

Chair Denbrow, Vice-Chair Thomsen, and Members of the Senate Education Committee,

I have been an adjunct at Portland State University since 2015. For two years I was also an adjunct at another college, Clark College in Washington, an arrangement that is not unusual for adjuncts to gain financial security, but I was unable to continue the difficult task of commuting between the two institutions due to a disability and the rigorous demands of the split schedule. This has left me adjuncting at PSU alone, where, due to PSU's employment practices, I am limited to three courses per school year. Because of this, I am forced to seek financial support from family and additional employment, which is difficult to find when teaching and living at a time when my years of experience and degrees are not enough for many positions. Those degrees are why I am in debt. I currently have \$78,004.49 in principal and \$15,144.36 in interest for a total of \$93,148.85 in debt from Stafford Loans I received for my bachelor's degree at Miami University in Ohio and my Master of Fine Arts degree at Portland State University. I have an additional \$1,953.44 of debt from a Perkins Loan, also for my bachelor's degree. I was lucky that my second degree, a Master of Arts from Ohio University, was accompanied by tuition waivers and enough compensation that I did not have to take out loans to achieve it. However, I am still left with \$95,102.29 in debt that I cannot afford to pay. Currently, I am enrolled in an Income-Driven Repayment plan. Under this plan, I make so little money at PSU that the amount I am required to pay is \$0. While that is helpful, in a way, it means my debt will continue to accrue interest, adding to the total I have no hope of paying off. Even when working at two institutions, the monthly payment I was required to pay by my IDR plan was less than the monthly interest that was added to my loan, meaning I never made progress on paying off the debt I owed. My best hope for my financial future is not in teaching, which is the reason I sought these degrees, and may not even be in using the degrees for which I have debt, as I continually look in all directions, including outside my field of study, for better paying jobs. Technically, I have been teaching for over ten years now, beginning in 2011 as a graduate student. It is devastating to me that within that time the situation has barely improved, if at all, for graduate students and adjuncts, many of whom are forced to seek additional employment and stretch themselves to exhausting levels just to survive. There are many people deserving of debt forgiveness, but there is a certain cruel irony when included among them are teachers who work for the larger educational institutions of our nation through which they owe their debts. I implore you to consider legislation that takes into consideration the realities of how our adjunct system is run and how those within it face limited options, unable to meet current qualifications, and are desperate for relief that will enable them to succeed. Such relief would remove an expansive avalanche from many people's futures and allow them a financial freedom they have earned from undervalued educational work that keeps many universities and colleges afloat. This is part of a larger crisis we must face. Legislation for student loan debt forgiveness is one necessary tool to address this issue. We must take every opportunity for a step forward or many of us will continue to be pushed farther back. Please, do everything you can to make student loan debt forgiveness more accessible to adjunct faculty. Thank you for your time, work, and consideration.

Sincerely,  
Alex Dannemiller