

Representative Kaiali'i Kahele, Chair
Representative Michelle N. Kidani, Vice Chair
Senate Committee on Higher Education

Jenaiah Banasihan
Myron B. Thompson School of Social Work
(808)-652-7926

Tuesday, February 14, 2017

My name is Jenaiah Banasihan and I am a student of the Myron B. Thompson School of Social Work at the University of Hawai'i at Manoa. As a full-time student, I am testifying in support of Senate Bill 348, which creates a public service loan forgiveness program in the University of Hawai'i at Manoa.

Being a full-time student, I also grapple with being a part-time worker working 19 hours a week, an internship where I'm working 8 hours a week, and being a young individual living on my own here on O'ahu. I'm originally from Kaua'i, where I come from a big family and being the youngest of five siblings. My parents have worked tirelessly to send my sister and I to attend the University of Hawai'i at Manoa. My mother works two jobs and my father wear and tears his body to keep our roofs above our heads. Although being at Manoa already puts my sister and I at a higher advantage compared to students who have not gone to college due to finance crisis, my family struggles constantly to live a stable happy life. This is my third year at the University and I've been able to keep a cumulative GPA of 3.0 and above, all the while, balancing work and a social life. I have been given a great opportunity to attend the School of Social Work program to attain my bachelors and hopefully master's degree. This bill would lift much of the weight from my shoulders, as well as my parents. I understand that the bill has eligibility requirements and I believe that I would meet those requirements. Working for the state or county would not be a problem because I plan on working here in Hawai'i after I graduate in hopes of working with my community in utilizing my Social Work skills. This bill would relieve the stress I've been dealing with throughout college and give me a big hand to being successful in life, without the worry of so much loans I need to pay back. It would give me an opportunity to focus on my career and actually be a professional competent Social Worker rather than worrying to make sure I earn enough money to pay my loans back.

I strongly support bill 348 because for students like me, there is a lot of burden that my loans will enforce. I've been working hard to get scholarships, but I rely heavily on my loans to keep me in college. I would greatly appreciate wholeheartedly having a public service loan forgiveness program at the University of Hawai'i.

Hawaii Public Service Loan Forgiveness Program; Loan Repayment; State and County Employees

I, Heather Nicole Blodgett, BA and MSW student, and owner of Epic-Interventions LLC, am for but would like to purpose alternative wording for bill SB 348, relating to the Hawaii Public Service Loan Forgiveness Program.

Creates a public service loan forgiveness program and revolving fund in post secondary education and Hawaii. Establishes eligibility and repayment requirements for individuals who complete an associate, bachelor, or graduate degree program while residing in the state of Hawaii and agree to work full-time for the State, county, or public service agency in the state of Hawaii for a specified number of years as determined by the institution.

University of Hawaii does not hold as many options for continuing education as other institutions have. With a longer wait list and fewer location options University of Hawaii become a selective school. With technology today, many schools are allowing for online education. In many of the counties in the state of Hawaii location of services provided is a challenge for many individuals seeking education. By providing an outlet to help reduce the overall debt for online learners more individuals would have better access to post-secondary education without the worry of the higher costs of education. By allowing a wider array of institutions to be covered under this bill, more variety will be added to the professional pool of providers. Hawaii being a diverse and unique culture allowing for other institutions to be covered under this bill will increase the diversity of professionals obtaining degrees.

Allowing a wider array of individuals to qualify for this program will increase the number of individuals entering into public service. More people residing within the state will become more inclined to continue education and increase average income. In decreasing the overall debt and increasing the overall income the economy will then benefit, as there will be more available funds circulating in the state.

My hope is that the bill states that it, "Creates a public service loan forgiveness program and revolving fund in post secondary education and Hawaii. Establishes eligibility and repayment requirements for individuals who complete an associate, bachelor, or graduate degree program while residing in the state of Hawaii and agree to work full-time for the State, county, or public service agency in the state of Hawaii for a specified number of years as determined by the institution. "

Thank you for your time and consideration
Heather Blodgett, BA, MSW student, Epic-Interventions LLC

Senator Kaiali'i Kahele, Chair
Senator Michelle N. Kidani, Vice Chair
Senate Committee on Higher Education

Sweetie Sharmaine C. Tagudin
University of Hawaii at Manoa - Myron B. Thompson School of Social Work

