

Janette Nunez

436 Linden Street, Reading, Pennsylvania 19604

Testimony to the Pennsylvania House of Representatives, Gaming Oversight Committee
Public Hearing on HB 1317, Tuition Relief Act
Thursday, May 21, 2009, 10:00 AM, Irvis Office – Room G50, Harrisburg, Pennsylvania

Good Afternoon. My name is Janette Nunez, and I am a college-bound senior at Reading Senior High School.

I am here today to tell you that I want to go to college this fall.

And even more importantly, I want to go to college this fall knowing two things: that I can afford it and that my state legislators have done everything in their power to help me and other students just like me reach this life-changing goal.

As the daughter of a single mother who has worked as many as three jobs at a time to make ends meet, I learned early on that if I worked hard, excelled academically and gave back to my community, I would succeed. And by most people's standards, I have.

I have maintained a GPA of 3.2 and higher during my high school career, made honor roll, and have been accepted to West Chester University for the upcoming fall semester. Yet these accomplishments seem miniscule compared to the many accomplishments I know are obtainable in my future. But it all begins with a quality and affordable college education.

Even though I received my acceptance letter to West Chester many months ago, I now find myself up faced with a challenge that I am not sure how to solve and no one seems to be able to answer. I am not sure how I am going to afford to attend college this year or any year thereafter.

You see, I have this burning desire to obtain a degree in law and fulfill my dream of becoming a lawyer. But the cruel reality is that if I attend college this fall with the financial aid package that has been offered to me, I will graduate in four years with at least \$52,000 in student loan debt and no savings to help pay for my law degree.

According to my Financial Aid Award Letter, the total cost to attend West Chester, including tuition, room and board, books and related fees, is approximately \$22,490 a year. I filled out a federal student aid application and was told that my expected family contribution is 0, meaning that neither my mother nor I made enough money to be able to contribute to my college education. But I only qualify for \$9,606 in federal and state aid, which means there's a gap of \$12,884. I must find a way – between now and the

middle of July, which is when I expect to receive my fall tuition bill – to come up with that \$12,884.

If I worked 40 hours a week making minimum wage between now and the start of the fall term, I would still only have less than one third of what I need to pay for college. I'm not asking for a handout; I am willing to work hard and do what it takes to pay my way through college. There's just a stark reality that despite going to an institution that is one of the most affordable in the state, I will *still* graduate with over \$52,000 in debt and that is frightening.

So what does tuition relief mean to me?

It means I won't have to take out \$12,884 in student loans next year. It means I can enter West Chester prepared to concentrate on my studies and not worrying if I can afford to buy a text book or to eat in the dining hall. It means that I can work one job this summer rather than three. It means I really can think about law school and not have to consider another major or profession. It means that my mother no longer has to regret using all of her income to pay bills or worry that she can't co-sign for my student loans.

If my mother could afford to help me, she would. Unfortunately, she can't...but you can. You have the ability to make my college education a reality.

As I sit here today, as one student telling my personal story, I represent a growing population of students who are considered "low income". These are the same low income students who find themselves in a difficult predicament – bright and motivated but not able to attend college due to a lack of financial resources. And although many of you might be thinking that there are plenty of grants and scholarships to help students pay for their education, financial aid packages like mine speak for themselves. Whether you are considered middle-class or are in the lowest income group, when it comes to paying for college, the current financial aid help is simply not enough.

That is why I ask you today, please do not ignore our plea.

Help us go to college.

Help us go to college THIS fall.

And more importantly, help this generation of creative, talented, intelligent and determined young individuals go to college this fall knowing that you have exhausted every avenue possible to make sure that students like me do not graduate under a burden of financial debt that does not allow us to move forward in the future.

Thank you.