

Thank you Mr. Chairperson and Members of the Committee,

My name is Rebecca Morgan and I am a recent graduate of Boise State University. I'd like to give you a quick history of my life. I graduated from Centennial High School in 1990. Neither of my parents went to college, they didn't push me to go nor did they understand financial aid; college for me was paid for with savings bonds and my part time job. I began college but couldn't afford to continue. I, like many other Idaho residents, didn't need a college degree to have a decent paying job but times have changed. Marriage, a child and occasionally going to night classes I had accumulated a whopping 33 credits by the time I was 35. It was going to take me a lifetime to finish a degree and there was no way for me to pay up to \$2000 every 5 months without going into debt. I tried to pay as I went but balancing family, school and work is not easy. While my skills and talents at work made me promotion ready I couldn't check the box that said bachelor's degree. I had hit the ceiling.

Thankfully, my husband received his bachelor's degree before we were married, so only one of us had to return to college. As our young daughter was making her way through elementary school, we made the tough decision for me to go to college full time and work part time. We decided that student loans were our only option and that we would look at it as an investment for our future. At 36, I was filling out Financial Aid paperwork for the very first time, I didn't even know that scholarships for returning students were available. So, I took full time credits, took out loans and finished my degree in 2012.

In 2014, I started working for Boise State University in the Multidisciplinary Studies program, the very program I graduated from. I encourage other non traditional students like myself to finish their degree and it is a wonderful job. But my student loan payment is 25% of my paycheck. My husband and I planned for this, but so many of the students I talk to everyday do not have this luxury in fact, it can deter them from going any further and once again they start and do not finish.

Please help people like me, finish what we started so many years ago. We should have done it the right way, we should have immediately gone to college as high school graduates, but we didn't. Many of our parents didn't attend so we weren't encouraged. Many of friends didn't attend so we weren't able to follow them. Life sometimes gets in the way of the proper order, the desire is there, but circumstances prevents us from doing it "the right way".

Soon my daughter will be getting ready to graduate from high school and she will go to college. She has seen how hard it is for Mom to write a paper on a Saturday and miss out on a family bike ride. This was my college reality. How can I show her the value of a degree if I had not graduated from college myself?

Funding the Governor's proposal will help Idahoans finish what they started and finally complete their degree. Help the Governor create a new family tradition in Idaho, everyone completes college.

Testimony by:

Rebecca Morgan

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