

Thank you Chair Marquart and members of the committee for hearing this bill. I'm writing today to share my support of HF3072 because of how student debt has impacted many facets of my life and may be what forces me to leave teaching after 5 years.

My name is Jared McComber. I grew up in the northern twin cities suburb of Andover, MN and currently live in Minneapolis. Growing up it was preached, "Go to college to educate yourself, get a job, help make the world a better place" so that is what I attempted to do. I attended St. John's University (MN) where I earned a degree in Biology and played on the lacrosse team, graduating in 2017. After college like many I was unsure what to do next. All I knew was I wanted to begin to help make the world a better place. This led me to join a volunteer organization that sent me to Newark, NJ. Here I had the opportunity to teach Astrophysics and help coach the fencing team to a state title at St. Benedict's Preparatory school. In short, I felt like I had found my calling. That I could help make schools a safe and fun place to learn. I was lucky enough to be able to return to Minnesota in 2018 where I have spent the last four years teaching science, special education and this year: whatever my school needs me to. I love teaching and am committed to helping the next generation be as smart and caring as possible. However, student debt has marred much of my teaching career and may force me to leave all together.

While volunteering I had to make student loan payments because my volunteer program was not recognized by some of my loan providers. Thus when I moved back to MN in 2018 my only option was to move back in with my parents. There is no shame in this, but this was not good for me. I was teaching in Minneapolis, but because of my need to make my loan payments I was living in Andover. The commute was long and I felt isolated from the families I worked with. Not to mention friends. Due to this I became severely depressed and in December 2018 I attempted suicide. Luckily I am able to write to you today. Your decision to relieve student debt may literally save someone's life who was feeling as helpless as I was.

My total cost of attendance after scholarship at St. John's was around 68,000 dollars. As of writing this letter I have made over 20,000 in payments. I currently owe over 100,000 dollars. Clearly by looking at these numbers you can see student loans are not simply meant to cover the "cost" of my education. Student debt is sucking away my ability to live. With the freeze happening now on Federal loans I pay 505 dollars a month, but once that ends it will be almost 800 dollars. That itself is over $\frac{1}{3}$ of my total monthly income from teaching. At this rate I will never own a home or car. I have to say no to going to local events and restaurants which besides sucking for me, also prevents me from supporting local businesses. Due to student debt I can't even say I live paycheck to paycheck, cause I need multiple. I have had to get a second job. I work 7 days a week to simply exist. This is not sustainable and as much as I would love to remain in the classroom, student debt makes that increasingly impossible.

Before I end this I will leave you with some questions:

- As a society do we want people to be as educated as possible? How do student loans help us to be a healthy and educated populace?
- How is making education “pay to play” morally justifiable?
- Is it in the best interest of my students and myself that I come to school tired from working a second job?

By providing student debt relief you can relieve depression, financial burdens and barriers, invest in local business and simply drastically improve many people's lives. It would also give me personally peace of mind and allow me to continue teaching. Please consider this as you deliberate student debt relief.

Love and Solidarity,
Jared McComber