4/3/2013 10:49
	4/3/2013 10:51
education is the path to the future	4/3/2013 10:57
It's an investment into Oregon to provide	-, 3, 2013 10.37
affordable education! Other Countries do it,	
why not us?	4/3/2013 11:21
	4/3/2013 11:24
	4/3/2013 11.24