From:	<u>Malan Paquette</u>
То:	Senate Finance Committee
Subject:	SB 32 free college credits to highschoolers
Date:	Monday, March 29, 2021 9:26:21 AM

Hi Senate Finance Committe, KPB,

Life long Alaskan, attended college course no credit during highschool. Arrived at College required to pay 90+ 100+ courses; Alaska Student Loan Debt mismanagement still negatively impacts professional development. Thousands of dollars in debt, held by Alaskans, mismanaged. Including interest accruing on several entry level courses meanwhile, highschooler now are being handed free college credits. This seems like robbing-peter-to-pay-Paul. Many of the Alaska Student Loan Borrowers have experienced wage garnishment, PFD garnished. Appeals process fails us with Executive Director Butler who opperated in preditorial manner. Some borrowers so poor, no merit to filling a return, no other income besides PFD, but Ak Student Loan Corporation takes that too. And issue IRS Student Loan Interest Paid Tax credits. I DO NOT SUPPORT free college credits to highschoolers while majority of Ak Student Loan Corp borrowers are disparaged in unlawful debt collections. Decades of defaults instigating suicide, desperate pursuit of income incarcerated, decades of preditorial foreign born Exec raping Alaskans. While now handing out free college credits. When I was in highschool I was working evenings and summers, attempted to pay for course myself and wasn't allowed to. What exactly are we telling those carrying massive student debt for 90-100 courses, those that had to pay out of pocket to get themselves up to speed in completing degrees ontime? If you pass it anyway, limit it to highschooler who have worked. The lawful age of employment in Alaska is 14. Tell them highschooler, get a job, pay taxes, demonstrate efforts to pay it them selves before qualifying. And demand Ak Student Loan Corp Internal Audit Committee to entertain public comment. If not I absolutely Do Not support free college credits in this manner. Perhaps focus access to free entry level courses to Alaska Native people and their children, especially if a parent is incarcerated, with clear plan/contract to enter one of Alaskas Postsecondary Ed programs. Such as grants, not just come to Alaska for free college and not commitment to study, serve in Alaska.

Sincerely,

Ms. Malan N. Paquette, MA