

Submitter: Abi Brambila
On Behalf Of:
Committee: Joint Committee On Ways and Means
Measure, Appointment or Topic: HB5006

Testimonial Speech for State Legislatures

Hello, my name is Abi Brambila, and I am proud to stand before you today as a first-generation college graduate. I am here because I have been blessed to connect with leaders in our community who are committed to empowering others through education and service. I am living proof that Individual Development Accounts (IDAs) are truly life-changing.

When I pursued higher education, I faced a tough reality—I didn't qualify for federal financial aid. Despite my determination, finances were a major barrier. But thanks to the Educational IDA, I was able to complete my degree in Business Management and Accounting at Mt. Hood Community College.

My education has opened doors I never imagined possible. It has empowered me to grow professionally, build meaningful connections with community leaders, and most importantly, it has shown me the value of giving back. IDAs don't just offer financial support—they offer hope. Hope to people like me who have passion and aspirations but lack the resources to make them a reality.

The IDA program taught me financial responsibility, the importance of budgeting, and how to plan for my future. It showed me that saving—even a small amount—makes a difference. A \$20 deposit may not seem like much, but just like grains of sand, those small contributions accumulate over time, turning into hundreds, then thousands—ultimately shaping our power to transform our lives, our families, and our communities.

Today, I am a business owner. The financial literacy skills I gained through the IDA program are essential to running my business successfully. More importantly, IDA was the first time I truly believed I could save money without being buried in debt.

I am here to ask you to keep this program financially strong. Please, fix the funding. Give others the same hope, the same opportunity, and the same chance to thrive that I was blessed to receive. Thank you.