

Prepared Testimony of Amber Lee
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“Less Student Debt from the Start: What Role Should the Tax System
Play?”

June 24, 2014

Chairman Wyden, Ranking Member Hatch, and members of the Committee, thank you so much for allowing me the opportunity to testify today.

I grew up in a very violent, unstable home. My father abused crystal meth on a regular basis, which often resulted in wild outbursts of rage towards my mother or me. During a crucial time of life, when children should be learning and developing, I was fending for the wellbeing of my mother and myself. In my first nine years of life my family and I were evicted from twelve different homes due to my father's drug addiction as well as his love for gambling. There were many times we were evicted, and had no place to stay. The only solution was to take refuge in our car, and pray it would offer us enough shelter until we could get back on our feet. I was a miserable child, who had to grow up prematurely due to my circumstances.

Though my home life was complex, school always kept me going. It was a way to escape from the stress I experienced at home. At the age of seven I decided that I wanted to become a doctor, due to the fact that I was, and still am fascinated with the healing power of medicine. I can clearly recall the instant I realized that I could be freed from the vicious cycle of poverty and violence through education. I found it daunting that through my hard work I could potentially liberate myself by accomplishing what my parents could not. I do not regret anything from my upbringing because it has molded me into the strong, motivated woman that I am today. My past has kept me focused on my educational and career goals by providing me with the drive to become the best form of myself.

As I got older, and advanced to middle school and high school, I was extremely diligent with my schoolwork and extra-curricular activities, for I knew that consistent academic success was the key to future opportunities. During my junior and senior years at Willamette High School I carefully considered various universities to attend in the fall of 2014 including: Oregon State University, Portland State University, University of Oregon, and Oregon Institute of Technology. Originating from a low-income household of a single mother, I knew that paying for college on my own would be nearly impossible; however I was extremely optimistic of the opportunities available through grants and scholarships that could potentially aid me in pursuing a higher education.

Due to the overwhelming cost of tuition, books, fees, and room and board associated with four-year universities, I also considered attending community college in order to complete my prerequisites before transferring to a university. After some career counseling, research and serious thought, I was discouraged to attend community college mostly because of the negative stigma it has with medical school admission committees.

The prerequisite courses students must complete act as a critical foundation that students must build upon during their pre-clinical years of medical school, and I was afraid that my educational choices now could potentially delay, or negatively impact my future goals. I also strongly considered attending the University of Oregon because it would give me the choice to reside at my mother's house, saving me the cost of room and board; however the University of Oregon is considered a strong liberal arts college, and I found it important to attend a university with a strong math and science program in order to prepare me for the challenges of medical school.

After many months of consideration I decided to attend Portland State University. I was extremely attracted to the job as well as the internship opportunities available through the institution, and I was also pleased to learn that Portland State has the lowest public college estimated cost of attendance in the state of Oregon.

I've always considered myself familiar with the overwhelming cost of college, but unfortunately it wasn't until I received my financial aid offering in March of 2014 that I realized exactly how hard it would be to afford a higher education. I received both the Oregon Opportunity Grant as well as the Pell Grant which are providing me with \$7,730 worth in aid for the fall of 2014, and act as a blessing; however combined with scholarships, and government loans I've accepted I still need to pay Portland State University \$9,822 per year. It was extremely discouraging to learn that my academic rigor wasn't enough to help me get to college, but I decided to do what I could to support my dream of becoming the first in my family to continue my education. I work 35 hours a week at a local Dairy Queen in order to save funds for college, but a frugal summer spent serving ice cream can hardly put a dent in what I owe to PSU. In order to attend college I am relying greatly on many private student loans as well as the federal subsidized and unsubsidized loans I have already accepted.

Unfortunately, I am not receiving any sort of family contribution towards my college education. For many years my mother and I have struggled without any kind of support from my absent father, and haven't had the means to save for the future. Due to my circumstances, my family has absolutely nothing put aside for me to pursue a higher education; therefore it is my responsibility to settle financial matters on my own. Because of my choice to enroll in rigorous classes, and to be active in extra curricular activities, I have not had the time to be employed for very long in order to save substantial funds myself.

It is absolutely appalling to me that students experience so many disheartening financial set backs just for trying to further their post high school education. We are immersed in a culture that supports the freedom to challenge ourselves, to search for new knowledge, and to gain meaningful careers, but we are constantly refused the opportunity to do so through the lack of options we have when it comes to paying for education. The idea of a college education has become only possible for the privileged, and that needs to change now.

Senators, I humbly ask that you consider the power you hold over decisions that

could potentially aid aspiring students in pursuing their dreams and life opportunities. It is truly troubling that students with difficult socio-economic backgrounds, such as myself, can work their hardest to educate themselves, and yet still come up short despite all of their efforts. With the amount of total student debt in the United States reaching around \$1.2 trillion dollars it is more than apparent that students need more outlets for assistance regarding college funding including: extension in loan forgiveness programs, affordable interest rates, expanded federal student aid – plus knowledge of tax benefits available for attending college. Personally my mother and I were unaware of the potential aid offered through tax benefits regarding post high school education, and I know that if these benefits were made apparent to the many low income families in the United States, college could be a more realistic, obtainable goal. I also believe if every family were given the gentle encouragement to open a college savings fund, it could make long-term college saving more convenient for families who are struggling to stay afloat.

Thank you, Chairman Wyden, and the members of the Committee for allowing me the opportunity to share my story today.