

TO: Chair Dembrow
Vice-Chair Thomsen
Members of the Senate Education Committee

RE: SB 1572 -2, Support for Public Student Loan Forgiveness

February 9, 2022

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

I began teaching in the fall of 2000 after moving to New York City to begin a junior high band program at a high risk/high needs school on the Lower East Side. It allowed students to have a chance to learn to play a musical instrument. However, rent and cost of living in NYC is steep. This meant making the bare minimum payments on an income-based repayment plan for my student loans, breaking even on the interest that continued to pile onto the original balance.

Over the course of the 22 years, I continued to teach and build my career in schools and positions where good teachers were needed most. After finishing a Master's of Science in Education at Portland State University in 2015, my debt grew even deeper. I would urge anyone with the power to do so to streamline this process, make it more efficient, and actively work towards relieving the debts of many who chose to serve where they were essential, not just where it was easy.

The proposed language will greatly increase access to PSLF by adding a 4.35 hour per credit hour equivalency which accounts for lecture, classroom, prep and grading hours. Additionally, the proposed language will increase access through defining full-time as 30 hours and determining eligibility on a term basis. It is important that information about eligibility and access be provided to employees, and this language will ensure that happens for all of us.

We are grappling with the impacts of underfunding and irregular adjunct or temporary employment, which is all compounded by 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. Public higher education teachers work to educate our public and our public service must meaningfully count towards PSLF.

I look forward to your support of SB 1572 as amended.

Sincerely,

Matthew Ruddy