

To: Senate Committee on Education  
From: Alicia Temple, Oregon Law Center  
Date: February 12, 2018  
Re: Support for SB 1554

Chair Roblan and members of the committee:

On behalf of the Oregon Law Center (OLC) and as a member of the Oregon TANF Alliance, I respectfully request your support of SB 1554 regarding higher education savings accounts and eligibility for public benefits.

OLC is a non-profit organization that provides free legal help to people struggling to make ends meet. Our mission is to achieve justice for low-income communities in Oregon by providing a full range of the highest quality civil legal services. We advocate for our clients and for the services and programs that help them to overcome poverty. TANF and other public benefit programs are important ways that we as a state can help the families and their children who are most in need.

TANF is Oregon's principal safety-net for children in deep poverty. It helps families that have fallen on hard times, including women and children escaping abuse, avoid homelessness and get back on their feet. Currently, only very poor families that have exhausted all personal resources can get help. TANF provides cash assistance and services, such as child care, job training, and employment supports. Right now, the asset limit is \$2,500 and that includes any savings a family may have.

We support the Treasurer's goals of creating a culture of saving in Oregon. We believe that if families have the opportunity to set some money aside for education it shouldn't disqualify them from getting the help they need. Currently, too many Oregonians find themselves unable to financially prepare for the future while they struggle to get by in the present. We need to ensure we don't create barriers at the same time that we create incentives and opportunities for Oregonians to save. Therefore we support SB 1554.

Thank you for the opportunity to submit testimony.