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Good afternoon Chair Hass, Vice Chair Knopp and members of the committee, My name is Torii Uyehara and I am a student from Southern Oregon University and a member of the Oregon Student Association I would like to thank you all for having students here to speak with you today.

Over a year ago I began studying at Southern Oregon University as a freshman, and one of the first things I did on campus – like many of my peers - was pick up my student ID card. At SOU our ID cards are also a debit card that is attached to our financial aid refund, through Higher One. I was told the card could be used to access my financial aid but only through certain Higher One ATMs, and no one ever explained the multitude of fees that come along with the card to me or to my peers. I think it is important for students to be educated on their ability to opt out of the Higher One debit card account, and have access to their campus's fee schedule that they have contracted with Higher One. In this way students would have all the information needed to make an educated decision on if they want to use their Higher One debit card or not.

Through fees these students are losing the money they need to get through school for living costs, books, and food. Students are being charged a fee for each time they punch in their PIN or when a clerk runs the card as debit, rather than credit, whether they are using the card to buy books or to get food, fill their car with gas to get to campus this means a pin charge. This needs to stop. How can we say we are supporting students through financial aid when they cannot access it without losing part of it through these outrageous surcharges?

No one should be profiting off students' financial aid; not third party distributors or the campuses themselves through revenue sharing. Nor should students be losing Oregon Opportunity Grant or Pell Grant dollars to these companies who have little stake in our state or our economy. This is a system that was devised to profit off of students and state money. This is unethical and should be better regulated by the state.

To quote Rohit Chopra, the assistant director of the Consumer Financial Protections Bureau *"institutions of higher education should be weary of doing business with companies who have broken the law"*

I believe there are enough barriers keeping students from accessing higher education and contracts which allow companies to impose fees on the poorest of students are institutional barriers keeping students from finishing school on-time and adding to our debt load.

I came here today all the way from Southern Oregon University because I believe that Oregon needs to take steps to protect our students from hidden fees and unexplained costs AND do all that we can to insure that our small pot of need based aid stays in Oregon.

Thank you so much for your time.

Torii Uyehara, Southern Oregon University, Oregon Student Association