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Good afternoon Chair Hass and Members of the Senate Education Committee,

My name is Brandi Hoskins and I am a student at Lane Community College and the chief of staff for the student government there. I am here today to testify on behalf of the Financial Aid Protection bill HB 4102. In reference to paragraphs (a) and (b) of the bill, we need the third party institution to send out clear and concise fee schedules. I feel if I would have had this when I first received my Higher One card it would have prevented me from losing some of my scholarship and financial aid money. Also to give students like myself the options to have our funds processed directly to our pre-existing bank accounts in a timely manner would have been an option I would gladly have chosen. I don't remember having the option of choosing how my funds would be disbursed to me; I just recall that I received a card in the mail and that it stated rather clearly that I needed to set up the pin to access my funds when they were deposited to my Higher One account.

I would additionally like to highlight the other sections of the bill. With paragraph (f) prohibiting a third-party financial firm from charging a fee every time a transaction is made using it as a debit transaction. And amendment (g) prohibiting parties from revenue sharing. This is fundamentally wrong for any party to profit off of student scholarship and financial aid money. I as a student, along with many others just like myself, are struggling financially already, and to profit off of our scholarship and financial aid money just is wrong, we have enough fees already taken away from this money that parties profit from. This is our scholarship money, intended or use while we obtain our education. This money is not, and should not be a means for anyone to profit from. Do parties that use SNAP, TANF, RELIA CARD, debit cards from banks get charged fees and for the use of their cards? No, so why are we taking the blunt end as students? It is wrong, and no way expectable to hide and charge fees from student's financial aid money. I personally feel all these sections of the bill are crucial and that this bill should be passed.

When I first started attending Lane Community College, I was affected by fees associated with the Higher One card that was issued to me for my financial aid funds. I was completely and utterly unaware of any fees that would be charged and assessed to me by using my card for debit purchase, balance inquires, and other uses. I thought it was just like any other debit cards that I have had that have been issued by banks. I used my card the first term, thinking nothing of it, besides that I should have more money after uses. I came to realize that these fees added up when my card was declined. When this occurred I was embarrassed, and went to investigate why this was happening. I went online to look up my account, because when I had called the number I recall it saying I would be charged to talk with a representative. Getting into my account online took forever because it was saying my account information of my birthday and social were not correct. Eventually I was able to get into it, but I now feel this was a tactic on the third parties part trying to get me to have to call the line and talk with a representative and be assessed a fee. When I got into my transaction account history, I was shocked at all the fees assessed to my account. It was a total of \$68 in fees, that amounts to 3 ½ days of gas for me to drive to and from school, or roughly 22 gallons of milk. I am a mother of 4 children, and every gallon of milk and trip of gas makes a difference in my budget that I live off of. I have the right to know what I'm being charged, and with this bill it will help many other students like I prepare and save scholarship and financial aid money and spend it for what it was intended for, and not for other parties to continually and obsessively profit from.

The Oregon Student Association (OSA) is a statewide, student-led advocacy and organizing non-profit which was established in 1975 to represent, serve, and protect the collective interests of students in postsecondary education in Oregon.



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Thank you so much for your time

Brandi Hoskins, Associated Students of Lane Community College