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Hello Chair Hass, Vice Chair Knopp, and the rest of the Senate Education Committee,

My name is Merriam Weatherhead and I am the former student body president of Lane Community College and a transfer student at the University of Oregon. I am submitting this testimony in support of HB 4102.

As a student at LCC, I quickly learned after my first term of using the Higher One Debit card, how little of my financial aid money was able to go towards food and rent and how much went towards "miscellaneous fees." At first I enjoyed the convenience of the debit card that LCC provided, I trusted them, to educate me, to not be after my money, but then I looked at my bank statement and saw a \$.50 PIN fee tacked on to each of my uses of the card. It was actually an employee at the Titan Bookstore that told me not to run my card as a debit card but as a credit card to avoid the fee. I was shocked that no one from the college informed me of this, that they gave us a debit card we couldn't actually use as a debit card.

Once I realized that I became among the hundreds, if not thousands waiting in line for hours at one of the two ATM's in Eugene that wouldn't charge you a fee to withdraw your money and I would pull out the maximum allowed-per-day to transfer it into my regular bank account. I couldn't wait the three business days longer to receive your funding, which actually comes out to five days because you have to wait over the weekend for your financial aid. I always had rent due, was low on food, not to mention desperately needed my books for class so direct deposit really wasn't an option I could consider.

As student body president for the 2012-2013 school year, a week didn't go by where a student didn't come in to complain to me about Higher One. By then I had learned what I could about avoiding fees and would communicate my knowledge when they came in but no one was satisfied with a few tricks, instead they were appalled that the institution they trusted outsourced to a company that seemed to charge any fee they possibly could to get your financial aid money. What is worst is that all these students had complained to the financial aid department first and got little information or empathy. I felt powerless as a representative of the students to make change on the one issue there was consensus around on campus, I never once heard a student say they liked or was even neutral on Higher One. The fact is no one likes it there.

I now attend the University of Oregon and it is a complete 360 from how you got your financial aid at LCC. Everyone has direct deposit into the bank account of their choice and they receive their money the Friday before term starts. The overall disbursement system is much more student friendly and easier for students to understand. No one has to wait an extra three to five days to receive your neither funding nor do you have to worry about not reading the fine print well enough to see if Higher One has tacked on yet another fee. I don't have to worry that a huge portion of my financial aid goes to support an out-of-state, for profit institution any longer.

I hope that you all vote yes on HB 4102 which makes reasonable changes that will benefit the lives of students and the state of Oregon in an instrumental way.

Merriam Weatherhead, Student Body President, Associated Students of Lane Community College 2012-2013