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May 11th, 2015

To: House Committee on Revenue

From: Brett Morgan, Oregon Student Association

RE: House Bill 2662, Pay It Forward Pilot Program

Chair Barnhart, Vice-Chairs Vega Pederson and Bentz and Members of the Committee,

I thank you for the opportunity to present my story on the pay it forward program to you all. My name is Brett Morgan, and I am an undergraduate student studying environmental sciences as well as economics. Today I am speaking on behalf of the Oregon Student Association, representing over 120,000 students at public universities and community colleges.

I am also a lifelong resident of Oregon. I was raised with strong respect for hard work and values. My parents had to work their way through college, and were barely able to make ends meet as first generation college students. Through their hard work they were able to secure financial security for themselves, and their children, largely due to their degrees earned in higher education. For many, this is what the American Dream allows, hard work can create bettering opportunities that last generations. Their story may not be exactly like mine, but in some ways they are far different. I sit in some of the same classes they did, working to earn a degree just as they did. Yet the stark difference is I am paying 4 to 5 times as much.

Even if I worked harder than my parents, worked multiple jobs, lived as modestly as possible, and studied harder I still have less of a shot at making the economic American dream work for me than they did. This isn't just me though. This is the story of almost all students. A student can work as hard as possible, apply for every scholarship, ace every test, and they still lack the promise that generations before them had. That promise is blocked with huge financial barriers and then shackled down with debt. On average, an Oregon student will incur \$25,000 dollars in student debt. This is not just numbers though. This number is me, sitting before you now, doing much of the same things my parents did, with a more uncertain future than they had.

Education is no longer the definitive vehicle that moves generations to the American Dream as it did for my parents. To most students, education means a delayed chance-- a mere chance-- of attaining something like the American dream. This is why pay it forward is so important. This pilot program has been the first proposed solution that I've seen that creates long term solvency. It's not just a "band aid" of funding, it's not something that can be cut in the following year, it's a solution.

I thank you for your time, I strongly urge you to vote in the passage of the House Bill 2662, or the Pay it Forward Pilot Program.

Brett Morgan

Board of Directors | Oregon Student Association