A Union of Professionals

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AFT'S FIGHT FOR STUDENT DEBT FORGIVENESS

A Union of Professionals

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Our Mission

The **American Federation of Teachers** is a union of professionals that champions fairness; democracy; economic opportunity; and high-quality public education, healthcare and public services for our students, their families and our communities. We are committed to advancing these principles through community engagement, organizing, collective bargaining and political activism, and especially through the work our members do.

Foreword

Nearly five years ago, we launched an effort to hold the student loan industry as well as the Trump administration accountable for keeping promises the government and this industry had made to working people with student debt. Over and over in the last decade, Americans had been assured if they went to college, or other postsecondary institutions, they didn't have to worry about the cost; student loans would enable this gateway to opportunity. What we uncovered instead has been shocking evidence of mismanagement and abuse.

We listened to AFT members and shared their stories—building the case to policymakers and the public that when borrowers struggle to access their right to student debt relief, it affects all of us. Teachers were forced to find higher-paying jobs because they were steered wrong by loan servicers and not able to afford monthly student loan payments. After serving on the frontlines of our pandemic response, burned-out and overburdened healthcare workers fled their jobs, causing hospitals to operate at dangerously low staffing levels. Across the country, firefighters and medics could no longer serve in our communities because their families could not make ends meet. Our entire economy suffered. Our government broke the promise of the American dream.

Then, after years of advocacy by working people across the country, a new administration began to keep its promises. In October 2021, President Biden announced a historic effort to deliver student debt relief to public service workers, and he did not stop there. Delivering debt relief for teachers and nurses proved that canceling student debt is both good policy and good politics. One year later, President Biden stepped up to the podium in the White House briefing room and pledged to cancel student loan debt for working- and middle-class people across the country. He kept a key campaign promise fought for by students and families across the nation, and a coalition of civil rights groups, consumer advocates, the AFT and the broader labor movement.

With the stroke of a pen, President Biden set his administration on a path to address the decadeslong failure by policymakers to give American families a path to the middle class without the weight of crushing student debt. We made huge strides. Within days, 8 million Americans applied for debt relief. [1]

But an extreme group of conservative politicians, who gladly supported government debt relief when it came to their own businesses, have balked at the idea of helping everyone else. As more than 615,000 public service workers became debt-free for the first time, bad-faith politicians tied up relief for tens of millions of low-income and working-class student loan borrowers in court. Our organizations helped lead the outside legal effort to protect student debt relief all the way up to the U.S. Supreme Court—raising AFT members' voices in defense of cancellation and demanding the government keep this promise too.

The strength of our legal defense has pushed opponents to attack student debt relief in Congress—bringing the fight to Capitol Hill. In the coming weeks, congressional Republicans will force a vote to block broad student debt relief regardless of what the Supreme Court decides, and, worse still, these radical lawmakers will attempt to legislate away debt relief already delivered to public service workers.

This new extremist push to dismantle our progress threatens to reinstate debts that have already been canceled for first responders in Arizona, educators in Montana, and more than 260,000 other public service workers in communities across the country. As our new analysis shows, millions more public service workers will end up even deeper in debt should this bill become law.

The following report by the American Federation of Teachers tells the story of this hard-won progress, now under fire in Washington. President Biden's debt relief programs are government at its best—a key part of a governing agenda that puts workers' economic rights at the center of our public policy and restores faith in our government's ability to make life better for all of us. We must protect this progress.

In solidarity,

Randi Weingarten
President
American Federation of Teachers

Mike Pierce
Executive Director
Student Borrower Protection Center

A Union of Professionals

STUDENT BORROWER PROTECTION CENTER

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Executive Summary

The American Federation of Teachers (AFT) represents 1.7 million teachers: paraprofessionals, school staff, healthcare professionals, higher education faculty and other public employees. In other words, AFT members work in professions that make a difference in the lives of others—serving kids, patients and our communities.

Since many public service jobs require postsecondary education, tens of millions of students who had a calling to do the jobs Americans depend on for our healthcare, education, safety and freedom have had few options other than to be increasingly burdened by unsustainable student debt. Together, the AFT and the Student Borrower Protection Center (SBPC), a nonprofit organization focused on alleviating the burden of student debt for millions of Americans, fought to force the government to keep its promise to free generations of students—aspiring to be a part of the middle class and serve their communities—from a lifelong debt sentence.

The rising costs of higher education have forced American students to borrow over $1.7 trillion in student loan debt. This debt weighs heavily on the backs of working Americans grasping to reach the middle class but held back by the draconian effects of corrupt loan servicers, lenders, and the lingering effects of failed policies implemented by the Trump administration and others. This burden is particularly heavy for people with a calling to go into public service and who have been pauperized by untenable student debt.

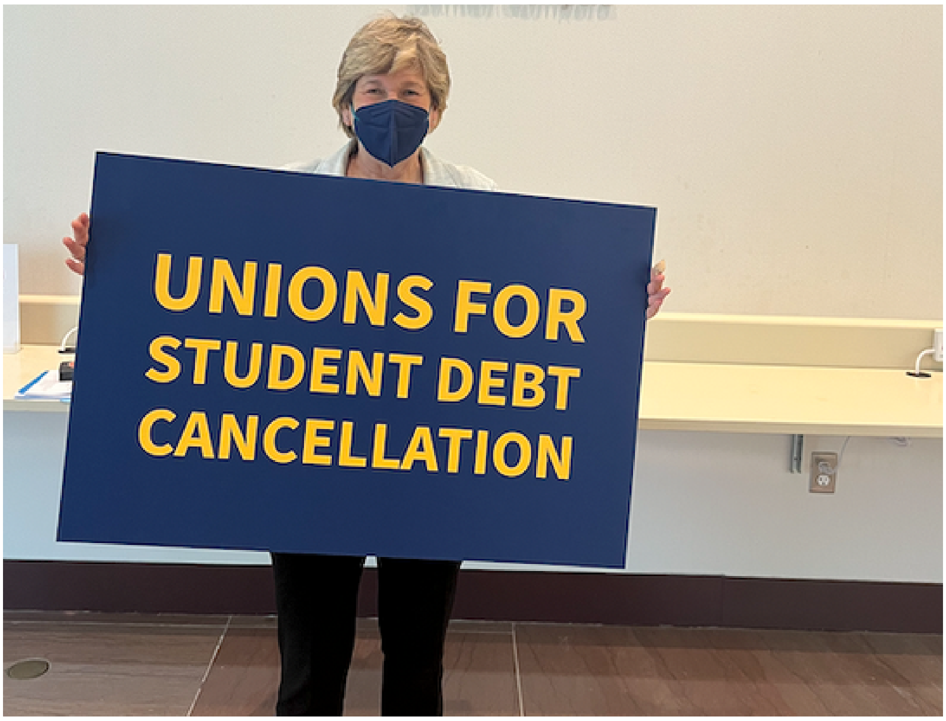
The AFT and SBPC have joined forces to fight much of this, working fiercely together to untangle the Gordian knot wrapped around the Public Service Loan Forgiveness (PSLF) program. Our work is making it possible for people working in public service, not just the wealthy, to secure the economic security all Americans deserve. Ensuring PSLF works for student loan borrowers has been a game-changer and has leveled the playing field for students who took out loans to become public service workers. Thanks to the partnership of the AFT and SBPC, the larger coalition of advocates, and the commitment of the Biden-Harris administration, we are finally seeing the decade of exploitation of students who went into public service being reversed and a better life for working people arriving.

The AFT was the first member organization to create a comprehensive student debt campaign to provide direct services to members and to effectuate systemic change through advocacy and litigation. Our mission to address this crisis has had four main elements: educating and helping borrowers get the assistance they need, holding predatory student loan servicers accountable, fixing the PSLF program, and advancing broad-based debt cancellation policies. So far, the results of this multipronged approach have been life-changing for hundreds of thousands of working people.

Thanks to the Biden-Harris administration, the AFT, SBPC's, and a broader coalition of advocates, more than 615,000 public employees, including but not limited to veterans, teachers, nurses, librarians, firefighters, higher education faculty and school staff, have had over $42 billion in loan forgiveness under PSLF.

The AFT and SBPC have made it easier for public employees to get the promise of PSLF, but we cannot stop here. Another 40 million borrowers stand to receive up to $20,000 of debt cancellation with the Biden student debt relief program currently pending a decision from the U.S. Supreme Court. The AFT is front and center in this fight for cancellation, and the law is clear—cancellation will help ensure that millions of people are not left in a worse position regarding their loan payments due to the devastating COVID-19 pandemic.

This work is core to our AFT values: helping our members, our kids and our communities thrive. Our members incur student debt to serve our communities, and student debt now has a huge impact on our economy overall. This report will provide a look at how the AFT campaign to help all student loan borrowers achieve economic security has changed the financial trajectory for millions of working people.

