

**From:** [Taylor Hammers](#)  
**To:** [LRO](#)  
**Cc:** [Sen Hass](#); [Rep Nathanson](#)  
**Subject:** Testimony in favor of SB 790 and HB 2164  
**Date:** Tuesday, June 11, 2019 11:02:45 AM

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Dear Senator Chuck Riley, Representative Janeen A. Sollman, and members of the Joint committee on Tax Expenditures,

I plead with you to ensure that the Individual Development Accounts (IDAs) remain a viable source of success to Oregonians who need them. IDAs are a valuable tool for low-income Oregonians that wish to build a more secure financial future. From personal experience I can attest that the Oregon IDA program has given me hope, security, and independence. When I first opened my Individual Development Account, my family had little money; In turn, I knew I was on my own when it came to the financial burden of college. The short time in between opening my account to putting in the final few dollars, a plethora of misfortunes came upon me. My mother passed away from cancer, I was bullied, my car got broken into, my best friend stopped speaking to me, and I was even homeless for a short period of time. However, throughout this adversity, I had hope and it was spelled **IDA**. At that time my life was in shambles but the one solid aspect of it was investing in my future through the individual development program.

We need the legislature to take action to keep the Oregon IDA Initiative working in out communities and we need to expand the reach of IDAs to more people. I was lucky enough to be a part of a program named College Dreams who helped me take hold of this amazing opportunity. Others may not be so lucky. With the budget that is currently in place, there are many who are turned away from this opportunity to better themselves. If people are willing to put money forth into bettering themselves, why not give them what they deserve?

Thank you so much for all of your hard work this session and thank you for your attention to keeping this opportunity alive.

Best Wishes,  
-Taylor Hammers

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