

**House Bill 2662 House Committee on Revenue  
May 11, 2015**

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**Line 15 -18**

**How will you establish payments will be remitted and the percentage of Gross Income?**

**Line 22**

**What are the eligibility requirements? Based upon anticipated gross income. Cost to procure employment? Starting wages? Change in careers? Life changes? Income sources, credit report, net worth, other credit commitments, new family financial responsibilities.**

**Will you increase tuition beyond the cost of living, will you take cost of living expenses into account for repayment.**

**Line 25**

**Require applicants to agree to release information relating to income, educational attainment and other demographic information.....including anything that describes sources of income and uses? Any expenses that did not**

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**Line 22**

**The method for calculation the percentage of the gross annual income...during the payment period. Will other considerations be considered such as health issues. Will you be accountable for HIPPA violations. That could be an intrusion of personal , family, or work; for an unlimited length of time.**

**Line 37**

**...the office may enter into agreements with the federal Internal Revenue Service in order to verify the income of the participant and the participant's house hold.**

**Since you have continued to reduce the state's portion of the students tuition, I have always maintained that a student loan is taxes paid forward. Now if the IRS gets involved that maybe more of a deterrent than cost.**

**Image when you pay your taxes you now have additional taxes until you pay back your student loans.**

**You are covering budgetary short falls with increasing tuition, this decreases and/or delays the economic activity , and calls into question economic forecasts.**

**Respectfully submitted  
Tim Cowan, the citizen's lobbyist tm**