Hello,

I am a 4th grade teacher working in Bend, Oregon and a Tier 2 PERS member. I recently learned about the possibility of charging current PERS members, who are not yet retired, charging us to pay down the current PERS debt. This is insane, illegal and it would definitely hurt people like me and my family. I have a current student loan of \$59,000.00 because, at the time of my education, Oregon required a Masters in Teacher degree that cost me roughly \$30,000.00. This is no longer a requirement yet I will most likely be paying this off until the day I die. And I'm not kidding. My husband also works full-time, we have two children, we own a house, we pay a mortgage, we are the epitome of middle-class America trying to keep up on a hamster wheel. But whatever...it is what it is. And then I learn about this cruel plan to essentially *charge me to be a teacher.* Charge me so I can pay off a debt that has nothing to do with me. Charge me for choosing a profession rooted in compassion, empathy, service, and devotion.

Let me be clear...Stephanie Rodgers is definitely NOT going to bankrupt the state of Oregon. Stephanie Rodgers did her time as a Child Protective Service Worker for just a week under 5 years so I lost my Tier 1 status. Clearly, this was the worst job on the planet which is why I had to leave yet my timing was off and I was penalized dearly. Then, I decided to get my teaching license so I take out another loan to pay for the Masters in Teaching degree that literally means nothing other than a very skewed debt to income ratio. I'm now Tier 2 and have two additional retirement accounts (that have a whopping \$9,000.00 balance) because THERE IS NO WAY I will be able to retire on my PERS alone. (Although I'm guessing that Mike Belotti is doing just fine and his PERS may have a little something to do with the current financial crisis that Oregon is facing.) This PERS crisis existed long before I was hired in 2008. Why on earth is it my responsibility to pay for the state of Oregon's poor budgeting? I am completely flabbergasted, angry, indifferent and just straight up sad. And then I stop and think about it and it dawns on me that I should stop being so naive. Of course this is a possibility and I suppose I should not be surprised, which again, is quite sad.

Last week on May 8th, before the Red for Ed march I was doing my best to explain to my students why we are marching (our district did not close our schools. We finished the school day and met as a united front on the lawn of our district office - with our administrators). I remember dreading this conversation just like I dreaded the conversation I had with my students regarding Sandy Hook, regarding Parkland, regarding Colorado, regarding lockdown drills, regarding the lack of security, safety and love that our children have to endure every single time they hear about another school shooting...and now they are hearing me explain Oregon's lack of investment in them and their education. Indeed, they have apples on their heads however, was I this blunt with my 4th graders? Obviously, I was not. I did not tell them that Oregon is 49th out of 50 states regarding per-pupil expenditures. I did not tell them that I will be starting the school year next year with more than 30 kids - which is wrong although

my students aren't aware of class sizes being an issue because, since the day they started kindergarten, I'm certain that their class sizes were larger than the average in other states. I did not tell them that other kids in other states have a school nurse because they would be shocked...schools have nurses?! I did not tell them that their mental health is clearly not a priority and the increase in behavior problems, clearing classrooms, suicide and anxiety are not the norms.

I did not tell them these things because I didn't have to. They already know because they see it on our faces. They already know that this undercurrent of greed and exploitation that has existed their entire lives throughout our state, regarding the entire teaching profession and all of the children we serve IS NOT NORMAL. They know that they're not a priority in many politician's eyes. They know it and will soon feel the wrath of this ridiculous plan SB 1049 - to charge teachers to teach - our kids will feel it when their beloved teachers don't return in Septemeber. Just the thought of this makes my eyes well with tears because yet again, another trusted adult in their life will have essentially let them down...simply because that adult wanted to retire one day.

SB 1049 harms my retirement security by making unaffordable cuts to my individual account program. According to PERS analysis, my IAP would be cut 12.5%!!!!! This is, in essence, a tax on my retirement benefits to pay the state's obligation to retirees. These cuts are unfair and illegal and hurt working people like me. I show up to work every day and do my job. I have kept my end of the deal. I urge you to vote NO on SB 1049 and keep your promise to people like me. 30% of my colleagues are eligible to retire today and if SB 1049 passes, we will have a rush of retirements and *our children will suffer!* When will their suffering become a priority???

When people tell me that they are thinking about getting into teaching I tell them not to, to run in the opposite direction and just volunteer. I tell them that if they become a teacher in Oregon (in the nation) they will most likely have to rely on someone else to pay their bills...which is unbelievable considering everyone voting for SB 1049 has had a teacher in their lives who loved and supported them. But I still tell these young people who are considering the profession that they are better off selling real estate. Hopefully, there won't be a day when I have to add to my rant of reasoning. I love my job but I will tell them to NEVER become a teacher in Oregon because they may be expected to pay the state of Oregon's debts. They will not only have to rely on someone to pay their bills, but they might also have to rely on someone to pay for their retirement.

One of my students recently asked me in a very inquisitive and sincerely perplexed way, "Mrs. Rodgers, why don't the legislators want to pay for us to have what we deserve?" My answer was simple and pathetic...I said, "Honey, I have no idea, but hopefully that will change soon." And then I walked away quickly becasue I knew that although I am hopeful, I was also lying to my sweet 9 year old student. It's okay though, I'm forced to lie to my students all of the time when I need to protect them from hearing the truth which is that the not only does the state of Oregon not value their children, the United States of America does not value their children. Again, THIS

IS NOT NORMAL and I sincerely hope that I will no longer have to lie to my kids. **Please vote NO on SB 1049** because what did myself, my family, my colleagues, and my students do to deserve such disrespect.

Thank you for your time and consideration.

Sincerely, Stephanie Rodgers