

Submitter: J R

On Behalf Of:

Committee: House Committee On Higher Education

Measure: HB3499

I strongly, strongly support HB 3499.

I am 27 years old, and am also \$100,000 in debt.

Why is this? Did I buy a fancy car, a home, spend recklessly on a credit card, or at a casino or a club?

No. Instead, I just decided to follow the path that adults told me would be really positive for me -- I went to college. And as a result, I have \$100,000 of student loan debt.

Like so many issues here, we treat it as if it's just an unfortunate reality. There's no easy solution. The whole world is just like this, and sadly there's not much we can do.

It really is easy to get into this mindset. It comes naturally when this is the only reality you've seen up-close for a long time.

However, it's also easy to find gigantic cracks in this mindset if you spend a few seconds thinking about it.

For example – here is the current free-college-is-unrealistic mindset, and you can decide for yourself whether it's logical or not. The line of thinking, unconsciously, goes something like this: it's perfectly natural for schooling to be public and free for 13 years, from ages 6 to 18. But then to extend that accessibility for 4 more years -- that is absolutely not tenable. It is an extremely radical and dangerous thought, to go from the natural 13 years of public school funding to the deadly and scary-to-even-think-about 17. Something terrible could and most definitely will happen.

Here's another common line of thinking – how could we ever possibly pay for this? Yes, it's true that Argentina, Austria, Belgium, Brazil, Cuba, Czech Republic, Denmark, Egypt, Estonia, Fiji, Finland, France, Germany, Greece, Iceland, India, Iran, Italy, Kenya, Lebanon, Luxembourg, Malta, Mauritius, Mexico, Morocco, New Zealand, Norway, Panama, Philippines, Poland, Russia, Slovenia, Spain, Sri Lanka, Sweden, Taiwan, Trinidad and Tobago, Turkey, and Uruguay all offer free college to their citizens – but still, it is unfortunately impossible for us to do the same in this country. Yes, the reason why it's impossible is vague and hard to place, but that doesn't stop it from being impossible in general. Those countries listed are simply all much wealthier than us, or something like that.

Another way of looking at this is, what will happen if it passes vs. if it doesn't?

What will apparently happen if this is passed: the money will be found, and hundreds of thousands of Oregonians will face significant relief in their personal lives. College enrollment will probably shoot up, as students from non-wealthy families will have significantly less obstacles to entry.

What will apparently happen if this is not passed: the status quo will continue. An unfathomable number of Oregonians will continue to amass student loan debt, and the problem will continue in its current trend of getting significantly worse over time. The portion of population with mountains of student loan debt will continue to creep higher and higher.

I personally would be living a very different life now if I didn't have all of this debt. I would feel more free to pursue a career I find meaningful, rather than my current decision of working a less-meaningful job that is higher-paying, so that I can pay off my debt at a rate that will prevent it from continuing to grow in size. The sense of dread I get from my debt also would be absent, which would probably help me in many facets of my life.

I would really like that life for others who have not fallen into this trap yet. We in Oregon absolutely have the power to prevent this debt from happening to more people. With the passage of this legislation, the number of people suffering from student loan debt will seemingly decrease by the thousands. It's difficult for me to imagine a good-faith argument against it that has Oregon residents' best interests at heart.

Thank you for reading.

JR