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March 6, 2015

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

Chair Read, and Members of the committee,

My name is Michael Jones and I am a student at Linn-Benton Community College who was born and raised right here in Oregon. Today I would like to speak to you on behalf of the Oregon Student Association in support of HB 2662.

I began college right after high school. Due to my parents income level I did not qualify for any financial aid or other than loans. This forced me to work full time and only attend school part-time during my first year in college. My typically day quickly became a routine consisting of biking to work at seven in the morning, and biking back home after an eight hour day of work and five hours of class. Not being able to arrive home until 9pm after long days of work and class was immense strain on myself both physically and academically. But worse it was not a feasible method for me to get my degree and transfer.

Later that year I found myself working two jobs and still barely able to afford college, when I was offered a position on my campus' student government. With the combination of these jobs and my class schedule I spent an average of 12 hours per week in class, around 24 hours per week dedicated to studying and homework, and an additional 34 hours per week working my two part-time jobs and fulfilling my role on student government. A total of 70 hours per week dedicated to just work and school simply to make ends meet.

The following year I contributed 80 hours a week between work and school to ensure that I can retain my food stamps, afford tuition, bills, insurance for my car, and rent for the home that I share with five other students.

I am now drawing close to the end of my third year of college and will fortunately be graduating later this spring. I am proud to say I have done so by paying completely out of pocket and without taking on any student loan debt. However as I get closer to graduation the prospect of attending a university is beginning to loom over me.

I know that a university education will be one of the most valuable experiences of my life and will afford me even greater opportunities than the ones I have had during community college. However, student loans are an inevitability that I am now being forced to face. Even after "doing everything right" and working multiple jobs to pay for college, I am still going to be forced to burden myself with debt. It is for this reason I



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support the Pay it Forward program. With this pilot program students like me who have tried to pay their way through school without taking on debt would still be able to make this a reality.

I understand that I am a rare exception, and that not all students are able to balance three part-time jobs and be a full-time student. It is for those students that programs like this are so important. This program will allow students to focus more on school and gain experience in their field which will increase their likelihood of getting hired after they graduate. If students no longer have to worry about the prospect of paying off loans immediately after graduation they will be able to devote more time to getting their degree and making connections to put them right into the workforce, rather than sacrificing their time during college to help reduce costs.

It is for the students like me that I ask for your support on HB 2662. For students who work day in and day out to make college more affordable for themselves and are still forced to take on student loan debt. For the next wave of workers in Oregon who are going to build a better future,

I ask you...Please, Pay it Forward.

Thank you for your time.
Michael E. Jones