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March 6, 2015

To: House Committee on Higher Education, Innovation, and Workforce Development  
From: Justin Warren, Oregon Student Association  
RE: House Bill 2662, Pay It Forward Pilot Program

Chair Read, and Members of the committee,

My name is Justin Warren and I am a first generation college student at Central Oregon Community College and a member of the Oregon Student Association and I am writing you in support of HB 2662, Pay It Forward.

For me, my goal in life is to become a musician and businessman in the world of music as a producer or promoter. I am close to completing my Associates of Art Oregon Transfer Degree and to this point I have paid for my schooling using grants, scholarships, and working. If I plan to continue on my path towards my career, I know I am going to have to transfer to a University, obtain my Bachelor's degree, and take out tens of thousands of dollars in student loans. This is not something that makes me feel confident continuing my education.

Witnessing firsthand from friends and loved ones what it means to graduate on average with \$25,000 in debt, and seeing them struggle monthly to try and make ends meet with their loan payments, I refuse to take out loans and put myself in the same situation. The horrors surrounding student debt is what will keep me from being the individual I dream of. I do not believe that I should have to choose between the life I aspire to have and the life we are forced towards in this free nation. The idea of stopping my education and my aspirations worries me incredibly with the current economy and the need to have post-secondary education. This is why I support HB 2662.

House Bill 2662 would offer students the opportunity to pursue their dreams without having to worry about what life will be like with crippling debt. As the leaders this state has chosen I ask that you pass Pay It Forward. You will be providing students better access to postsecondary education and the chance for a payment plan that is flexible and healthy for student's aspirations. Your support in this issue will benefit the lives of countless students.

Please pass HB 2662

Thank you,

Justin Warren