## Testimony on S.231 – Free College Tuition

## April 18, 2018

My name is Daniella Doolen, I am from the Upper Valley, and I am a senior at Castleton University. When I started college August of 2014, I was a bright-eyed and bushy tailed freshman. As the months went along, I realized that I did not have enough money, or loans to pay the remainder of my second semesters bill of 6,000 dollars. I was scared that I would have to drop out and give up on my dream of becoming an educator of history. I had zero credit, and my parents did not have the best credit either. Through Castleton, I found out that I could apply for this loan named "Parent PLUS". At the time I knew nothing about it and my parents didn't either, as I was the first in the family to go to college past as associates degree. My mom hesitantly co-signed, and I was free to register for classes for the upcoming fall semester. I was beyond thrilled that my mom had done one of the largest favors I could have asked her. Unknowingly, I stopped my mom from getting the loan she needed to continue her education, because she is an amazing mom and provided the best she could for me. This same situation happened the next semester, when I still needed to take out even more loans, which resulted in an additional 4,000 dollars of a Parent PLUS loan. Thankfully I was hired as a Community Advisor (RA) which paid for my room cost for the upcoming five semesters. As of May 12, 2018, I will owe just over 38,000 dollars, it may not sound like a lot to some, but for young adult going into the teaching field, it's a scary number.

In three short weeks I will be walking across the graduation stage, diploma in hand and unsure of what the future holds. The only thing I am sure of is that starting in JUNE I will need to start paying back my Parent PLUS loan, and in November I will need to have a job where I can support myself along with paying back the rest of my student loans. Yes, in a month and a half, I will need to have a good paying job that allows me to pay back not just one student loan payment, but two. Through high school and college, I have competed in pageants to win scholarship money for school, and one question that I was asked was, "How would you keep graduating college students in Vermont?" I have thought about this question a lot in the last few years since first hearing it, and I think I figured it out.

Right now, college graduates are leaving Vermont in the masses because they need to find higher paying jobs in order to support themselves, along with paying back their student loans from attending college in Vermont. My question is, if tuition was free, wouldn't that create less debt for Vermont college students, giving them a better option of staying in Vermont? I know that I am going to have to move out of the state because even though I love Vermont with my whole being, I need to be able to earn a living wage. 30-40,000 dollars a year is not a comfortable living wage, and I would be scraping by week to week. During my exit-loan counseling that is required to graduate Castleton, I found that as a first-year teacher, living alone, after bills, student loans, food and gas, I would be NEGITIVE 500 dollars every two weeks. Let me repeat that, as a young adult, who spent four years EARNING a bachelor's degree, I will still not be able to afford basic living in the state of Vermont. If you all really care about Vermont and its residents, do what's best and make tuition free.

You might just see the population of the state increase, meaning more tax revenue to build a better tomorrow.

Thank you for your time.

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