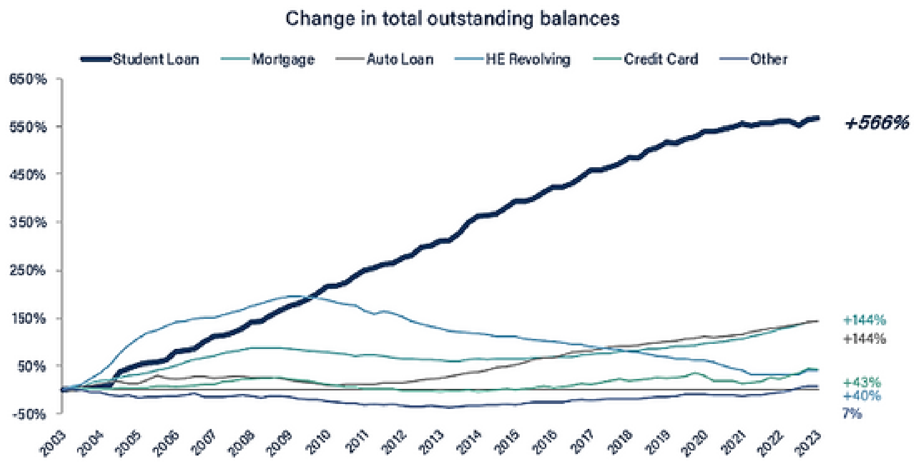


Section 1:
The Student Debt Crisis

Rising Costs and Disinvestment in Higher Education

The AFT's 1.7 million members, their families and countless other working people across the country struggle under the weight of crushing student debt. Skyrocketing costs of higher education have caused the national student debt to more than double over the past 15 years, with outstanding student loans soaring to $1.7 trillion.[2] Student debt is the largest category of consumer debt after mortgages, surpassing credit card and auto loan debt, and it is by far the fastest growing.

Figure 1. Student loan debt is growing more quickly than any other form of consumer debt in the U.S.[3]



Student Borrower Protection Center Analysis of Federal Reserve Bank of New York

Disinvestment in public higher education has driven increases in tuition costs and has gravely threatened the quality of higher education. It has also destabilized the higher education workforce and has eroded opportunities for students, particularly first-generation college students and students of color, to experience robust support of their academic aims. Increasing costs have forced some students to acquire mountains of debt, while also preventing others from even enrolling or continuing their studies.

In 2018, the AFT released "A Decade of Neglect: Public Education Funding in the Aftermath of the Great Recession." The report found that between 2008 and 2021, the average cost of college increased 40 percent for four-year colleges and 36 percent for two-year colleges even after adjusting for inflation. [4]

These findings are consistent with prior research showing the links between state investment and rising college costs, and the resulting growth in student debt. For example, an analysis by Douglas Webber cited in "Higher Ed, Lower Spending" examined state spending decisions over the past 30 years and ultimately concluded that colleges raise tuition by about $300 for every $1,000 in funds cut by the state. [5]

A 2020 study by the Federal Reserve found a link between state appropriations for higher education and student debt. Ultimately, by raising state appropriations for higher education, states can reduce the rates of student indebtedness. Importantly, the Federal Reserve study also found that higher rates of state investment generate large increases in degree attainment and improved graduation rates.[6]

In “A Decade of Neglect,” the AFT researchers also looked at the link between state support for education and state revenue systems, providing a comprehensive review of general revenue trends and tax policy changes in every state, following the recession. The report revealed that for many states, chronic disinvestment in K-12 and higher education was the result of governors and state legislators pursuing austerity agendas that favored tax cuts for the rich at the expense of our nation’s schools. Together, this research shows that the failure of states to tap into growing wealth has resulted in an underfunded system of higher education.

Additional analysis of state’s declining fiscal efforts shows that this underfunded system is marked by “persisting inequality in higher education opportunity based on family income, race/ethnicity, parent education, location of residence and dependency status.” [7]

Although some states have increased funding for higher education with post-pandemic stimulus bills, this is not true nationally. Thirty-eight states saw increases in state and federal funding, but 12 states and Washington D.C., reported a decline in funding for public institutions between 2022 and 2023. [8] The disinvestments in public higher education perpetuate the student crisis and create a barrier to middle-class life for families across the country, jeopardizing retirement security and pushing homeownership beyond reach.

Student Loan Debt Is a Cross-Generational Issue and Disproportionately Affects Borrowers of Color and Women

The cycle of disinvestment, higher tuition and higher student debt can lead to broader problems that are also central union concerns. Researchers at Princeton and New York University found that every $1,000 increase in tuition costs reduced racial and ethnic diversity on campus by 4.5 percent. [9]

This matters broadly because, as the American Association of University Professors has found, “a diverse student body is essential to the educational objectives of colleges and universities.” [10] Skyrocketing tuition costs also result in greater parent indebtedness, leading to a rise in student indebtedness for individuals ages 50 and older. If older debtors collecting Social Security default on student loan debt, the government can withhold up to 15 percent of their earned Social Security benefits as a result. [11]

Older borrowers are more likely to default on their loans than younger ones. The number of Americans 60 and older with student loans quadrupled from 2005 to 2015, as 2.8 million Americans had outstanding loan debt totaling $66.7 billion in 2015.[12] Our older generations should be in or preparing for retirement, but instead they are stuck worrying about how to pay off the debt sentence that has been following them for decades.

In many cases, AFT retirees report having their Social Security payments garnished to pay back student loans, and many have had to choose between paying for prescription drugs or making monthly payments. If PSLF had worked as intended, these public employees would have been on a path to a secure and dignified retirement after a career of public service.

"What's really scary is if I were to have a health challenge and need medicine and have to make a choice between buying medicine and paying my student loan — if I didn't pay my student loan, they'd garnish my Social Security. As a Pell grant recipient, I could receive a reduction of $20,000 from President Biden's cancellation program, but if not, I will be 96 years old when I make my last student debt payment."

Susan Vincent, United Federation of Teachers retiree, with her students, who presented their research at a professional conference of scientists

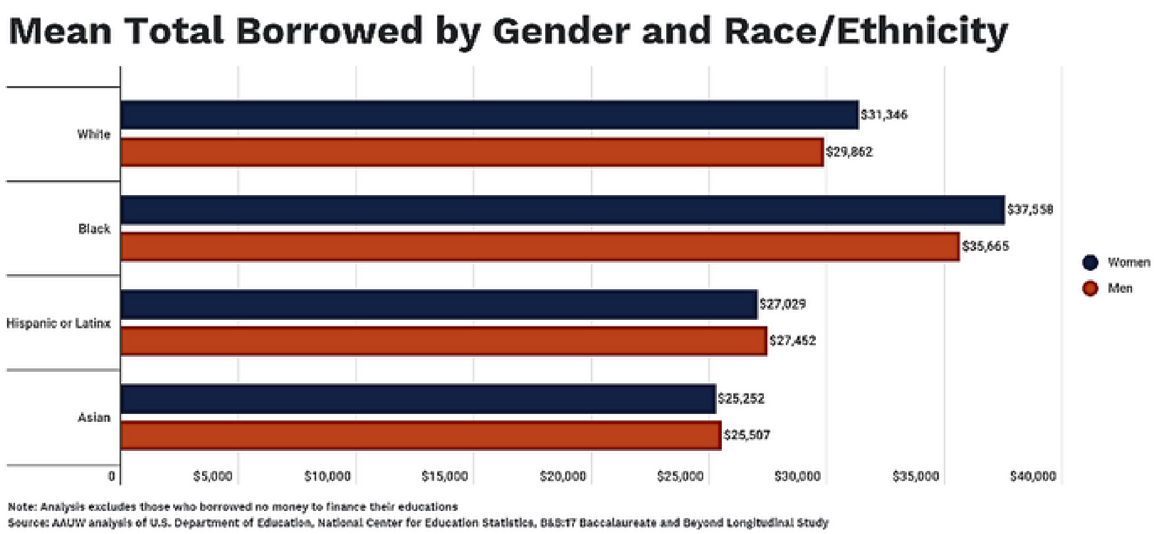
Another common but often necessary type of debt for older generations of student loan borrowers is Parent PLUS loans. Most working people do not have the money to pay for college for their kids and are forced to take out these types of loans, which have higher interest rates than traditional student loans. They also have higher fees and more limited affordable repayment plan options and pathways to PSLF.

Bettye Ford
Los Angeles Faculty Guild

"It feels almost oppressive generationally. One person in your family becomes a doctor or lawyer and they owe this money, and the next generation cannot be assisted with their college education. [With the debt relief] I now have the ability to foresee how my daughter will attend college. I feel freedom in my own personal world, and I feel freedom in the generations to come in my family. I feel like this has opened doors for us moving forward in a lot of different ways. It is a step in closing the gap."

Although student debt impacts all demographics, there is a disproportionate impact on borrowers of color. Four years after graduation, Black borrowers hold, on average, $25,000 more in student loans than white borrowers. [13] After 12 years, the loans held by Black borrowers increase to 113 percent of the original loan, on average, compared with a 65 percent increase experienced by white borrowers.[14]

Women owe two-thirds of the national student debt. [15] Each year, about 44 percent of women enrolled in an undergraduate program take out loans, compared with 39 percent of men. [16] Among those who take out loans, women borrow an average of $31,276 compared with the $29,270 borrowed by men. [17] Not only do women owe more, but women make up around two-thirds of the teaching force. [18] Therefore, many AFT members must sacrifice financial stability to educate our young people, even when these members are the most affected by student debt.



Source: AAUW analysis of U.S. Department of Education, National Center for Education Statistics

Black women are more likely than any other group to take on student loan debt and to struggle with repayment, exacerbating existing systemic inequities and widening the racial wealth gap and gender wealth gap.[19] The typical Black woman graduating with a bachelor's degree in 2021 did so with about $38,000 in student loans, compared with $36,000 held by Black men. [20] Further, in a three-year period, Black women paid off only 12 percent of their debt, compared with 33 percent paid off by white women. [21]

Of course, these statistics capture only part of the story of how student debt holds back historically marginalized communities. Student debt is not just a crisis of economics, but of moral justice and racial justice—one that starts long before students take out their first loan; this crisis can be traced back to historic inequities in wealth and in access to educational opportunity, and in how we fund higher education.

