

Hello members of the ways and means committee,

My name is Margaret McDonald and I am a student at Western Oregon University working towards a degree in Education. 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 qualify for the Oregon Opportunity Grant but do not receive it. The strain on myself and my family of paying for school during this pandemic is immense. In order to afford tuition and fees, textbooks, rent, and food my family my parents and I have both taken out significant loans to be able to afford sending me to school, and I have to sacrifice anything extra I want in an effort to afford my bill. The impact on my education of this economic reality is the largest contributor to my constantly elevated stress levels concerning how I will pay my bill for school every term, having to work at the same time as school which means more stress, having to take out significant loans that adds significant financial stress to me and my parents. Further, needing to work while in school makes it hard to stay focused and manage my time. As far as healthcare goes, I can't afford to visit an ER or hospital if something were to happen.

Now is a critical time to get the state where it needs to be regarding financial aid access. 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.