

My name is Krystal Barr and I am a senior at Castleton State College. I am social work and sociology major with a minor in women's and gender studies. I participate in many groups on campus and the statewide student union.

I am a first generation college student in my immediate and extended family, being the first to graduate in my family. I will be graduating with over \$70,000 in student debt. I grew up in Berlin, Vermont and plan to continue living and working in the state in the upcoming years.

Other than freshman year I have worked at least one part time job while attending school full time. I am currently only working about 20 hours per week but there was a time last year where I was working more than 35 hours. I do not like having to work during school because I believe it takes away from my education but in order to support myself I don't have any other choice.

As I plan my next step after graduation I have found that my student debt will most definitely hold me back.

Firstly, for as long as I can remember I have planned to go on to graduate school and earn my Master's Degree in Social Work after graduation. At this point it looks like I will only be able to continue my education if I am awarded a full scholarship. With the debt I have already accumulated I cannot afford to take on another \$40,000 for a master's degree.

Secondly, instead of moving into my own apartment I will most likely need to move back in with my parents until I am financially stable enough to live on my own. Even with a full time job I will not be able to support myself financially and pay of student loan bills at this same time.

One of my biggest concerns with the cost of higher education in Vermont is how little we are supported financially by the state. I believe that by supporting higher education in Vermont the state would be investing in its future. As a Vermont State College student I plan to continue to live and work in Vermont for many years to come. If the state supported Vermont State Colleges and the cost of higher education more than they do currently, I believe more young people would see higher education as an option and be more likely to settle down and work in Vermont in the years to come.

There have been many conversations about why young people move out of Vermont and I believe the cost of higher education is one of the main reasons. By investing in higher education, Vermont would be investing in its future workers.

I know that many students on Castleton's campus and on all Vermont State College campuses have stories similar to mine. Supporting higher education and lowering the cost of higher education will benefit so many students like me and make education more accessible to those who wish to pursue it.