Our vision—whether it's fighting for legislation that benefits all working people or winning higher wages and better working conditions at the bargaining table—is based on a simple premise: Every person in America deserves the freedom to thrive—fueled by opportunity, justice and a voice in our democracy. That requires creating the just and equitable conditions for economic and educational opportunity for all. The AFT is battling student debt on all fronts, from personal to national, and continues to raise awareness about the gender and race disparities when it comes to student debt.

Section 2: AFT Takes on the Crisis

For AFT members and millions of other public service workers, it was never supposed to be like this. Those who sacrifice the most for the betterment of society should not be struggling under the burden of student debt.

In 2007, President George W. Bush signed a bipartisan law that created the first broad student loan debt relief program for teachers, healthcare workers and other public service workers. This law was passed with the strong support of the AFT and created PSLF. This program, designed to attract and retain talent, promised America's public service workers that, in exchange for a decade of public service work and 120 monthly payments, the Department of Education would cancel any remaining federal student loan debt. [22]

Unfortunately for AFT members and public service workers across the country, the Bush administration failed to write rules that make PSLF work as intended. Instead, the Education Department and student loan companies made debt relief impossible to obtain. PSLF requirements seemed to be designed to knock workers off track and leave borrowers to navigate this maze, left at the mercy of student loan servicers and corrupt third-party entities to help them connect the dots. **AFT members were among the first to sound the alarm about a broken program that set public service workers up to fail. In the program's first years, the AFT repeatedly demanded that administrations of both parties step up and deliver for public service workers.**

THE LONG AND WINDING ROAD TO STUDENT DEBT FORGIVENESS

2007
College Cost Reduction and Access Act establishes Public Service Loan Forgiveness (PSLF).

2012
"On the Backs of Students and Families," AFT's first report on student debt is released.

2016
AFT begins to administer clinics for borrowers and passes a resolution on the student debt crisis.

2017
PSLF turns 10, and applications begin to be submitted. AFT members sound alarm about the broken program.

2018
Randi Weingarten attends Navient shareholder meeting and AFT passes a resolution condemning actions of Navient.

Hyland v Navient is filed.

Investigations are launched into the Dept of Ed's handling of PSLF.

2019
Weingarten v. DeVos is filed in July.

2020
Navient case is settled.

2021
Waiver for PSLF announced.

Weingarten v. Cardona settled.

2022
Navient settlement upheld.

Biden announces plans for one-time cancellation.

2023
Biden v. Nebraska goes to SCOTUS. In February, oral arguments are heard.

Over 615,000 public employees have had over $42 billion forgiven under PSLF.

AFT Starts Student Debt Clinic Program

To support AFT families struggling through this process, the AFT partnered with Jobs With Justice to develop and launch our Student Debt Clinic program. These clinics give members the information they need to navigate the obstacles the servicing system poses to enrolling in income-driven repayment and PSLF. [23] In addition, a companion train-the-trainer program has created a cadre of local and state AFT leader advisers who help members understand how to work within the complex rules that promise to deliver debt relief.

For years, AFT members, leaders and staff have been doing the government's job for it by helping each other cut through the jargon and red tape while explaining clearly how to access debt relief. In the seven years since these programs' inception, the AFT and its affiliates have provided thousands of debt clinics to members. In addition to helping members get a handle on their own student debt, these clinics also have enabled the AFT to shine a spotlight on a wide range of problems that members should never have to fix on their own—the sort of challenges that pushed the promise of loan forgiveness beyond reach for far too many public service workers who did everything right.

AFT Launches Investigation, Surveys Members

In 2018, complaints voiced in the debt clinics led the AFT to launch an investigation into members' struggles to repay student loans and issues with loan servicers. The findings of a union-administered survey of over 10,000 student loan borrowers alerted union leadership that more needed to be done to help members. Results showed that all constituencies represented by the AFT were burdened by student debt; **70 percent of teachers, 57 percent of school support staff, 63 percent of higher education workers, 48 percent of healthcare workers, and 49 percent of public employees experienced student debt as a major burden on their household**. [24]

AFT President Randi Weingarten and Executive Vice President Evelyn DeJesus meet with members at P.S. 528 in Washington Heights, NYC to discuss student debt issues.

This debt exacerbates staffing crises across our professions and adds to challenges in recruiting and retaining teachers, healthcare workers, higher education faculty and government staff at every level, especially because these public professions are plagued by low salaries that make it much harder to pay off student loans.

The AFT's Teacher and School Staff Shortage Task Force report, "Here Today, Gone Tomorrow? What America Must Do to Attract and Retain the Educators and School Staff Our Students Need," highlighted that teachers and school staff have been struggling for years with a lack of professional respect; inadequate support and resources; subpar compensation; and among other things, untenable student loan debt. [25]

For teachers, college costs along with low salaries and high interest rates have led to an average outstanding student loan debt balance of $58,700, with 1 in 7 teachers owing more than $105,000. [26] Paraprofessionals and school administrative staff are even more likely to have college debt. [27] Further, Black educators and school staff are more likely than their white counterparts to have taken out student loans, creating an even greater barrier for them to enter a high-paying education career. [28]

While some workplace issues vary among healthcare workers, teachers and school staff, each of these professions is experiencing critical shortages and shares the burden of student debt. For example, the AFT's Healthcare Staffing Shortage Task Force Report reveals one driving factor of the nurse faculty shortage is the student debt crisis. [29] The average nurse with a master's degree graduates with more than $47,000 in debt, with monthly payments of about $544. [30]

"No effort to recruit talent into the healthcare workforce can be complete until the cost barriers for accessing and completing higher education and training programs are addressed."

AFT Healthcare Staffing Shortage Task Force Report

Nurses who want to teach the next generation of nurses may be unable to afford to do so. This is especially true for nurses of color, who are more likely to have student loans and more likely to have higher loan balances, according to national debt statistics. [31]

The 2018 AFT survey also revealed that in many cases, student debt had far greater implications for borrowers than just financial hardship. The results contained significant references to suicidal ideation due to the burden student debt put on borrowers and their families. Nearly 97 percent of respondents said that debt had caused increased stress, and 73 percent said debt had caused strains in their family. [32] The responses were so devastating that AFT President Randi Weingarten immediately took action to expand the union's support for members and address the crisis.

AFT Holds Loan Servicer Navient Accountable

The New York Times

Teachers Sue Navient, Claiming Student Loan Forgiveness Failures

In the same survey, when borrowers were asked about which company serviced their student loans, Navient was identified as the top company servicing AFT members' loans. Reduction in oversight by the government, particularly during the Trump administration, had allowed private lenders such as Navient to mislead borrowers in order to increase profits. The survey results echoed the findings of the Consumer Financial Protection Bureau a year prior. [33] Something clearly needed to be done, and the AFT resolved to lead the fight against the predatory servicer.

As the crisis worsened, the AFT shifted resources to address the increasing burden student debt was having on members' long-term financial security. This economic crisis not only affected AFT members struggling to pay back loans or save for retirement while they were actively at work, but it also jeopardized secure retirement investments of public employees' deferred wages in public pensions. Most pension funds invest in publicly traded loan servicers and student loan lenders like Navient.

The AFT Pension Trustee Council, composed of trustees from the country's largest pension funds representing over $4 trillion in assets under management, saw the potential risks posed by investing in these companies and took action to mitigate harms posed by Navient and other lenders. In 2018, the AFT executive council passed a resolution calling for the launch of an investigation to determine risks posed to pension funds by Navient, as well as recommendations to help members struggling to get assistance from their loan servicer. [34]

AFT President Randi Weingarten attended the 2018 Navient Shareholder Meeting to speak in support of a resolution filed by the Rhode Island state treasurer and the AFL-CIO demanding transparency and for Navient to monitor risk related to the student debt crisis. [35] Weingarten asked Navient CEO Jack Remondi what the company was doing to help public employees get the forgiveness they were promised. The Navient CEO's response indicated that the company was not focused on helping borrowers get PSLF.

The findings from the member survey as well as the dismissal of President Weingarten's concerns at the shareholder meeting spotlighted how Navient's practices could be harming borrowers. Therefore, in October 2018, nine courageous AFT members from four states filed a major class-action lawsuit against Navient. [36] In the case, Hyland v. Navient Corp.,plaintiffs alleged Navient had misled borrowers regarding PSLF options and steered them into repayment plans that did not qualify for forgiveness. [37]

This class-action case was settled in June 2020, after two years of extensive efforts from the AFT. The settlement provided multiple forms of relief to student loan borrowers who work in public service, including meaningful enhancements to Navient's business practices and $2.25 million in funding for a new organization, Public Service Promise, to educate and counsel borrowers employed in public service. [38]

The settlement was challenged by right-wing groups fundamentally opposed to class-action settlements that benefit consumers, but it was upheld by a federal appellate court in New York in September 2022. [39] In April 2023, a request for certiorari from the same right-wing extremists was denied by the U.S. Supreme Court. [40]

"I did my part. I went to school. I applied myself. They dropped the ball. Yet, I am left with debt."

Keishana Mahone, a single mom, was denied relief when her school, Illinois Institute of Art, suddenly closed. She is shown here advocating on Capitol Hill for borrowers.

