

April 6th, 2015

To: Joint Committee on Ways and Means, Subcommittee on Education

From: Seth Albert

RE: Community College Budget

Co-Chairs Monroe and Komp, and member of the committee:

Good Morning, my name is Seth Albert. I am a student in my second year at Mt Hood Community College, working towards my Associates of Arts Oregon Transfer Degree. My fellow students and I are here as a part of Oregon Community College Student Association to implore you to prioritize \$560 mil in funding to Oregon Community Colleges.

As I stated earlier, I am in my second year at Mt Hood and I still have one more to go before I transfer. Can you guess how much debt I have amassed already? As of last time I checked I have over \$6,000 in student loan debt already. This is not because I am not frugal with my spending and figure "I can pay it all back once I start my career, so why worry about it now". I don't qualify for any financial aid because although my parents are employed and have stable income, they are unable to contribute to my education despite what FASFA assumes that they should be able to, because it does not take into account the other financial responsibilities they have. The only form of aid I receive are the partial tuition waivers I've earned from being involved on campus. Even with this, I have to scramble to pay off the rest.

If tuition gets higher I will not be able to continue going to school without racking up even more debt than I already have. Students shouldn't have to walk out of school with a piece of paper signifying they graduated only to be weighed down with a backpack full of debt. If tuition goes up, the chance that students have of succeeding, and living the life they went to college to achieve, gets crushed by the weight of the sacrifices they made just to be able to pay for a few credits. The student debt created by the rising cost of tuition will force graduates to

forgo major life decisions such as having a family and purchasing a home. For example, my parents, who are both over 45 years old, still haven't paid off their student debt. They are both teachers who are very talented at what they do, but they still have debt that constantly lingers over them. I don't want to be like them. And I don't think that anyone wants to see the next generation of students end up like the millions of adults who still have their student loans impacting their lives.

To be completely honest with those present today, I try not to think about the potentially devastating impact that my student debt will have on my future if it continues to increase with the rising cost of tuition. It scares me to think that it can limit my future. My dream is to open my own business, an architecture firm. My student loans could prevent this dream from becoming a reality. To make things worse, the student debt of others will also impact the reality of my dream. Can you imagine the consequences of a whole generation saddled with debt in a way that would limit their economic choices and how that would impact Oregon. This is not a future I would want to live in.

Committee members please consider students like myself while you are working to set a budget level for community colleges, every dollar you provide for community colleges spares me from a tuition increase that I have to cover by taking on more debt. Let's work to keep students dreams alive by prioritizing the community college budget.

Thank you for your time.