

First and foremost, I'd like to thank Chair Marquart and the members of the committee for hearing this bill. My name is Derek Volk, and I am writing this letter in support of HF3072 because of the enormous, positive impact it would have on all Minnesotans, regardless of whether they have post-secondary education. Before explaining exactly how HF3072 would benefit me and my family, I'd like to tell you some of my story.

Though I currently live in Northeast Minneapolis, I grew up in Fairmont, the largest city in Martin County, MN. I was part of the 20% of Fairmont youths that grew up in poverty; without social welfare such as SNAP, Section 8, and free school lunches, my family wouldn't have survived. Despite the difficulties being raised by a single mother in poverty in rural Minnesota, I worked tirelessly to become the first person in my family to attend college. After graduating second in my class and earning a 32 on my ACT exam, I was accepted into the University of Minnesota, Twin Cities, in 2009.

In 2009, my mother was making \$11/hour in a nursing home, taking care of our elderly population. As such, the entirety of my college expenses had to be covered with a combination of scholarship, grants, and federal student loans. I entered the U of M with the intention of attaining a dual degree: one in biochemistry, and the other in the sociology of law, crime, and deviance. I had my heart set on the U's dual MD/JD program; my dream was to use both the medical and legal expertise to shape public policy and make healthcare more just and equitable. Life, however, had different plans for me.

In the middle of the spring semester of my sophomore year, at age 20, my left lung collapsed and I was hospitalized with a chest tube for a couple of weeks, until my lung re-inflated. I was diagnosed with a condition called 'blebs', which are congenital pockets of weak tissue that can spontaneously rupture and cause the lung to collapse (a "spontaneous pneumothorax", in medical jargon). As I was physically unable to complete my classes that term, I had to withdraw from the university and retake those classes.

Unfortunately, that was only the first time I would be fifteen minutes from death while attending the University. In total, my lungs have collapsed six times, three on each lung, all while I was attempting to finish my degrees. Each time I had to be hospitalized for a week or two; each time, I had months of recovery with severe restrictions, such as not lifting more than 5 pounds. I couldn't carry a textbook, let alone finish my classes during the terms in which I was hospitalized. Each time, I had to retake and, therefore, pay for those classes.

I modified my dual MD/JD dream to just go to law school, with my top choice being the University of Minnesota. When my degree was about 75% complete, I had exhausted all of my personal federal grant and loan options. Though she never attended college herself, my mother intervened and paid for the rest of my education with federal parent loans. After those, too, were exhausted, I had to loan money directly from the University. Finally, in the spring semester of 2021, amidst the Covid pandemic, I finished my degree in the sociology of law, crime, and deviance. I had scored in the 82nd percentile on the LSAT exam and had piqued the interest of law schools across the country. Despite the ongoing pandemic, my future felt bright. I soon learned, however, that I was mistaken.

Although my degree is complete, the University will release neither my diploma nor my transcripts until I have repaid the \$5,000 loan I took out directly through them for my final classes. Neither employers nor graduate schools, therefore, can verify that I have a degree. All I have is an email stating that I have a Bachelor's of Arts. The inability to use my degree, combined with the strained job market early in the pandemic, have made it extremely difficult for me to find work that pays enough to afford food, rent, and the direct repayment of the \$5,000 on my University student account. I can't fathom what it will look like to begin paying off the fifty thousand dollars in federal loans in my name, let alone the tens of thousands that my mother took out in federal parent loans.

My mother still lives and works in Fairmont, caring for our elderly. She now makes \$14/hour and struggles with the debt she took out on my behalf; the debt that I promised to repay myself once I finished school and was earning a strong salary. I cannot feasibly pay off that debt without my degree, which cannot be utilized until I am able to write a five thousand dollar check to the University of Minnesota. Although the pause on federal loan payments during the pandemic has been a lifeline, HF3072 would tremendously help Minnesotans of all walks of life. Not only does this bill expand the amount of educational tax deductions, it would also allow people like me and my mother, who typically do not owe state income taxes, to receive substantial refunds for these educational expenses. Without hyperbole, this money would literally be life changing.

My mother could use her refund to make an actual dent in the parent loan balance; mine could be used to pay off my student account and release my degree. I could get a high-paying job or continue on to law school. I'd finally be able to reach my potential and, eventually, buy a house and start a family. As of now, with the current student loan situation, those are merely pipe dreams.

I humbly thank you for listening to my story as a first-generation, rural Minnesotan college graduate, and I urge all Minnesota state representatives to hear and pass this bill. From Martin County to the Twin Cities, from the Iron Range to the North Shore, this bill would have a massive, positive impact on the lives of *all* Minnesotans.

Sincerely,

Derek Volk – Minneapolis 55418