AFT Exposes the Trump Administration: *Weingarten v. DeVos*

The AFT's legal advocacy did not end with the case against Navient; the union soon took action against the wrongdoings of the Education Department under former Secretary Betsy DeVos. In 2017, the same year in which the first borrowers could have achieved forgiveness after 10 years of repayment under PSLF, a new right-wing government took control of Washington and shut down an effort by reformers to fix the obvious problems plaguing PSLF.

In 2018, a year after PSLF applications began to be denied, it was clear that there was an issue with the system. **Education Secretary Betsy DeVos showed open contempt for the economic challenges facing AFT members and public service workers across the country, as her Department of Education rejected 99 percent of public service workers who applied for student debt relief. [41]**

"I am not the one that asked for this program. I didn't dream it up. Someone promised it. All I did was believe it was real."

Kelly Finlaw, named plaintiff in *Weingarten v. DeVos.*

The AFT swiftly took action to expose the corrupt leadership of Betsy DeVos and uncover what was truly happening with the department's maintenance of PSLF. In December 2018, the AFT and SBPC launched an investigation into the broken student loan system, conducting a top-to-bottom review of the widespread corruption and abuse that had knocked so many members off track. Under every stone, the AFT uncovered more evidence that the PSLF program under Betsy DeVos broke promises to public service workers—leaving members mired in lost paperwork, bad information, unstandardized processes, conflicting deadlines, and gross incompetence by federal officials and student loan companies. [42]

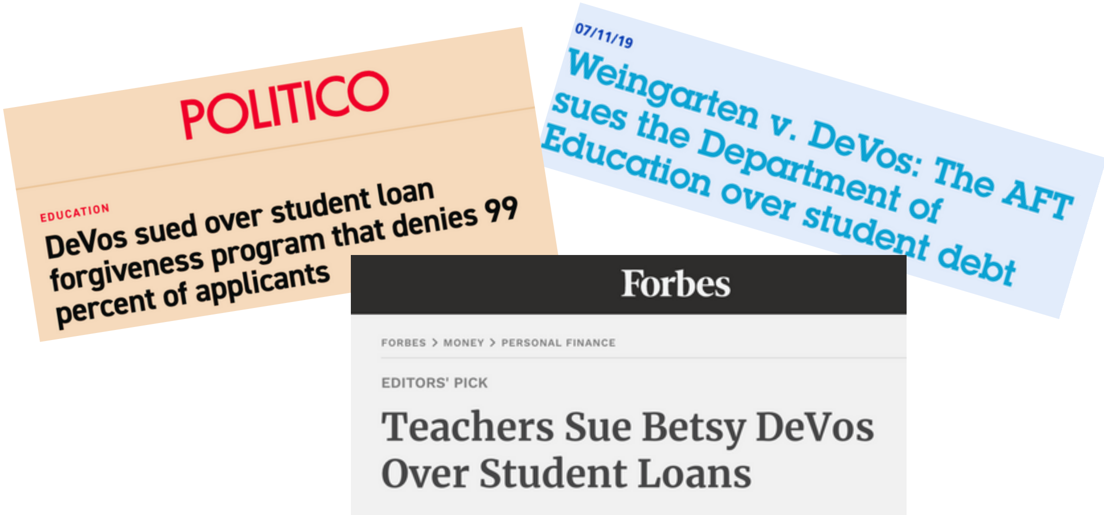
Debbie Baker
Associate Member, AFT Oklahoma

"The AFT stepped up to the plate when no one else would listen. This settlement is just life- changing and, to be honest, overwhelming. I made these payments in good faith, and we never should have been put in this situation with thousands of dollars in interest and fees wrongly added by the servicer. To be defrauded like that is not right, especially during a pandemic when I've been teaching in person every day. Now, this settlement finally makes things right."

It became increasingly clear that, under the Trump/DeVos administration, the existing PSLF program would never be able to keep the promises made to AFT members and millions of other public service workers across the country. In the 2018 student debt member survey, 59 percent of AFT respondents indicated a desire for union advocacy against the Trump administration for cutting oversight of student lenders and failing to condemn practices that hurt student borrowers. [43] To win this fight for AFT members, our union needed to face the Trump administration in court.

In 2019, represented by Selendy & Gay and the National Student Legal Defense Network, eight brave AFT members, AFT President Randi Weingarten, and the national union filed a groundbreaking new lawsuit building on the stories shared by AFT members in student debt clinics and evidence uncovered in our union's investigation into the collapse of the PSLF program. The case, Weingarten v. DeVos, charged Education Secretary Betsy DeVos with systematically mismanaging the student loan system and the PSLF program.

The administration's reduction in oversight had allowed private servicers to take advantage of vulnerable borrowers. The administration also failed to organize protocol, leading to hundreds of thousands of erroneous denials with little to no explanation. Plaintiffs sought immediate loan forgiveness and a court order that required the Education Department to adopt a process to identify and account for its errors and loan servicers' misrepresentations. [44]



Democratic state attorneys general joined AFT in the legal fight to get teachers and nurses the forgiveness they were entitled to under the law through the submission of a brief in *Weingarten v. Devos*. [45]

For the next two years, the AFT fiercely prosecuted this case against the Trump administration to ensure that all borrowers received the debt relief to which they were entitled under the law. AFT continued to fight on every level to make sure member voices were heard loud and clear. Months after the case was filed, Kelly Finlaw, an AFT member and a plaintiff in the suit against DeVos, testified in front of the House Committee on Education and Labor. [46]

"It was neither Congress's intention in enacting the PSLF statute, nor the Department's policy when enacting PSLF regulations, to create a program that denies relief to 99 percent of applicants. There is also no valid policy justification to support a process that does not account for (or remedy) errors. It is not the borrowers' fault that the problems are widespread, nor should it foreclose them from relief."

Democratic Attorneys General amicus brief in support of *Weingarten v. DeVos*

At the beginning of the pandemic, with these issues unresolved, AFT members and millions of other working people began to demand a change in the way the federal government managed student loans for all borrowers. Pressure from the AFT and borrowers contributed to Congress and President Trump's decision to shut off the student loan system entirely in the early days of the COVID-19 pandemic and also gave cancellation a platform in the 2020 Democratic presidential primary. [47,48] These political and policy shifts offered borrowers a measure of hope that the next decade of the PSLF program would be better than the last, and that working people would no longer be asked to pay the price for widespread government mismanagement and student loan industry abuse.

Section 3: A Promise Made Is a Promise Kept

AFT members meet with Secretary Cardona to discuss PSLF

Biden-Harris Administration: It Is Time to Keep the Promise of PSLF

The historic 2020 election reshaped the way federal officials looked at working people with student debt, opening a window for sweeping changes to the scandal-plagued student loan program. When President Biden took office, fewer than 7,000 public service workers had ever received debt relief under PSLF—a tiny fraction of the millions of public service workers who were eligible. The Biden-Harris administration pledged to do better. Shortly after taking office, the administration asked public service workers directly what changes they wanted to see to finally make PSLF work. [49] The AFT's advocacy had successfully brought the possibility of reform to PSLF.

AFT members seized the opportunity to make a clear set of demands to address decades of mismanagement and call on the newly elected president to keep the promise of PSLF. The AFT helped a diverse, intergenerational coalition of working people, students, labor unions, economic justice advocates, civil rights groups, and others to lay out a plan to turn the page on the Trump/DeVos era. [50] For AFT members and millions of public service workers across the country, 10 years of public service work should create a path to debt relief as promised—no tricks or traps and no red tape, just a fresh start.


The Washington Post
Democracy Dies in Darkness

HIGHER EDUCATION

American Federation of Teachers settles lawsuit against Education Dept. over loan forgiveness program

In October 2021, Weingarten v. DeVos was finally settled with the department. [51] The settlement included automatic review of applications denied prior to November 2020, helping borrowers receive credit for years of past payments and putting them back on track for forgiveness.

The review process was codified and is now available to all borrowers seeking PSLF. This change marked an extraordinary departure from the Trump/DeVos era and an acknowledgment that AFT members' demands could reshape the way the government treated all people with student debt. The settlement also discharged the remaining loan balances of the eight AFT plaintiffs, eliminating close to $400,000 of student debt and securing the relief these public service workers had worked diligently toward for over a decade.

Trina Dean, Philadelphia Federation of Teachers

"Weingarten v DeVos meant that they [Ed Dept] had to go back and and not only reconsider my application but look at those payments that didn't count..."

The AFT's advocacy had spotlighted the issues with PSLF as it stood. The same month the settlement was announced, President Biden established a waiver that would allow public service workers across the country to get credit for their public service work and get their debts canceled. These two actions were transformational. [52]

Peter Huk,
Allan Hancock Part-Time Faculty Association

"After learning of the promise of the PSLF program 14 years ago and then experiencing its mismanagement through continuous misinformation by loan servicers and the Department of Education, I am relieved that many thousands of borrowers will reap its benefits. I have extreme gratitude to the AFT for persisting in the legal struggle for clarity and accountability."

This waiver allowed borrowers plagued by a decade of predatory servicers to get justice. Despite bad information from loan servicers, with the waiver, all prior payments made by student borrowers eligible for PSLF were counted, regardless of loan type, repayment plan and other factors. This action simplified the application process and made it easier to ensure that public employees received forgiveness as intended by statute.

