

Victoria Castillo  
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My name is Vicky Castillo. I am originally from Southington, Connecticut; however, I am currently earning my undergraduate degree in Biology at Saint Michael's College in Colchester, Vermont. I chose to attend a private school, 4 hours away from home town, with a tuition climbing towards \$60,000 a year (\$57,595 for 2018-2019 academic year, and \$59,995 for 2019-2020 academic year) specifically because of the values that this school upholds, such as a liberal education, Catholic foundation, and feeling of a close-knit community.

That being said, attending Saint Michael's College is really difficult on my family and I, financially speaking. I would not be able to attend this school without the financial aid that is offered. Even with more than half of my tuition covered by financial aid from FAFSA and scholarships from St. Mike's, my family and I still needed to take out three additional loans to help out with the cost of tuition. Despite this abundance of financial aid, my family and I still make considerable sacrifices to pay the cost of tuition each semester. The current majority of my financial concerns are in regards to being able to graduate. I don't even want to think about the insurmountable debt I will be in from student loans after graduation. Certainly, my student debt is going to be the deciding factor of the timing of further education, as I aspire to go to graduate school; however, the future of furthering my education is very unstable due to my financial burdens.

No matter how much I love Vermont, the view of Camel's Hump, the bustling of Church Street, or the abundant possibilities of networking with alumni and obtaining job opportunities in this state, I know that attending graduate school or living in Vermont is simply not an option for me. There is no way I would be able to afford living in Burlington even if I had multiple roommates to help cut expenses. Currently, I work two part-time jobs in addition to being a full-time student and being active in my community through multiple extracurriculars. One job is a federal work-study in which my entire paycheck goes towards my tuition. My work-study functions to decrease my parents' burden of paying for tuition; however, less than \$2,000 a year does not contribute very much to this overall expense. My other job is working 15 hours a week at Einstein Bros. Bagels on campus, which pays about \$11/hour. I use this money to pay for laundry, groceries, textbooks, other school supplies, and to put into my savings account.

Right now, I don't have the burden of paying for rent, utilities, car payments, gas, and other bills that I would have if I were to live in Vermont after graduation, yet I am still working two jobs as a student, both of which pay above the current minimum wage of Vermont of \$10.78/hour, and still I continue to struggle to support myself. So the state of Vermont leaves me with very few options if I were to consider staying and living here after graduation with the minimum wage being where it is now. Undoubtedly, \$10.78/hour is nowhere near a liveable wage, which would allow for an individual to be able to meet their basic needs with enough money left over to invest back into the economy and to invest into savings accounts for unexpected emergencies or possible retirement in the future. Raising the minimum wage in Vermont to \$15 by 2024 would still not meet the standards of an actual liveable wage, due to the increase in cost of living and inflation over time, but it would certainly be a necessary step in the right direction in providing Vermont citizens with the ability to meet their own basic needs.

From a moral viewpoint, the state of Vermont cannot continue to provide its workers, the backbone of the economy, with a stagnant minimum wage as the cost of living continues to increase. Afterall, low economic profitability and financial stability is one of the main reasons

why so many students, including myself, are unable to stay in Vermont after graduation. Most importantly, I would want to live in a state that values its students and its workers.