

Date: 2/8/2022

To: Senate Committee on Education

From: Georgette Dashiell, Adjunct Faculty at Portland State University

Re: Support for SB 1572 -2

Chair Denbrow, Vice-Chair Thomsen, and members of the Senate Education Committee,

I am unable to attend the Feb 8th meeting because I teach during this time. I wish to share my story with you today in support of passing SB 1572 as it is amended -2.

I have \$228,000.00 in student loan debt some of which is over 20 years old debt (\$43,000 of my debt is interest alone). As an adjunct, I have no way to access the public servant forgiveness programs like a tenure or full-time fixed-term adjunct would be able to do. Having forgiveness of all or even part of this debt would be life changing. I am 59 years old, and the debt is debilitating for me because I have no idea if I will be living by the time the IDR forgiveness kicks in (25 years from now). I have been an adjunct since Winter 2011 at PSU, and part of our union since 2013, and on a contract since 2017. I have paid my income-based payments throughout the pandemic and am current. The challenge truly is the inability to pay an amount that would even begin to make a dent in my student loan debt as an adjunct. Even if the \$43,000 of interest were forgiven that would be a HUGE help.

I would like to be able to retire by 70, and not have such a huge debt. I haven't missed a payment, I have paid in good faith, but with that much debt it feels impossible to get out from underneath it. Also, I am a single person. I have literally no one to support me, so most of my income must go to pay rent, food, gas etc..., and to be honest as an adjunct, I can't even pay my rent unless I teach 5 courses during the year plus summer. Also, since UNST terminated our multi-year contracts in April 2021, and then "hired us back", but at fewer credits, that also directly impacts my income. I must juggle several other jobs just to make ends meet. I have started to sell real estate just to make ends meet, but regardless of what folks think, it takes time to make any real money in real estate so it's not income I can rely on at this point let alone put toward debt.

What would be so amazing is if we had access to the same loan forgiveness program that full-time faculty has, especially for those of us who have been teaching as adjuncts for more than 10 years.

On behalf of myself and my colleagues, I urge the committee to Support and vote in favor of SB 1572.

Georgette Dashiell