Tuesday, February 14, 2017

Support for S.B. 348, Relating to The Hawaii Public Service Loan Forgiveness Program

Dear Senator Kahele, Senator Kidani, and committee members,

My name is Sweetie Sharmaine Tagudin and I am a student of the Myron B. Thompson School of Social Work at the University of Hawaii'i at Manoa. As a bachelor's degree candidate in UH Manoa's social work program, I advocate for the overall well being of all people and their right to a better quality of life. With all things considered, I am testifying in strong support of Senate Bill 348, which offers financial support to students within the University of Hawaii school system by waiving a portion of their loans and giving them a state or county employment opportunity after graduation.

Accessibility and affordability of higher education is a basic necessity that all people are entitled to. We live in a society that values and idealizes higher education; however, that same society creates barriers such as high costs and tuition increases, to keep people from pursuing a higher education. When looking at higher paying jobs and their requirements, employers prefer their employees to have higher education, which makes higher education a right to the people. Therefore, restricting access to education by limiting its affordability becomes an injustice to people and their right to create a better life for themselves. We need to change the education system so that it benefits and unifies all people with equal opportunity, rather than create divides that classify people into categories with intentions of putting the educated, uneducated, wealthy and unwealthy against each other.

Currently, two thirds of American college students graduate with college debt, topping at \$1.2 trillion. As a college student, my biggest fear is graduating with an extensive amount of debt and having no job to repay what I owe. In order to reduce my financial burden, I engage in countless extracurricular activities, such as volunteer work with a local care home and work rigorously to maintain a high GPA so that I can become eligible for scholarships that will finance my education. Between my extracurricular activities and college course work, I also finance my education by working on campus. On one hand, having to juggle all of these things keeps me grounded and helps build character; however, I feel that having accessible and affordable higher education would allow me to dedicate more time towards my studies. Struggling to make ends meet takes time away from the time I could be using to educate myself more as a social work student so that I can be competent in my field. To be financially secure in my educational endeavors gives me a chance to excel in my aspiration to be a successful social worker that can make a difference within my community.

Moreover, the high cost of education only contributes to the financial burden brought on by the high cost of living in Hawaii. Being raised in an immigrant family, I was taught the value of getting a good education and that it dictates where you'll end up in life. Because of this

mentality, my parents work hard to put me through college, put food on our table, and provide a roof over our heads. Despite my mom having anxiety and my dad having to cope with a congenital heart condition that has resulted in mitral valve surgery, they exert themselves in full-time and freelance jobs. Rising costs of higher education causes families to prioritize labor at the expense of their health, which could result in the displacement of families and the jeopardization of their way of live.

I stand in strong support of Senate Bill 348 because of how it addresses the financial flaws within the education system. This bill guarantees a source of income and provides job experience, which is something every employer looks at. Senate Bill 348 gives our community a fighting chance to sever the perpetuated cycle of inaccessible resources and socioeconomic class division. Passing this bill would build a foundation towards an educated and competent labor force that will make our community thrive. With that being said, I urge the committee to pass S.B. 348. Thank you for giving me the opportunity to testify.

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 7, 2017 6:55 PM
To: HRE Testimony
Cc: mendezj@hawaii.edu
Subject: *Submitted testimony for SB348 on Feb 14, 2017 13:15PM*

SB348

Submitted on: 2/7/2017

Testimony for HRE on Feb 14, 2017 13:15PM in Conference Room 414

Submitted By	Organization	Testifier Position	Present at Hearing
Javier Mendez-Alvarez	Individual	Support	No

Comments:

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

Do not reply to this email. This inbox is not monitored. For assistance please email webmaster@capitol.hawaii.gov

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 7, 2017 5:24 PM
To: HRE Testimony
Cc: aurasaki@hawaiiantel.net
Subject: *Submitted testimony for SB348 on Feb 14, 2017 13:15PM*

SB348

Submitted on: 2/7/2017

Testimony for HRE on Feb 14, 2017 13:15PM in Conference Room 414

Submitted By	Organization	Testifier Position	Present at Hearing
Alan Urasaki	Individual	Support	No

Comments:

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

Do not reply to this email. This inbox is not monitored. For assistance please email webmaster@capitol.hawaii.gov