Testimony of Cecilia Munoz

Before the House Committee on Higher Education

February 25, 2013

RE: HB 2838

My name is Cecilia. I go to Roosevelt High School. I'm eighteen years old. My family and I want me to graduate and go to college, finish college and have a good paying job so I can support myself and be successful. My family's concerns are the costs for college; there is no money saved up.

Honestly my feelings to student loans are strong because I don't want to be taking out loans ever in my life. If I don't have the money then I don't. I just don't ever want to be in debt in my life. That's the worst thing ever, having to owe a lot of money.

Having a college degree can offer way more than someone who has a high school diploma. Because going to college and finishing it have a better chance of giving that person a good paying job. They are able to make a lot more money, help create jobs for others. Versus a high school diploma, you struggle a lot trying to get a job. They are competing with others with higher education.

I think this program called Pay It Forward should be tried out so they see if it helps people. If it does help them, we would have a lot more people going to college. A lot of people would end up being successful in life or maybe not. It doesn't hurt to try it out for some people who need help and want to go to college.