Table 1. PSLF Waiver by the numbers due in part to AFT's advocacy. [53]

	Trump/DeVos (PSLF and Temporary Extended PSLF): October 2017-November 2020	**Biden Administration (PSLF, Temporary Extended PSLF and waiver): From October 2021-May 2023 only**
Number of Borrowers Who are Debt-Free via Public Service	5,960	615,000
Amount of Student Debt Canceled for Public Service Workers	$0.4 Million	$42 billion

In the 19 months since the AFT settlement and President Biden and Education Secretary Miguel Cardona first announced the waiver, the relief for public service workers has ballooned.

In 2021, United University Professions Secretary-Treasurer Jeri O'Bryan-Losee, an AFT member, was appointed to represent student loan borrowers during negotiated rule-making launched by the Education Department, Office of Postsecondary Education, Affordability and Student Loans Committee. [54] These negotiations led to the department releasing proposed regulations to end a decade of mismanagement of PSLF, Borrower Defense, and other programs authorized by the Higher Education Act, thereby aligning policy with the Biden-Harris higher education agenda.

Jeri O'Bryan-Losee,
United University Professions Secretary-Treasurer.
She has hosted over 500 student debt clinics and helped members get almost $10 million in loan forgiveness!

AFT hosted partner town halls to spread the word about PSLF. Shown here from an October 2021 event are Senator Elizabeth Warren, AFT President Randi Weingarten, UFT member Darimir Perez, AFT member Dr. Jessica Saint-Paul and NAACP President Derrick Johnson.

Section 4: Solution-Driven Unionism

The AFT is committed to solution-driven unionism because finding ways to help kids and communities thrive is in our union's DNA. Working to alleviate the burden of student debt helps employers recruit and retain public service workers. Our union's advocacy on student debt cancellation does not end at the national level but extends to the state and local affiliate levels.

Labor-Management Partnerships and Collective Bargaining

The following examples highlight how employees and employers can work together through collective bargaining to help the common good and build labor-management partnerships.

The passage of the CARES (Coronavirus Aid, Relief and Economic Security) Act in March 2020 made employer-paid student loan assistance tax-free for the first time (under a Section 127 Educational Assistance Plan), putting student debt assistance in the same category as health and retirement benefits in terms of the tax advantages. The AFT saw this opportunity and developed sample contract language, a plain language FAQ, and even a template plan document for employers to help legally establish the benefits. **Since then, the Albuquerque Teachers Federation adopted AFT language in an agreement with the school district, becoming the first AFT local to negotiate Section 127 student loan assistance benefits. Part of the agreement stipulated that eligible employees must attend a student debt clinic offered by the union.**

Healthcare affiliates have also had victories on student debt. Much like K-12 employers, healthcare employers also are struggling to recruit and retain staff, so student loan assistance benefits become an attractive proposition and a way for employers to differentiate themselves. For example, the Washington State Nurses Association, an AFT affiliate, negotiated a Section 127 benefit with PeaceHealth Southwest, providing full-time nurses with $400 per month (through 2025) in student loan assistance ($200 for part-time).This is a huge relief for nurses who often pay hundreds of dollars and sometimes over $1,000 per month.

Rick Lucas is president of the Ohio State University Nurses Organization. He had his own debt forgiven and is now spreading the word about PSLF, to healthcare workers. He has held several debt clinics for his members, which walk them through repayment options, and has successfully bargained provisions allowing his members to take paid time off to run debt clinics.

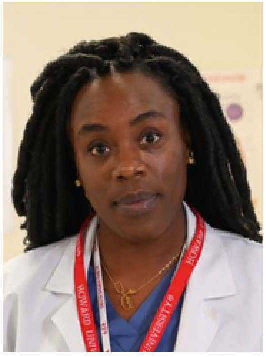
"Having this debt resolved will allow me to focus on making sure my kids future educational needs. Having worked through the pandemic I am extremely grateful my union persisted in making sure we were informed."

Center: Rick Lucas, OSUNO President
Left: Kristen Bailey, OSUNO labor Rep
Right: Janet Corbin, OSUNO Treasurer

A requirement for PSLF is working 30 hours a week to be considered full-time. Many adjuncts and part-time faculty are paid per classroom credit hour, not by the total hours worked inside and outside of a classroom. With the widespread use of part-time and contingent faculty in higher education, affiliates have had to find ways to ensure certifying these members' eligibility for PSLF. **Santa Monica College Faculty Association negotiated language with the college creating standards regarding how work hours are counted and providing faculty with documentation to ensure eligibility for the PSLF program.**

The Los Angeles College Faculty Guild secured student debt clinics as a member benefit and built a labor-management partnership with the Los Angeles Community College District to ensure all employees received a notice from the chancellor's office reaffirming PSLF eligibility.

"We were determined to not leave any Adjunct Faculty behind. This experience has furthered confirmed my confidence in our union and the power of organizing and mobilizing."



Dr. Jessica Saint-Paul
Chair, Adjunct Faculty Action Committee, AFT 1521

With help from the union, HR agreed to certify eligible adjunct faculty as "full-time" for the sole purposes of PSLF. They took this action a step further and retroactively re-certified employment for all eligible adjunct faculty who previously submitted a PSLF employment certification. Now, all eligible adjunct faculty at LACCD who meet an average of 30 hours per week will be considered full-time for the limited purpose of certifying their employment with LACCD for PSLF.

AFT has partnered with other unions like the University of Hawaii Professional Assembly (UHPA) to help spread the word about PSLF. Dr. Camonia Graham-Tutt, a University of Hawai'i-West O'ahu community health professor and proud member of UHPA, received over $270,000 in student debt. Dr. Graham-Tutt, shown here with her daughter, graduated from Howard University with a doctorate in medical sociology.

Dr. Camonia Graham-Tutt, UHPA

University of Hawaii Professional Assembly

She can now focus on "balancing life" by investing in her daughter's education and well-being, planning for her retirement, and giving more to the community health scholarship fund she started to support for UH-West O'ahu students who need help with covering the costs of tuition and textbooks for their courses.

"The loan forgiveness could not have happened to a more deserving faculty member," said Christian Fern, University of Hawaii Professional Assembly executive director. "Dr. Graham-Tutt has given so much to her students and to Hawai'i."

Richard Haase, president of the Half Hollow Hills Teachers' Association in Long Island, N.Y., is determined to make sure every member of the union he leads has access to PSLF. He tracks every member's student debt journey in a spreadsheet. In October 2022, he set a goal to get $1 million of his members' loans forgiven, even telling the secretary of education about his goal! As of January 2023, members of the Half Hollow Hills Teachers' Association surpassed that goal and counted $1.2 million in loans forgiven under PSLF.

Secretary Cardona celebrates debt relief for members of the Half Hollow Hills Teachers' Association

State Legislation; Adjunct PSLF Multiplier, Automation, and Borrower Bill of Rights

The AFT has also ensured that part-time and contingent faculty are able to certify for PSLF with more than 30 hours by fighting for the passage of state legislation. AFT affiliates in California, New York, Oregon and Washington have successfully advocated for legislation that would create a "multiplier" that accounts for time spent both in and out of the classroom, thus allowing more of an adjunct faculty member's work to qualify for PSLF.

The AFT has also been advocating for ways to make the complex certification and application process more automatic and less burdensome for public workers. Thanks to AFT affiliates, New York has set the highest standard with passage of legislation that places the responsibility for certifying a PSLF participant's employment on the employer, not the employee, making it far more efficient for employees to qualify. [55] **Automating PSLF employment for all public agencies, not just higher education institutions, is the ideal policy path; a broader scope can benefit more public employees.**

Other states have passed similar legislation. Washington requires state agencies to either directly certify employment with Federal Student Aid or provide employees with a completed PSLF form documenting at least their past 12 months of employment. [56] California was the first state to include a requirement that employers provide employees enrolled in the PSLF program an annual notice of renewal as well as a copy of the employment certification form with the employer's portion already completed. [57]

Some states have taken steps to expand consumer protection referred to as a Student Loan Borrower Bill of Rights; private loan protections in both regulating the market and addressing debt collection practices can be important next steps. According to the SBPC, "Many lenders in the private student loan market operate under state regulators' radars, especially non-bank lenders who may not meet existing requirements for states' lending licenses." [58] These AFT-supported bills are designed to hold loan servicers and predatory lenders accountable and prevent the issues that kept teachers and nurses from getting the forgiveness they were entitled to under the law.

A Free Union Benefit for AFT Members

To further assist AFT members in submitting applications for PSLF, the AFT entered a partnership with Summer, a tech company that focuses on providing a comprehensive approach to student debt savings through a combination of innovative technology, policy expertise and personal consultations. The AFT provides this free benefit to all members.

Brett Kuwada
AFT Everett Higher Education

"After years of phone calls, loan restructures, research, consolidations, more restructures, confusion, frustration, and department after department, enrolling in the Summer program through the AFT made it a shockingly easy and quick process [toward loan relief]. To be honest, I'm still waiting for someone to call "April Fools!" or "oops, we made a mistake" because it was so easy and painless."

The AFT and Summer have worked together to ensure that every member knows about PSLF and about how to access it. Borrowers who had been deterred from applying in the first place due to the lengthy, complex paperwork required to apply streamed into a simplified system for making Income-Driven Repayment and PSLF applications. Summer mitigates the hassle and confusion for AFT members by giving them a streamlined, easy-to-use interface that also prompts timely annual recertifications. More than just a "digital tool," Summer provides AFT members with a team of smart, compassionate loan experts, giving them personalized support and accountability.

