

## Testimony is Favor of HB 5241 for a Study on how to Create a Pay-It-Forward Option for Public Higher Education

Submitted by Clinton Triumph

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Members of the Higher Education Committee,

Hello, my name is Clinton Triumph, and Connecticut is my home. I am here in support of HB 5241. Equal opportunity is an issue that has and will continue to jeopardize the quality of life for every family that strives for success and comfort from one generation to the next. We need to end student debt!

I used to be a student at Capitol Community College but dropped out of school after two semesters because the debt I was incurring was becoming so unmanageable.

I'm not the 1<sup>st</sup> person in my family to make an attempt at higher education and end up with significant financial strain. Both my mother at the University of Connecticut, and father at Columbia University are college graduates and are still paying off their student debts — too much in debt to enjoy a quality life. They graduated decades ago, but are still paying off these debts.

My older sister graduated an honor student from William Hall High School and was off to Purdue University to focus on biology. This was a milestone of her adult life, and something to gain fulfillment from. She also has been unable to continue her studies until a proper resolution to combat student debt is mandated by the state. She left before starting her last semester.

I decided to pull myself out of school to open a door for my younger sister (also an honor student from William Hall High school) to chase her dreams at Stony Brook University and get a nursing degree. I didn't want to continue to contribute to my parent's debt on top of my sister's. Her efforts shouldn't be challenged by credit checks and loans given her track record as a focused academic.

This problem has three major sources and they all need to be addressed:

- State disinvestment in our public higher education system
- The rapidly expanding cost of tuition
- Private debt companies, like Sally Mae, continue to raise their interest rates, trapping students, graduates, dropouts and their families in debt.

We need to fight for equality, so our dreams manifest opportunities for every generation of working and middle class families in Connecticut. The student debt crisis is creating a cycle of instability for the working class. We need innovative solutions to this problem so we can grow as a community, and the Pay it Forward model should be considered among strategies to tackle this issue. Let us pass legislation so we can build systems that will end crippling student debt!