

**From:** Arwa Ahmed <arwahmed@gmail.com>

**Date:** Tuesday, February 15, 2022 at 4:53 PM

**To:** Chair Marquart and Committee Members

**Subject:** Student Loan Relief HF 3072

Hi my name is Arwa Ahmed. I am single mother with two kids. Unfortunately, when I was young I borrowed money to attend college without really understanding the consequences it would have on my life as an adult. Now as adult in my early thirties I can't afford to pay it back in one payment. The only thing I can afford is to make small payments and because of the interest rate I am making no progress. It's getting in the way of being able to achieve the American dream. I am also putting money I could benefit having for my kids toward a loan that will never decrease. I personally feel like I will be stuck with this loan for the rest of my life.

Thank you,  
Arwa Ahmed