Leaders like CeeJay Johnson, a paraprofessional and the vice president of AFT St. Louis, have seen success with this union benefit. A paraprofessional herself, Johnson has successfully had her own loans forgiven through the PSLF waiver, and uses her own story and the Summer tool, which helps members navigate student debt, for organizing and new-member recruitment purposes.

CeeJay Johnson
Vice President of AFT St. Louis

"I am super excited about the support I had from Summer. I have been forgiven $12,000 and I truly appreciate it! AFT thank you for giving one of the lowest paid on the education list this great benefit!"

Section 5: Debt Cancellation for All Working People

The Biden-Harris Administration's Broad-Based Student Debt Cancellation

The AFT helped lead the same coalition that fought and won the PSLF changes, along with new partners from across the labor and civil rights movements, to persuade President Biden to deliver on a different campaign promise. In August 2022, the Biden administration announced a plan for student loan relief. [59] This plan would cancel up to $20,000 in student loan debt for borrowers who qualified for Pell Grants when they were college students, up to $10,000 for every borrower with an annual income under $125,000 ($250,000 for households).

This new promise to deliver broad debt relief was met with forceful opposition, as right-wing politicians and dark-money groups made common cause with Trump-appointed judges to shut down this effort. Legal challenges to President Biden's efforts to relieve borrowers of student debt have made it all the way up to the Supreme Court in *Biden v. Nebraska*. [60]

Right-Wing Attacks on Debt Cancellation and PSLF

The law is clear: Student debt cancellation falls squarely within the statutory authority Congress granted the secretary of education in the HEROES Act. [61] Cancellation will help ensure that millions of people are not left in a worse position regarding their loan payments as a result of the devastating COVID-19 pandemic.

The pandemic had a devastating impact on American workers, many of whom were already struggling to make ends meet. Those workers' precarity and risk of delinquency on their debt have severely worsened during the pandemic. Given the long-term economic impacts of the pandemic, Americans need a permanent solution, not just a temporary deferment.

Dr. Leslie Eaton and Dr. Raymond Collings, UUP SUNY Cortland, speaking at a Supreme Court rally

The AFT joined with SBPC and the lawyers at Democracy Forward to lead a historic coalition of advocates and working people to demand that the Supreme Court side with borrowers over right-wing special interests, through the submission of dozens of amicus briefs. [62,63] On Feb. 28, 2023, oral arguments were heard at the Supreme Court on this case. Outside, hundreds gathered for The People's Rally for Student Debt Cancellation. President Weingarten, as well as two AFT members, urged the Supreme Court to resume debt relief, underscoring that President Biden had acted within his limits under the HEROES Act. [64]

AFT President Randi Weingarten and Persis Yu, SBPC Deputy Director & Managing Counsel testifying on Capitol Hill

"While the Supreme Court often deals with complex and abstract legal issues, this is a rare instance when the court's decision can — and should — be based primarily on a straightforward assessment: whether the student-debt cancellation action was necessary to ensure the pandemic did not place borrowers "in a worse position financially" in relation to their federal loans. The answer is clearly yes. We respectfully urge the court to hear the voices of the millions of American workers who are worse off as to their student loans because of COVID-19 and to uphold the administration's debt-cancellation action."

AFT President Randi Weingarten

The AFT's work to deliver broad-based cancellation does not end on the steps of the Supreme Court. In addition to using the courts to stop working people from getting relief, Republican members of Congress introduced a Congressional Review Act (CRA) resolution that would force teachers, veterans and nurses who finally received PSLF during the pandemic, to write a check back to the Education Department. Right-wing special interests **want their supporters to believe they are simply trying to stop Biden's student loan debt relief program, but there are far greater implications afoot.** The CRA resolution would reinstate the debt of more than 260,000 public service workers who have achieved PSLF since September 2022, restoring a debt burden that amounts to more than $19 billion overall and more than $72,000 per person. [65] Moreover, the CRA would walk back progress that more than 2 million public service workers made toward cancellation since September 2022. [66] On the heels of the pandemic, forcing a nurse to pay back debt that was legally forgiven under a bipartisan law is cruel.

The AFT helped lead a coalition of more than 260 organizations calling on members of Congress to vote <u>NO</u> on the CRA resolution moving through both chambers. [67] Congress should be building on the Biden administration's actions, not undermining them. Throwing tens of millions of student loan borrowers into chaos by retroactively adding interest and missed payments to their loan balances, while extending their student debt sentence, would upend lives.

Section 6: AFT's Fight Is Not Over

Automating and Improving PSLF

More than 15 years after PSLF's inception, the program is finally beginning to deliver on its original promise due to nearly a decade of advocacy by the AFT and President Biden's leadership. While the union can't erase the suffering educators, healthcare professionals and other public employees endured during the Trump/DeVos administration, the AFT can fight to ensure that it doesn't happen again.

"I cannot describe the weight that has been lifted off my shoulders now that this financial burden has been relieved. I began my career in the public sector under the promise of student loan forgiveness and it has finally come true... When individuals ask, what does your union do for you? Financial freedom is what they gave me. Thank you, my union family!"

Danielle Bridger, New York State Public Employees Federation

We know that student loan debt continues to cause financial and psychological distress to those who hold it. In a time of a pervasive mental health crisis, we cannot afford the human cost of a repayment system that makes debt relief so difficult to achieve. In partnership with academic researchers who study the impacts of student loan debt, AFT members have helped to contribute to the body of knowledge about the problems that still exist for borrowers and the ways that these problems can be addressed.

Recently, more than 250 AFT member borrowers responded to a survey conducted by Drs. Daniel Collier, Dan Fitzpatrick and Frederick Engram, out of the University of Memphis and the University of Michigan, studying the effects of student loan debt on individuals' subjective well-being. This research group, using data from respondents, has found, as one might expect, there is a positive relationship between student loan balances and reported financial distress and psychological distress. Interestingly, their research reveals that the number of remaining qualifying payments before PSLF cancellation also has an important relationship to these outcomes. [68] Because so many borrowers in PSLF experience negative amortization in which the amount of debt remains at current levels or rises over time, despite diligent repayment, by the time they should be achieving PSLF cancellation, they often experience at least the same degree of distress as when entering repayment just out of college.

Yvonne Dowell
AFT Healthcare Maryland

"I'd been expecting to restart my payments when the pandemic-related payment pause ends. Instead, my $200 to $300 monthly payment is no longer on my plate at all. I am student debt free. Finally, I can think about retiring."

When a well-functioning PSLF system enables borrowers to depend on remaining qualifying payments decreasing on a generally consistent schedule, these stressors and their human costs can be reduced. For example, perhaps because the PSLF system has functioned so poorly until recently, 40 percent of the borrowers who are waiting on forgiveness decisions today (as in the 2018 AFT survey that helped the AFT launch the broad campaign on student debt described here) report severe psychological distress. Additionally, 60 percent of these borrowers report having suicidal thoughts weekly. And these borrowers thought about suicide on average 3.7 days a week—almost an additional day higher than the sample average. [69]

This is an astounding measure of the human impact of decades of poor policymaking and obstruction—and a measure of why continuing to implement a robust and predictably functioning PSLF system is so important.

Public service workers who finally received the promise of PSLF have a new lease on life and can finally shed the burden of student debt. All 45 million borrowers carrying the weight of student debt should get relief, too.

The AFT will work with the Biden-Harris administration to press for easy and automatic measures to relieve public workers of the burden of debt, to continue to uphold the promises made under the College Cost Reduction and Access Act, and to make access to PSLF easier.

"It was like waking up and learning you won the lottery. I wanted to pinch myself. But it is true. No more student debt. I am debt free finally! I am so grateful."

United Academics (UNAC) faculty member Zeynep Kilic got student loan relief after years of filing unsuccessfully for PSLF.

While the fate of President Biden's plan for debt relief remains in the hands of the Supreme Court, the national union led by AFT President Randi Weingarten will continue to fiercely advocate on behalf of all student borrowers, not just those eligible for PSLF.

The AFT will also continue to address suspected violations of the law with loan servicers. In fact, in October 2022, the AFT and SBPC sent notice to the student loan servicer MOHELA alleging the unlawful mistreatment of student loan borrowers in violation of state consumer protection law. [70]

AFT Advocates for More Affordable Tuition and Innovations to Address Shortages

Until recently, the U.S. higher education system has been regarded as the international standard of excellence—not simply because of what it has done for our individual citizens, but for how it has transformed our economy, public policy and civic life.

Today, however, our standing as a global model for higher education is at risk. The unaffordability of American higher education is a danger not only to our economy and to the economic lives and aspirations of American students and their families, but also to the continued viability of our system of higher education and to our nation itself.

During the Obama administration, a proposal to offer two years of community college tuition-free to all Americans spurred a national conversation around the idea of making college free. Since that time, at least 16 states and scores of cities and institutions have experimented with free college or "college promise" guarantees. One recent estimate counts 425 college promise programs. [71] The AFT will continue to support a variety of free college programs, including President Biden's free community college proposal as a component of Build Back Better, as the union applauds all progress toward the goal of a truly affordable and high-quality system of higher education.

In light of the work described in this report to beat back the effects of student debt on our members and their families, our ambitions now exceed the limits of the college promise programs that exist today. We are ready to fight the fight of the next generation—for a system of public higher education in which students can afford to attend any public institution without being forced to take on debt. We need a New Deal for higher education that recenters our public colleges and universities, and the opportunity for exploration of ideas unfettered by political interference, as a common good. In addition to addressing tuition costs, institutional funding, and student debt relief, we want reforms related to racial injustice and inequities, labor practices, academic freedom and governance, federal research funding, technical and vocational education, and more.

