

Testimony of

DJ Ryan
Junior attending Penn State

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Pennsylvania Field Hearing Entitled:
*Access and Affordability: How Expanding Pell Grants Will Offer Higher Education to
More Americans*
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Thank you for inviting me to testify today and share my story. I commend Senator Casey for recognizing the importance of college access and affordability, and the necessity of expanding the Pell grant program.

My name is Dj Ryan, and I am a 20 year old junior at Pennsylvania State University. I'm a resident of West Mifflin, Pa in Allegheny County. My mother works as a secretary at Jefferson Regional Medical Center, and my father has not been able to work for some time due to his health. I have an older half sister who attended some college, but I will be the first in my extended family to obtain a bachelor's degree. I am currently studying Communication Arts and Sciences with a minor in Civic and Community Engagement. I am also involved in student government, and currently hold a position as the Governmental Affairs Director for the Pennsylvania State University Council of Commonwealth Student Governments, an organization representing over 33,000 students at Penn State's nineteen Commonwealth Campuses.

My parents always had the intention of sending me to college. I had a college fund set up several times, only to see it used on several different occasions to keep my family financially afloat. The first time my college fund was used up was when my father injured his back and required two surgeries to fix it. The second time was when he developed heart problems which required even more medical care and surgery. My mother's salary was not enough to cover our living expenses, let alone sending me to college; so my family made a decision to open our own business—a take out restaurant—in the fall of 2007. My mother works her day job, and then goes to our shop to work during the night. I spend the time coordinating the marketing and advertising from my apartment in State College, and my father helps out when his health allows, doing administrative work. Since I started attending school, it has been an increasingly difficult task to keep things moving. My family has been struggling with the business and financing my education, and I fear we will soon be forced to choose between the two.

During my freshman year, I attended Penn State's Altoona campus, where I received a small number of academic scholarships, additional funds from state grants, and even more aid in the form of Federal Pell Grants. This aid was a phenomenal form of assistance, and the primary reason I was able to attend school. However, with the increasingly high cost of college, I took out both subsidized and unsubsidized Federal

Loans. My parents took out personal loans as well. I changed campuses to Penn State Greater Allegheny in McKeesport, PA during my sophomore year, in order to be able to commute from home and save money. Although I did enjoy Penn State Altoona and the thought of living on my own, the burden on both my family's finances and mine was too much to bear. While at Greater Allegheny, I received an academic scholarship to continue my education. This combined with my Federal Pell Grants was enough to cover school for my sophomore year. I consider myself very lucky, because scholarships are very hard to come by, especially in times where everyone has an extra financial burden on their shoulders.

The biggest problem for me has not even been with the actual payment of tuition, but the other costs associated with college. On-Campus living is considerably expensive, so I chose to live off-campus, in an apartment I share with three friends. I must worry about paying the rent, nearly \$5,000 for the year. Also, meal plans are not a reasonable idea unless one lives on campus; so I have to buy food, put gas in my car, and deal with all the other day-to-day living expenses any person living on their own would have. I think the biggest problem with college costs is that many times people don't realize how many extra expenses there are when sending a child to college. It's not just tuition and books. To cover these extra costs, I obtained a job through the federal work-study program. I work nearly the maximum of 20 hours each week in addition to my full-time school schedule and extracurricular activities. All these things put together with the out-of-class studying time required of a student means that I have no free time to do anything on my own. But I've been able to manage so far even though many of other students I know haven't been able to juggle everything they need to in order to pay for school.

After I complete my degree, I want to pursue a career in college student affairs, working specifically with college extracurricular activities. For most positions in that field, a Masters Degree is mandatory. Then, the cycle begins all over again; more FAFSA Applications will need to be filled out to obtain more state and Federal grants and then more student loans will be applied for. At the end of what will be at least six years of college, I will have taken out student loans in excess of 20,000 dollars, not including the loans my parents have taken out. I'll begin repaying these after graduate school, about the same time I should be saving to start my life. The starting salary for the position I want is not high; and clearly I cannot rely on a family safety net in the event that I won't be able to repay my loans later on. The scenario I will face is one I think is unfair.

Coming from the background that I come from, I would have liked to have avoided loans altogether. And as an aspiring college administrator, I would love to see college students spend their time worrying about the hard classes and not worrying about how hard it is to pay for it.

I want to take a moment to reemphasize the significant contribution Federal Pell Grants have made on my educational career. So far, I have received 9,671 Dollars in Pell Grants during my three years of college. Receiving the Pell grant has been one of the main factors in allowing me to continue my college education on to graduation. If I had even more grant aid, I would be graduating with even less debt. I can't think of a

better vote of confidence that the federal government can give to aspiring students everywhere than to boost scholarship aid.

Thank you for the opportunity to testify. I would be glad to answer any questions.