

Members of the House Human Services & Housing Committee  
900 Court Street, NE, Room 453  
Salem, OR 97301

Dear Chair Tomei, Vice-Chair Gomberg, Vice-Chair Olson and Members of the Committee:

My name is Morgan Miller. I am a fourteen year old freshman attending Roseburg High School in Roseburg, OR.

I come from an average middle class family with the house, two children, a dog and a cat ...everything but the white picket fence. Several years ago my family made the decision to make some difficult budget choices in order to accomplish some lofty goals, one of which was for my sister and I to attend college **debt free**.

I was crushed; this meant that there would be no more money for dance classes which was my one true passion. I didn't want to give up that easy so I found ways to fund my classes. I have been earning my own money for my dance classes since I was in third grade. It wasn't perfect but I made it work. If you couldn't tell, I am a little bit on the stubborn side.

...And then the recession hit. Many families were impacted by this devastating turn of events and my family was no exception. Thankfully due to my parent's careful budgeting we managed to do okay. The only casualty was the savings for our college funds.

That is when we met Rebekah from our local IDA program. She offered us a ray of hope when we could really use it. My sister and I were lucky to get a work around. Because of private funding that did not have net worth limits we were able to participate in the youth IDA program two years ago. We used the money to pay for dance classes and even managed to get a new laptop.

My whole family was excited to get started on the college savings plan. We were finally going to get back on track for saving for our future. Unfortunately, we did not qualify for the college program. Even though my parent's income had been greatly diminished, they had too much money in their retirement accounts. The proposed change that we are discussing today to House Bill 2316 would have allowed my sister and me the opportunity to participate in the college portion of the IDA program. The funds would have been a huge blessing to our family and helped me on my way to become an English teacher.

I am currently participating in the Miss Douglas County Outstanding Teen program and I have chosen "Financial Finesse" as my platform with the hopes that I can inspire other youth and give them the building blocks to shoot for their dreams.

I will be forever grateful for the financial skills I have learned from the IDA youth program but most importantly, I will remember the feeling of accomplishment I had when I reached my savings goal; I was empowered. I knew with confidence from that moment on that I could achieve anything that I set out to do.

Thank you for the opportunity to submit written testimony, and for your work on behalf of Oregon communities.

Morgan Miller  
On Behalf of the Oregon IDA Initiative