



# Oregon Foster Youth CONNECTION

*Improving the Oregon foster care system through advocacy, activism and leadership.*

Testimony in Support of HB2889 and HB2890  
House Human Services and Housing Committee  
March 16, 2015

Honorable Chair Keny-Guyer and members of the committee,

My name is Cain Stellings, I am 18 years old, a freshman at Lane Community College and we are here representing the Oregon Foster Youth Connection as we work towards Normalcy and Financial Stability for youth in Oregon's foster care system.

We have brought two bills to the capitol this year, HB2889 and HB2890. HB 2890 is focused towards youth having the opportunity to be involved in at least one extracurricular activity. Be it either in a school club or sport or even a sport or club in the community. HB2889 will ensure that youth in care who are 12 years of age or older, open a savings account. The main goal for this bill is to teach youth from a young age what a bank account is, money management and savings strategies.

I entered foster care at 14 in a little town called Imbler, Oregon. This is a classic small farming community where the elderly love to spoil the youth in the community, and one of those way is letting them mow their lawn for \$20, so that's what I did. I wanted to open a bank account for nearly a year, but living nearly 12 miles from the bank, my foster parents thought that it would be easier to just continue with an envelope system.

The only way I was able to convince my foster parents to open a bank account is if my foster mother was made the co-signer. Living nearly 12 miles away from my bank, me going to school and participating in after school sports, I never had time to go to town to withdraw money when needs be. Although, since my foster mother was a cosigner, she was able to help me keep track of my money and withdraw money from my bank account when needs be. This at times made me feel uneasy because she was able to monitor my money and since she was the main person in town about 90% of the time, she has even rejected my request to withdraw money from my account because it did not fit into her schedule or because she was "Helping me save", which really meant I had a sport event coming up and that I had to take my own money. This, has helped me understand the importance of not only making sure that I am paid up on all of my bills now, but I need to look ahead at upcoming bills or fees. She also taught me to put away some money away for a rainy day, "Just in case you feel lazy and just want a piece of pizza" as my foster mother would put it. Although, I now would feel uneasy to have a cosigner on my account because I believe that my transactions are personal.

HB2889 will provide youth an opportunity to learn important skills that they will carry with them throughout all walks of this life. Youth will have an opportunity to learn how to save money and the importance of keeping money stashed away for a rainy day.

On behalf of OFYC and myself, Thank you for your time today,  
Cain A. Stellings