

My name is Patrick Baird, my hometown is Portland Oregon, where I attended Madison High School, and I am currently a senior at Willamette University.

College has been a gateway to amazing opportunities for me. I flew on plane for the first time to do field work, I have immersed myself in the cultures of New Zealand and China during two separate study abroad programs, I have built a resume as a student worker all four years of college, I founded a student organization, and have raised \$2500 dollars for various local charities as my fraternities fundraising chair. I will graduate with honors in two months' time and the day after graduation I will be employed by the US Forest Service. College has given me a stability that I have never had in my life, has allowed me to raise my standard of living dramatically, and has set me up well for future success.

College has been a truly amazing experience especially given where I came from. I am a first gen college student, I grew up in a single parent home where we lived pay check to paycheck, where we were not always able to pay our bills on time, and where on more than one occasion we were homeless. I worked my butt off in school to get out of that environment and to improve my odds of getting scholarships and reducing my loans. Merit based scholarships alone would not have made college affordable for me. Having the financial upbringing that I had, I was extremely nervous about taking out loans, since I had seen my dad struggle to pay \$100 a month for our power bill. I also do not have any safety net, whatever loans I take out are my sole responsibly to pay back as I have no family financial support. I think students who have grown up in paycheck to paycheck households have a lower threshold for the amount of loans they are willing to take out to pursue college. I will graduate with \$10,348 in loans, while I have received \$7900 in financial aid from the Oregon Opportunity Grant. When I was applying for colleges \$10,000 was the maximum amount of loan debt I was willing to take on. The nearly \$2000 dollars a year I received from the Oregon Opportunity Grant might very well have been the difference maker in my willingness to attend college or not.

I am very thankful for every scholarship and grant that I have received. I have gotten a lot of value out of my college experience. I see every dollar of financial aid I have received as an investment in me to one day give back to my community.