Darimir Perez,
United Federation of Teachers

"I'm a college graduate, and I can't even afford to send my own kids to college. My friends who never went to college, their kids are better off than mine. Even though I did everything right for my own kids — supporting them, keeping them focused on achieving top grades and working toward positive things in a neighborhood with a lot of negative distractions — I sadly don't feel that they are better off than I was, because of the cost of college and student loan debt."

Many free college programs start at the community college level, and it's easy to see why this is the case. These accessible, inexpensive institutions offer a wide range of excellent programs in a wide range of communities—urban, suburban and rural. However, we believe policymakers must work urgently toward including all public institutions in simple and transparent programs of access that do not create additional barriers to attendance—rather, the priority should be to tear such barriers down.

This is fundamentally the right thing to do; when categories of public institutions are excluded from their free college programs, our nation is sending students a powerful and deleterious message about who belongs in higher education, and it is not a timely message for the nation we are becoming demographically.

Tuition and fees are just the beginning of college costs, especially in areas where the cost of living is high and where inequality is the starkest. Non-tuition expenses make up a staggering 81 percent of the cost of community college and 61 percent of the cost of public four-year colleges. [72] Truly innovative programs take this into consideration and ensure that students have their basic needs met for food, transportation and housing. Meeting those needs is also strongly correlated with student success. [73]

One exemplary program is the City University of New York's Accelerated Study in Associate Programs (CUNY ASAP), which began in 2007. ASAP offers students not just free tuition, but also intense academic advising, block scheduling, transportation support and educational materials like books. The results are powerful. According to CUNY's evaluation and research partner, MDRC, "ASAP's effects for students, described in a February 2015 report, are by far the largest effects MDRC has found for a community college intervention. In addition, because ASAP produced so many more graduates than standard college services, the cost per graduate was actually lower in ASAP, despite the substantial investment required to operate the program." ASAP-like support could and should be offered to all students at public institutions of higher education. [74]

"Our union has led the fight to secure a better life for all. As a first generation college student and a parent, I know first-hand the burden that student debt puts on a family. If we want more students to go into public service, we have to make college affordable and make PSLF work for everyone."

AFT Secretary-Treasurer Fedrick Ingram, proud graduate of Bethune-Cookman University, a historically Black university in Daytona Beach, FL.

AFT Reading Opens the World Book Giveaway

Registered teacher apprenticeship programs can also address crushing student debt with tuition assistance while allowing apprentices to learn on the job, under the direction of a great, experienced teacher, and get paid for this work. Classroom Academy, a partnership between the New York State United Teachers and local school systems and colleges, is one example of a registered teacher apprenticeship program locally funded by school districts, SUNY Apprenticeship funding, and the New York State Department of Labor to address the student debt crisis for apprentices and shortages in the teaching profession. [75]

Like the Classroom Academy, registered by the New York State Department of Labor, the U.S. Department of Labor has now registered teacher apprenticeship programs in 16 different states. [76] According to the *Washington Post*, this innovative, bipartisan initiative not only addresses the issue of teacher supply plaguing the country, but also increases diversification in the profession by removing barriers. The AFT supports the use of fast funds to support the expansion of teacher apprenticeship programs.

Teacher apprenticeships enable those who have the desire to become teachers, yet not the financial means, the opportunity to earn teaching certification and enter the profession. Because teachers are essential for student learning and achievement, it is essential to address the teacher shortage issue through the widespread offering of teacher apprenticeship programs. Apprenticeships also help with workforce needs in fields like healthcare, by enabling on-the-job training, allowing apprentices to master a skill, graduate debt-fee, and enter a workforce where their knowledge and skills are in high demand.

As the nation's largest union of higher education faculty, the AFT believes meaningful, accessible higher education must also be of high quality. We advocate for college to be free while maintaining quality. Many of our public institutions of higher education have been in a state of austerity since at least the 2008 Great Recession, if not longer. They have lost the full-time tenure-track professors who can build lifelong relationships with students; academic advisers who help students navigate choosing majors and transfer processes; and essential support staff, which results in curtailed library hours and tutor availability. Making college free cannot freeze colleges in this state of underinvestment; however, we must invest to innovate and succeed. This is the path to reducing and eliminating the racial and gender gaps in income and wealth that otherwise endanger America's economic vitality and our democracy itself.

Making college affordable is imperative to removing barriers. The AFT also is working to ensure that education institutions, businesses, other employers and government are enacting broader pathways for young people from high school to college. This will better meet employers' needs for skilled workers, strengthen America's economic competitiveness, and help American workers and their families prosper. The challenges we face as a nation seem endless. But the potential of our young people to meet these challenges is equally boundless. Students everywhere—in small towns, big cities and rural areas—need the knowledge, skills, support and experience to match their ambitions.

Conclusion

Despite the attacks on unions and education by extremist forces, the AFT has had record growth over the past several years, due in part to the union's work on issues like student debt. Associate members have joined the AFT to be a part of the legal fights or to get assistance with their burdensome student debt when they had nowhere else to turn. Nearly 60 million American workers say they would join a union if they could. [77] Perhaps the strongest argument for unions and why the appeal of unions like the AFT is at an all-time high is also the simplest: Individuals can be powerless to effect change. But unions like the AFT know how to unite to make change, real change that helps people win the essentials of a better life. Student debt is a great example of that: Too many people were victims caught up in this national machine of student debt abuse and dysfunction that was crushing them.

Together, we can tilt the balance of power to ensure that student debt doesn't crush futures, crush working families, crush dreams. That is what the term "workers' right to organize a union" means and what the AFT is all about. It's a way to strive for something better for ourselves and for our country. And people see that, and want that, which is why our union is growing. We as a union and as a movement are hope-bringers, fear-crushing, cradles of aspiration.

Our union believes that all working people should share in the benefits of debt relief already delivered to public service workers, and we will continue to:

- **Monitor and hold accountable predatory actors and institutions that are grifting on students' and families' hopes and dreams.**
- **Survey members and try to resolve complaints against loan servicers, the government or any other organization creating barriers to loan forgiveness.**
- **Advocate for lowered tuition and investment in public education to make college more affordable.**
- **Continuously review the government's maintenance of PSLF and other programs that affect borrowers.**
- **Advocate to automate programs like PSLF and income-driven repayment by making applications easier and by sharing data.**
- **Work to elect lawmakers who care about working people, not just the elite, or corporate interests.**

The AFT is the home of the people who make a difference in other people's lives. Fighting and caring about what kids and communities need. Showing up when it counts. If you want respect on the job, a voice in our democracy or simply better pay, then join a union. That's our job—fighting for a better life for all. And if you want the respect and resources to do your chosen work and your best work in a safe and welcoming environment, join the AFT. If you want to protect your professionalism and the future of your profession, join the AFT. If you want to fight for the good of our students, patients and communities, join the AFT. And if you want to defend our democracy and ensure everyone has the freedom to thrive, join the AFT.

We've got your back. We see you.
And we know that in this world of fear and despair, the road to a better future is our unity. Together, we can accomplish what is impossible alone.

Whether you are a member of the AFT or not, you can go to aft.org/pslf to learn more about PSLF, broad-based cancellation, how to join an AFT local union and get help with your own loans, and so much more.

Endnotes

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Analyzing the Massive Harm that Republicans' Reckless CRA Scheme will Impose on Public Service Workers

The House of Representatives is slated to vote this week on H.J.Res.45,[1] a resolution under the Congressional Review Act (CRA) that would overturn the pause on federal student loan payments and block President Biden's debt relief plan. Introduced by Republican Congressman Bob Good and co-sponsored by 94 of his Republican colleagues, the bill also has a Senate companion (S.J.Res.22) that was introduced by Republican Senator Bill Cassidy and that has been co-sponsored by 47 of his Republican Senate colleagues.[2] No Democrats have co-sponsored either bill.

If enacted, the Republican CRA scheme would undo the 7th extension of the pause on federal student loan payments enacted under the Trump administration in response to the COVID-19 pandemic. That extension lasted from September 2022 through the end of December 2022. The CRA scheme would also likely undo the 8th extension of the federal student loan payment pause, which began in January 2023 and is ongoing.

As a result, SBPC and AFT estimate that as many as **268,660** public service workers who accessed debt cancellation from September 2022 through March 2023 through the Public Service Loan Forgiveness (PSLF) program would have **$19,502,500,000** in debt put back in place.[3]

In addition, SBPC and AFT estimate that **2,018,181** public service workers making progress toward the cancellation of **$178,966,185,572** in federal student loan debt through PSLF would lose at least some progress toward relief.

	IF THE CRA ROLLS BACK THE 7TH PAYMENT PAUSE (Sep. '22 - Dec. '22)		IF THE CRA UNWINDS THE 7TH AND 8TH PAYMENT PAUSES (Sep '22. - Mar. '23)	
	Public Service Workers Whose Loans Will Be Reinstated	Public Service Workers Who Will Lose Credit Toward PSLF	Public Service Workers Whose Loans Will Be Reinstated	Public Service Workers Who Will Lose Credit Toward PSLF
BORROWERS	111,040	1,553,703	268,660	2,018,181
DEBT THEY OWE	$8,215,000,000	$147,139,918,068	$19,502,500,000	$178,966,185,572

The following pages show how these two possible scenarios would harm public service workers in each state.

