



# PRESS RELEASE

## REPRESENTATIVE PAUL EVANS HOUSE DISTRICT 20

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### **Rep. Evans (D-Monmouth) Introduces Guaranteed Opportunity Program: A New Way for Students to Fund and Repay Student Loans in Oregon**

Salem, OR — Representative Paul Evans (D-Monmouth) has filed House Bill 2780, which would create the “Guaranteed Opportunity Program”. Under this bill, the State of Oregon would have 20 years to implement an in-state post-secondary education, training and workforce development loan program to qualified individuals. In exchange for the up front payment of tuition and fees, textbooks, and housing costs by the State, a degree-seeking student would commit to repaying a set percentage of their post-education income to the program. No borrower would pay more than 5% of their gross income in repayment.

Monthly payments ensure that Oregonians who use the Guaranteed Opportunity Program would not face the kinds of crushing financial burden we see today, where borrowers are being forced to forego home ownership, marriage, and/or families due to oppressive repayment conditions. The Guaranteed Opportunity Program would also create opportunities for non-traditional Oregonian students to access fair financing, balanced and simple repayment, and economic opportunities that are often attached to post-secondary education, training, and workforce development. This would make it possible for parents and mid-career professionals to go back to school for first time or additional academic programs.

Rep. Evans stated, “My goal with the Guaranteed Opportunity Program is to find a new and innovative way to ensure access to higher education for Oregon’s students. We must support our economic and workforce needs while making it possible for them to buy homes and raise families. I am hopeful that, regardless of political affiliation, my colleagues in the House and Senate will see the merit of preparing for future generations of Oregon students and skilled workers in this way.

“While 17 states have alternative student loan programs, the Guaranteed Opportunity Program is the first to have a fixed repayment agreement and term, which is desperately needed to balance the responsibility of repayment against the needs of the economy, the State and society at large. We can provide a way forward that works for everyone by implementing the Guaranteed Opportunity Program.”

House Bill 2780 is scheduled for a hearing today, January 26, 2023, at 3pm in the House Committee on Higher Education. The public can [read the full text of the bill](#), [review available analysis](#), and [register to testify or submit written testimony](#) through the Oregon Legislative Information website.

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