

**Testimony in Support of House Bill 811: Higher Education - Financial Well-Being Pilot  
Program - Establishment  
March 20, 2024**

Good afternoon members of the Education, Energy, and the Environment Committee. My name is Omar Alexander Escudero. I am a Latino, first-generation, undergraduate Government and Politics student at University of Maryland: College Park. I am also a legislative aide for a member of the House, a manager-in-training at a grocery store, a member of UMPD student police auxiliary, and represent off-campus outlying students as an appointed representative for the UMD Student Government Association. While I am *only* representing myself as a University of Maryland Student today, I felt it important to note the roles I take on every day to illustrate one thing: *I'm stretched pretty thin.*

Between these obligations, I pack almost 60 hours of work, school, and overnight shifts into my week to make ends meet financially. The reason why is due in part to the fact that I alone manage all the costs of my tuition, my housing, food, and utilities, with limited financial aid from my job, and *no* financial aid from the university.

It is then very disheartening to seek relief and direction from our financial aid counselors, and instead of answers, or a course of action, be met with well-intentioned bromides about personal loans and scholarship applications, and little else. It's dejecting to think about the possibility of dropping out because of financial reasons, especially being only a year away from graduation.

First generation students like me are the most vulnerable to this scenario. A [2022 study published in the Journal of College Student Retention](#) examined first-gen undergraduate outcomes, and found that they were not only less financially and academically prepared for college, but the most likely group to drop out due to financial reasons (this was expressed in values between -1 and 2, lowest meaning persist behavior and highest meaning likelihood of leaving higher education).

HB811, if enacted, can offer the first step in changing the trajectory of these facts towards the better. By giving access to financial guidance and coaching at UMD and Morgan State, and providing the framework for institutions across Maryland, we have a unique opportunity to ensure, in the words of our Governor, that our success is not measured by whether we were the first, but rather, that we are not the last.

I urge a favorable report on **House Bill 811**. Thank you.

Omar Alexander Escudero