

TO: Chair Denbrow
Vice-Chair Thomsen

RE: SB 1572 Amendment and Public Student Loan Forgiveness

February 3, 2022

Thank you for the opportunity to provide testimony in support of amendments to SB 1572. It would improve accessibility and application of Public Student Loan Forgiveness (PSLF) for faculty in higher education.

I am an adjunct instructor in the Portland area. I teach at five different colleges (public and private) during the academic year. Yet I make barely enough to support my family. I am not offered health insurance, retirement benefits, overtime pay nor job security at any of these colleges. My pay scale is identical to an instructor who has only a bachelors degree (four years of schooling). In the summer I am left completely unemployed and hoping to find work elsewhere. I am struggling with burnout from all the overwork, stress and underpay that teaching thousands of students every year entails.

To obtain a Ph.D. in the humanities takes as many years of schooling as it does to become a brain surgeon. It often takes almost fifteen years of full time schooling to obtain a Ph.D. The job prospects and pay differences for a college professor are far less than a neurosurgeon. I have student loans which I have been struggling to repay. The current legalization for student loan forgiveness does not take into consideration adjunct faculty such as myself who teach more hours than full time teachers with far less pay and benefits. It is the adjuncts who lack in job security, benefits, etc. who are really in need of student loan forgiveness. It is legalization that is long overdue.

The proposed language will greatly increase access to PSLF for faculty by adding credit hour equivalencies which account for lecture and classroom time alongside prep and grading. This has been proven effective based on similar legislation in California. Additionally, these changes will increase access by defining full-time as 30 hours and determining eligibility on a term-by-term basis. It is also important that information about eligibility and access be provided to employees, and the proposed language will ensure that happens for adjunct and part time faculty.

Public higher education teachers like myself and my colleagues are working to educate our public and the next generation, and our public service should meaningfully count towards PSLF. We are grappling with the impacts of underfunding and irregular adjunct or temporary employment, alongside the burden of student loans. These changes to improve PSLF eligibility will provide much needed relief for countless faculty across Oregon, recognize our contributions to the public good, and ensure a secure financial future in order to continue in the profession.

I look forward to your support of the proposed amendments.

I sincerely hope you you can help us.

Many thanks and kindest regards,

Dr. Julia Banzi