February 22, 2013

Re: HB 2838, "Pay Forward, Pay Back" pilot program

Committee on Higher Education and Workforce Development Rep. Michael Dembrow, Chair Chris Harker, Vice-Chair John Huffman, Vice-Chair Other Committee Members Oregon State Legislature 900 Court St. NE, H-487 Salem, OR 97301

Dear Reps. Dembrow, Harker, Huffman and other Members,

This is a letter of strong support for passage of House Bill 2838 that directs Oregon Education Investment Board, Oregon University System and Department of Community Colleges and Workforce Development to implement a pilot program to replace the current system of tuition and fees required to attend institutions of higher education and replace it with "Pay Forward, Pay Back," a brilliant solution to unsustainable student debt, hardship, and lack of opportunity that now grips Oregon and the nation.

There are many reasons this proposed pilot program makes so much sense. The most obvious is the extremely high and continually rising cost of higher education that makes it necessary for most students to go into debt or give up on an educational pathway of attaining the American Dream by preparing for higher level employment that will sustain supporting oneself and one's family in economically uncertain times. Another reason is the fairness issue. Since public education goes only through Grade 12 and the jobs of tomorrow require a skilled labor force, thousands of Oregon students with intelligence and motivation are currently unable to attend a post-secondary institution at all due to their socio-economic status. We are already a dangerously two-tiered society of very wealthy and powerful people, with a shrinking middle class, and an exploding lower socio-economic citizenry. This inequality endangers our democracy, our status and leadership position in the world, and the well-being of future generations. We need, as never before, an educated workforce that can compete for the jobs of tomorrow that require high-level technical and problem-solving skills as well as specialized knowledge of all kinds.

The "Pay Forward, Pay Back" plan is practical and do-able. It provides hope and opportunity for students to reach their potential both personally and societally by preparing for and subsequently making a contribution commensurate with their skills, ambition and dedication, and societal needs. Community colleges, colleges and universities will experience more revenue over the long term; investors, such as bondholders, can help jump-start the program and realize medium- to long-term sustainable returns. It is a win-win-win plan! I urge you to enthusiastically commit to passage of HB 2838 to pursue a full-blown "Pay Forward, Pay Back" plan that will be implemented as a pilot program in Oregon.

Sincerely and with gratefulness for your consideration,

Roberta Badger-Cain Board Member of Jubilee Oregon Recently Retired Education Grant Writer and Evaluator Mother, grandmother, and great-grandmother