



# Future Planning for Oregon Students

02/28/2023

Chair Dembrow, Vice Chair Weber, and members of the Senate Education Committee,

My name is Nick Keough, and I am the Legislative Director of the Oregon Student Association. **I am writing you all today to ask for your support on SB 3 with the -1 Amendment.**

Oregon Student Association advocates for the collective interests of students in postsecondary institutions in Oregon and works to make higher education affordable and accessible for all Oregonians. As I am sure the members of this committee are aware, higher education in Oregon has an affordability crisis. The State of Oregon is 46th in the nation for state funding of public higher education per full-time equivalent student, which has prompted a heavy reliance on student tuition and fee dollars in the absence of state appropriations. Consequently, this has resulted in students and their families, increasingly applying for student loans, and going into substantial debt to afford college.

The process of applying for college can be a difficult task, particularly for first-generation students and students who lack strong support systems. Typically, during the application process, a student will be required to fill out an application, fill out the FAFSA/ORSAA, provide a high school transcript, provide exam scores, write a personal essay, and may be asked to provide letters of recommendations. This can be a lot to coordinate and track, especially if a student is applying to multiple institutions. Beyond the application process, figuring out how to navigate and apply for financial aid, scholarship, and loan options is an even more challenging task. Scholarships require a tremendous amount of work, have strict deadlines, and can be difficult to find. Accessing loan options can take extensive research, can be confusing to understand, and can sometimes leave students victim to predatory lending.

For the Oregon public high school senior class of 2022, only 45.5% of students statewide completed the FAFSA/ORSAA. These numbers are unacceptable, and we must do better as a State. Our colleges and universities are critical when it comes to workforce development and preparing the future leaders of our State. Oregon must do more to reach students earlier when it comes to college preparedness and teaching basic life-skills that help students be financially empowered as they head into adulthood.

**It is for these reasons that the Oregon Student Association supports SB 3 with the -1 Amendment.** Not only do we feel that this bill will help address the problems highlighted above, but we strongly feel that this bill is complementary to the work that our organization is doing to pass SB 424; a bill that will prohibit the act of transcript withholding as a means of debt collection at post-secondary institutions. Financial wellness curriculum powerfully signals the state's commitment to help young Oregonians better influence their financial futures – throughout college and beyond. We urge you to support SB 3.

Thank you,

Nick Keough  
Legislative Director  
Oregon Student Association  
[nick@orstudents.org](mailto:nick@orstudents.org)

**OREGON STUDENT ASSOCIATION**

635 NE Dekum St, Portland, OR, 97211 | (817) 889-0787 | [www.orstudents.org](http://www.orstudents.org) | @OregonStudents