Testimony of Anareli Ruacho-Chavez

Before the House Committee on Higher Education

February 25, 2013

RE: HB 2838

My name is Anareli Ruacho-Chavez, a 15 year old at Roosevelt High School. I came from Modesto, California about 5 years ago and started 4<sup>th</sup> grade in Portland, Oregon. My family hopes I take advantage of school and go to college so I won't end up having a job like theirs.

My worries when it comes to thinking about college after high school are about the financial aid. My family hopes that I get scholarships but what if there aren't any? I wouldn't want to be in debt for the rest of my life. If I were to have a college degree I would be representing Oregon everywhere I went, it would give others the inspiration to attend college without the worries of debt if this bill is passed.

I strongly support this bill because it can really help out in life. The Pay It Forward Program can help more people attend college because they won't have to worry about loans and paying extra because of the loan. I honestly hop this bill passes. I feel like it will benefit us all.