

## Tesimony of Quin Gonnell

March 17<sup>th</sup>, 2008

My name is Quin Gonnell and I am a first generation American as well as a first generation college student. I am now in my third year at Salem State College studying history, political science, and secondary education. When I graduate next year I intend to pursue a job teaching in public education. I believe that an effective public education system is imperative in maintaining a competent society for our future. I want to teach because I know the importance of educating our youth and like many students in my class and many young people in my generation, I hope to use my education to give back to my community.

These days I am working three jobs, one as a sales clerk in Salem, NH, one as a desk receptionist at the college residence hall, and I am also a Resident Assistant. Through these three jobs, emotional backing from my family, and with the help of financial aid, including the Pell Grant and federal student loans, I am able to live a relatively happy life as a young man pursuing his college education. That is not to say however that I am not constantly pressed by the hardships that come with living this sort of fast paced and often stressful lifestyle. This is why I have become more involved in student advocacy, using what little free time I have to get involved and try to change this situation for the students.

Last year, I ran for Student Government at Salem State and was appointed chair of the Governmental Relations Committee. Through this position I have been able to organize a visit by Salem State Students to a legislative conference in Washington DC. I

*Ensuring Access to College in a Turbulent Economy*  
Senate Health, Education, Labor and Pensions Committee  
Field Hearing, Boston, Massachusetts

have been able to support the growing Public Higher Education Network of Massachusetts and help organize the up and coming Massachusetts' state-wide student association. I have also been able to shed much light among Massachusetts' students, on the progress that was made in Washington last summer.

Students across the country face serious challenges figuring out how to pay for college. With college costs continuing to rise, students turn increasingly to loans. As a result the average American college student acquires just under \$20,000 in debt by the time they graduate. In this current economy many families are asking students to cover more and more of the cost of their college education. I along with thousands of other college students across the country can honestly say that without financial aid, my college education would not be a reality. Coming from the inner city, I know that the high and ever rising cost of college has been the number one reason preventing thousands of my peers from giving higher education a chance.

But in the last two year, Congress has taken much needed measures have been made to help students afford college. Last summer Congress passed the College Cost Reduction and Access Act, legislation authored by Senator Kennedy. The bill will lower interest rates for the more than 5 million students with need-based federal student loans. It increases the Pell Grant for low-income students like myself by nearly \$400 this year. Finally, it includes a new loan repayment system that allows students to repay their loans according to their income. For public servants or non-profit employees using this Income-Based Repayment the government will forgive your loans after 10 years in repayment. While more must be done to keep up the state and federal investment in

*Ensuring Access to College in a Turbulent Economy*  
Senate Health, Education, Labor and Pensions Committee  
Field Hearing, Boston, Massachusetts

higher education, the College Cost Reduction and Access Act is the largest investment made to higher education in the last 50 years.

The fact of the matter is that the best loan opportunities for students continue to be available from the government. The best way to make college affordable for students is not through private loans with higher interest rates and unforgiving policies. The road to college affordability is paved by lowering tuition costs, increasing the amount of state and federal grants, and encouraging students to apply for governmental loans. The College Cost Reduction and Access Act shows that we're on the right track.