Hello members of the ways and means committee,

My name is Ira Mae Nicolas and I am a student at the University of Oregon working towards a degree in Psychology. Today I am asking for you to invest \$290 M in the Oregon Opportunity Grant, the state's largest need based financial aid program.

I do not receive the Oregon Opportunity Grant In order to afford tuition and fees, textbooks, rent, and food my parents have been forced to rent off a room in their home to help pay the mortgage each month. I have taken a huge sacrifice on my grades by working while being a full time student. I currently work an on campus job in order to pay for rent and food, and I walk to school. The time working affects my time needed to study very much.

The cost of tuition very highly affects my education because I am going to be the one paying back my student loans. I'm frankly very uncertain in my years after graduation and if I am capable of repayment of loans. Given the circumstances of COVID-19, this does make it harder for me to grasp why tuition is even being RAISED this year despite being completely remote. Remote courses are not of the same value as in person, and obviously in person lectures are not doable as well.

Right now, over ¾ of Oregon students who qualify for and need the Oregon Opportunity Grant do not receive it, purely due to severe underfunding. We need to invest in student aid so that students can afford to finish degrees and find good paying jobs after school.

Please remember my story as you work with your colleagues to set the budget for the next biennium, and please invest \$290 M in the Oregon Opportunity Grant. Thank you.