

[Name withheld upon request], Portland

State House District 44

State Senate District 22

Education IDA opened in 2019

"I learned about this program at IRCO, the IDA-Education, from a family friend who was already in the program at the time. Given that I was also a student in a healthcare program at the time and relying only on federal financial aid for my educational expenses, I knew it was something I would greatly benefit from. Being a single mother attending educational program that takes away my time from earning income was hard, especially when it costs any money out of my own pockets. Despite this, with hopes of making a better life for me and my family, I knew giving up on my educational aspirations was not an option. I was often utilizing resources that are available, and in that process, I applied and was accepted into the IRCO IDA program.

After learning about the benefits of the program, I knew the program was a perfect fit for someone like myself. Although the federal financial aid was covering almost all of my tuition costs, there are other associated cost of attending academic programs that aren't often listed in the cost of attendance. Having access to matched funds from the program with a portion of my savings combined to cover these related expenses, I was able to find stable footing both financially and mentally during the years in my healthcare program. Ultimately, I completed the program with zero loans, and was able to find a great job with higher wage that allowed me to utilize my educational background from the program.

Having been able to rely on the IDA program's matched funds, I was able to ensure that my path during the program and after, was clear from any additional financial stress. Something I needed to plan accordingly to not be in any situation that's worse off than where I already was. Without the IDA program and its funds, I was more than likely to have needed to accept the student loans offered to me and ultimately be caught in the never-ending stress of monthly student loans payment with compounded interests. All in all, allowing me to save money now as a working single mom making a decent income to sufficiently support both myself and my child. I can't promise I'd be here today without the presence of the IRCO IDA-Education program and their wonderful staff who were always ready to help me whenever I needed them."

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