



Oregon Student Association

MEASURE: HB 4097
EXHIBIT: Q
HOUSE REVENUE COMMITTEE
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SUBMITTED BY: A. Moos

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Chair Barnhart, Vice Chair Bailey, Vice Chair Berger, and members of the committee,

My name is Amanda Moos and I am a student at Western Oregon University and a member of the Oregon Student Association board of directors. I am seated in front of you today to talk about a huge burden in my life. My student Loan debt. Currently the average debt of an Oregon student among graduation is 26,000 dollars. For every student with only \$5,000-\$10,000 there is a student like myself with upwards of 40,000 dollars in debt. As a 3rd year student with hopes of attending graduate school in the near future I feel anxious about the amount I will owe, and am apprehensive to further my education due to the financial instability I will endure for many years post- graduation.

My situation is unique but now uncommon. In 2010 when I was getting ready to apply for college, my parents had to file for chapter 13 bankruptcy which means I was left to pay for college all on my own. When I applied for federal student aid I learned that there was no way to indicate my situation, making me only eligible for the stafford loans.

A student loan tax benefit would make post-graduation plans for Oregon students like myself much less daunting. And also promote the future of Oregon's economy by keeping our educated minds in the state. There are thousands of Students like myself in frightening financial situations. The return on this investment would benefit the economy because Oregonians would gain jobs in our state and of course, pay taxes. While HB 4097 is not a solution to the debt problem, it's a refreshing start. I urge you to fully support this bill and help students like myself maintain a livable standard in Oregon as we take on the debt we have acquired by choosing post-secondary education.

Thank you so much for your time

Amanda Moos

Associated Students of Western Oregon University

Oregon Student Association, Board of Directors