

I am 71 years old. In my earlier life I was a practicing attorney, although since I represented regular people I never made much money at it; in fact, I know paralegals who earn more money each year than I ever did as an attorney. During my career I moved into the management of attorneys, and found that I liked management more than I liked practicing law. When I was 50 years old, I entered the MBA program at Portland State University, thinking that legal training and management experience plus an MBA would make me an attractive candidate for corporate or consulting work.

Before classes ever started, I made the rounds of the PSU faculty members to introduce myself. One of them shook my hand and said, "No one's going to hire you. You're too old." Those were his exact words. I was taken aback but didn't believe him.

I earned my MBA in 2001, and the professor was right: No one would hire me as either an attorney or a manager, despite my qualifications. I was too old.

A former instructor arranged for me to take a volunteer tour of the Russian Far East as a business instructor – a three-week stint. It whetted my appetite for teaching, and I was able to line up a teaching job in Moscow, Russia, for the 2003-2004 academic year. I realized during that time that I had really found my calling, and I returned to the US to pursue a PhD that would qualify me to compete for jobs in the academic world.

Unfortunately, after several years of PhD study my wife died of cancer before I was able to complete my dissertation. This event completely derailed me from my studies. Although I had completed all PhD coursework and had begun work on my dissertation, between my own grieving process and attending to my stepdaughter and granddaughter I was never able to rekindle enough fire to complete my PhD. And now it is too late, as the deadline has passed.

Meanwhile, starting in 2005, I have been teaching at Portland Community College in Portland, Oregon. I am well-regarded as an instructor of business and of business law. But there are very few full-time positions to be had, as most institutions of higher education utilize far more part-time instructors rather than full-time instructors, and so all of my work has been part-time. I have occasionally been able to work part-time at more than one institution at a time (including Concordia, Linfield, and Clackamas Community College), and I have always worked as many classes as I was able to attract, but most of the time I have worked part time. This is the modern academic business model: hire a few full time faculty members and all the rest are part time. I have applied for many full time positions but the jobs have gone to younger applicants, even when my qualifications have been significantly better.

Meanwhile, I financed my MBA and PhD studies with student loans, and I now owe roughly \$186,000 in student loans, about half of which carry an interest rate of

6.8%. The regular monthly payment would be well above \$1300, which is impossible to pay on my wages. I have been in an income-adjusted plan for several years now, but I have no hope of ever earning enough to reduce the principal balance of the loan.

Meanwhile, I should mention that I was diagnosed with and have been treated for cancer since 2017. I had to stop teaching face-to-face classes and switch to online courses only, which reduced the number of classes – and amount of income – available to me. Further, I have incurred medical expenses every year that are of no interest to my student loan administrator, even though most student loan borrowers don't have those expenses. This information is of no interest whatsoever to the student loan collectors.

Also, I have lowered my W-2 withholdings to enable me to increase my monthly disposable income to pay my month-to-month bills, and have been making withdrawals from my IRA each year to enable me to pay my taxes. These withdrawals of funds earned years ago are treated by the student loan administrators as funds earned during the year they were withdrawn and are therefore used as a means of increasing my payments. I receive a Form 1099 each year showing how much my IRA has increased in value, but that is of no interest to my provider: they treat the entire withdrawal as current income for the year and raise my income-based retirement program accordingly.

I am not the only one in this situation. I believe that the student loan crisis in our country is a real one that is causing great hardship and great anger and resentment, and rightfully so. You can count me in that camp. I pursued higher education in the belief that enhanced qualifications would lead to better opportunities, only to find that age discrimination and the modern part-time business model have combined to trap me in debt.

There is a student loan debt forgiveness for people who have worked in certain professions – including many teaching positions – for ten years. I have worked as a teacher in community college for over 15 years. But because I am unable to get a full time position, I do not qualify for relief under those provisions. I am trapped.

I am here to express what I am sure others are feeling and to propose a partial solution. I suggest that the public service debt forgiveness program be extended to part time personnel. It is reasonable that full time instructors, who have full time wages and benefits, receive the debt forgiveness benefit, since public academic employees earn only modest salaries. But where is justice when those who work beside them, teaching as many classes as the college will allow them (while keeping them part-time in order to avoid having to pay full-time pay and benefits) and needing the relief more, don't receive that benefit?

I was able to work my way through college, working full-time swing shift jobs at an RCA plant in Bloomington, Indiana. I did receive a \$200 scholarship while there,

which was not insignificant when we consider the low cost of tuition at the time, which was in the \$100-200 range per semester for full-time enrollment. I worked my way through law school, owing only a couple of thousand dollars when I graduated; when I entered law school in 2014, tuition was about \$1000 per semester, and I was able to pay for all but about \$2600 of my tuition from my wages and I was able to pay off the balance within a few years after I moved to Oregon. Education has gotten much, much more expensive since then, and people invest in it with the expectation that the results will prove to be worth it. Our society invested in its students in the past, but doesn't do so much any more. Now we are trapped in a student loan nightmare that promises to drain us until we are squeezed dry. Buy a house? Ha! Put your kids through college? Ha!

My only solution at this point is to die.

Perhaps some other solution would also help. But if help is not coming, I think candidates for office who offer solutions that address the anger and frustration of those who are caught in the student loan trap will attract many votes, while those who ignore that anger and frustration will be wondering what happened when they are voted out of office. I have always voted for you, and hope you will be on the right side of this issue sooner rather than later.