

I am a first-time college student in my family. My family comes from a farming background, like many in rural Minnesota. My family doesn't make a lot of money, so college is an opportunity for me to better myself and my family. I, like many others, receive a Pell Grant and other scholarships, but I still have had to take out loans and go into financial debt in order to better myself through higher education. I luckily had some sports scholarships leftover from high school, but even with those, it wasn't enough to relieve the burden of the cost of college.

I worked a full-time job while going to college before getting laid off during the pandemic. Also, due to my debt, I have not been able to apply for loans to get my first car or my own place to live. Yet, I've maintained a 3.97 GPA and go to college full time even through these burdens and hardships. The grant created in HF4449 to cover any remaining tuition and fees for students with a family income of less than \$100,000 would significantly impact many rural students like me and countless others around the state. I wouldn't be thousands of dollars in debt; I would be able to take a loan out to get my own vehicle, I would be able to get my own place, I wouldn't be struggling to decide to pay my bills or buy my next textbook.

This bill would help so many traditional and non-traditional students not worry about how to afford their upcoming bills or where their next meal comes from. This bill would allow many to graduate debt-free and graduate faster and get into the workforce faster. This bill would help me, and so many other students have an opportunity to further their education and better their lives. I strongly urge you to pass HF4449.

John Runnigan

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