1 https://www.congress.gov/bill/118th-congress/house-joint-resolution/45
2 https://www.congress.gov/bill/118th-congress/senate-joint-resolution/22/cosponsors
3 SBPC and AFT estimates based on https://studentaid.gov/data-center/student/loan-forgiveness/pslf-data

IF THE CRA ROLLS BACK THE 7TH PAYMENT PAUSE (Sep. '22 - Dec. '22)				
	PUBLIC SERVICE WORKERS WHOSE LOANS WILL BE REINSTATED		*PUBLIC SERVICE WORKERS WHO WILL LOSE CREDIT TOWARD PSLF*	
LOCATION	**BORROWERS**	**DEBT THEY OWE**	**BORROWERS**	**DEBT THEY OWE**
ALABAMA	2,070	$174,000,000	28,964	$3,116,536,305
ALASKA	180	$10,400,000	2,519	$186,275,733
ARIZONA	1,830	$132,500,000	25,606	$2,373,224,485
ARKANSAS	1,110	$76,900,000	15,531	$1,377,365,758
CALIFORNIA	9,660	$708,000,000	135,165	$12,681,078,757
COLORADO	1,910	$125,900,000	26,725	$2,255,011,039
CONNECTICUT	400	$32,400,000	5,597	$580,320,553
DELAWARE	460	$33,600,000	6,436	$601,813,907
DISTRICT OF COLUMBIA	410	$40,400,000	5,737	$723,609,579
FLORIDA	7,050	$615,600,000	98,646	$11,026,090,513
GEORGIA	5,990	$557,700,000	83,814	$9,989,036,191
HAWAII	370	$27,900,000	5,177	$499,720,476
IDAHO	530	$34,100,000	7,416	$610,769,471
ILLINOIS	4,410	$312,300,000	61,706	$5,593,645,333
INDIANA	2,060	$132,600,000	28,824	$2,375,015,598
IOWA	1,120	$61,800,000	15,671	$1,106,907,722
KANSAS	1,100	$68,800,000	15,392	$1,232,285,619
KENTUCKY	1,540	$102,300,000	21,548	$1,832,308,414
LOUISIANA	1,640	$125,100,000	22,947	$2,240,682,136
MAINE	150	$9,600,000	2,099	$171,946,831
MARYLAND	3,260	$273,500,000	45,615	$4,898,693,560
MASSACHUSETTS	780	$57,400,000	10,914	$1,028,098,758
MICHIGAN	4,080	$292,400,000	57,089	$5,237,213,882
MINNESOTA	2,290	$141,900,000	32,042	$2,541,589,090
MISSISSIPPI	1,420	$126,400,000	19,869	$2,263,966,603
MISSOURI	2,530	$173,000,000	35,400	$3,098,625,177
MONTANA	340	$20,800,000	4,757	$372,551,466
NEBRASKA	710	$41,400,000	9,935	$741,520,707
NEVADA	670	$47,700,000	9,375	$854,360,815
NEW HAMPSHIRE	160	$11,200,000	2,239	$200,604,636
NEW JERSEY	3,060	$218,200,000	42,816	$3,908,208,171
NEW MEXICO	610	$40,900,000	8,535	$732,565,143
NEW YORK	3,190	$231,900,000	44,635	$4,153,590,627
NORTH CAROLINA	3,790	$281,600,000	53,031	$5,043,773,698
NORTH DAKOTA	220	$13,000,000	3,078	$232,844,666
OHIO	5,420	$379,400,000	75,838	$6,795,482,035
OKLAHOMA	1,110	$75,100,000	15,531	$1,345,125,727
OREGON	1,690	$114,600,000	23,647	$2,052,615,290
PENNSYLVANIA	6,090	$456,500,000	85,213	$8,176,430,018
RHODE ISLAND	130	$7,900,000	1,819	$141,497,913
SOUTH CAROLINA	2,620	$229,900,000	36,660	$4,117,768,371
SOUTH DAKOTA	340	$17,800,000	4,757	$318,818,082
TENNESSEE	2,210	$169,500,000	30,923	$3,035,936,228
TEXAS	7,970	$566,100,000	111,518	$10,139,489,667
UTAH	630	$42,400,000	8,815	$759,431,835
VERMONT	140	$10,500,000	1,959	$188,066,846
VIRGINIA	3,960	$288,500,000	55,409	$5,167,360,482
WASHINGTON	2,090	$144,200,000	29,244	$2,582,784,685
WEST VIRGINIA	840	$50,400,000	11,754	$902,720,861
WISCONSIN	2,090	$127,700,000	29,244	$2,287,251,070
WYOMING	140	$7,300,000	1,959	$130,751,236
OTHER	2,470	$173,400,000	34,561	$3,105,789,628
TOTAL	**111,040**	**$8,215,000,000**	**1,553,703**	**$147,139,918,068**

IF THE CRA UNWINDS THE 7TH AND 8TH PAYMENT PAUSES (Sep '22. - Mar. '23)				
	PUBLIC SERVICE WORKERS WHOSE LOANS WILL BE REINSTATED		*PUBLIC SERVICE WORKERS WHO WILL LOSE CREDIT TOWARD PSLF*	
LOCATION	BORROWERS	DEBT THEY OWE	BORROWERS	DEBT THEY OWE
ALABAMA	4,270	$354,000,000	32,076	$3,248,508,124
ALASKA	440	$27,400,000	3,305	$251,438,199
ARIZONA	4,310	$319,000,000	32,377	$2,927,327,942
ARKANSAS	2,430	$170,300,000	18,254	$1,562,770,999
CALIFORNIA	23,020	$1,688,500,000	172,927	$15,494,649,626
COLORADO	4,560	$316,600,000	34,255	$2,905,304,159
CONNECTICUT	3,240	$220,100,000	24,339	$2,019,764,515
DELAWARE	910	$67,000,000	6,836	$614,830,634
DISTRICT OF COLUMBIA	1,180	$106,600,000	8,864	$978,223,068
FLORIDA	16,030	$1,370,400,000	120,418	$12,575,580,603
GEORGIA	11,970	$1,096,000,000	89,919	$10,057,527,978
HAWAII	810	$57,700,000	6,085	$529,488,471
IDAHO	1,250	$78,300,000	9,390	$718,525,950
ILLINOIS	10,360	$731,400,000	77,825	$6,711,748,141
INDIANA	4,920	$321,800,000	36,959	$2,953,022,357
IOWA	2,520	$144,500,000	18,930	$1,326,015,322
KANSAS	2,510	$162,800,000	18,855	$1,493,946,674
KENTUCKY	3,330	$223,000,000	25,015	$2,046,376,587
LOUISIANA	3,680	$296,400,000	27,644	$2,719,937,311
MAINE	1,270	$79,500,000	9,540	$729,537,841
MARYLAND	7,840	$636,200,000	58,894	$5,838,138,047
MASSACHUSETTS	5,550	$359,100,000	41,692	$3,295,308,665
MICHIGAN	9,630	$689,300,000	72,341	$6,325,414,266
MINNESOTA	5,180	$327,100,000	38,912	$3,001,658,213
MISSISSIPPI	2,870	$253,400,000	21,560	$2,325,344,516
MISSOURI	5,610	$387,700,000	42,142	$3,557,758,756
MONTANA	910	$55,600,000	6,836	$510,217,660
NEBRASKA	1,540	$93,900,000	11,569	$861,680,545
NEVADA	1,600	$121,500,000	12,019	$1,114,954,060
NEW HAMPSHIRE	1,230	$79,000,000	9,240	$724,949,553
NEW JERSEY	6,760	$461,600,000	50,781	$4,235,907,769
NEW MEXICO	1,430	$96,900,000	10,742	$889,210,275
NEW YORK	20,440	$1,402,000,000	153,546	$12,865,560,424
NORTH CAROLINA	7,760	$558,000,000	58,293	$5,120,529,755
NORTH DAKOTA	480	$29,000,000	3,606	$266,120,722
OHIO	11,880	$826,500,000	89,243	$7,584,440,578
OKLAHOMA	2,460	$170,500,000	18,480	$1,564,606,314
OREGON	3,990	$262,500,000	29,973	$2,408,851,363
PENNSYLVANIA	11,870	$842,200,000	89,168	$7,728,512,831
RHODE ISLAND	850	$55,000,000	6,385	$504,711,714
SOUTH CAROLINA	5,190	$438,300,000	38,987	$4,022,093,533
SOUTH DAKOTA	790	$49,000,000	5,935	$449,652,254
TENNESSEE	4,970	$394,100,000	37,335	$3,616,488,847
TEXAS	17,960	$1,296,300,000	134,916	$11,895,596,275
UTAH	1,370	$91,900,000	10,291	$843,327,392
VERMONT	920	$60,100,000	6,911	$551,512,255
VIRGINIA	8,620	$607,900,000	64,754	$5,578,440,929
WASHINGTON	5,150	$346,300,000	38,687	$3,177,848,484
WEST VIRGINIA	1,590	$93,000,000	11,944	$853,421,626
WISCONSIN	4,850	$297,000,000	36,433	$2,725,443,257
WYOMING	360	$20,700,000	2,704	$189,955,136
OTHER	4,990	$331,400,000	37,485	$3,041,117,493
TOTAL	**268,660**	**$19,502,500,000**	**2,018,181**	**$178,966,185,572**

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