

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

RE: SB 1572 Amendment and Public Student Loan Forgiveness

February 8, 2022

Thank you for the opportunity to provide testimony in support of amendments to SB 1572 which would improve accessibility and application of Public Student Loan Forgiveness (PSLF) for faculty in higher education. Oregonians value being of service. We can see this in our volunteering, our non-profit organizations, and our mutual aid initiatives.

I am one of the skilled educators who would benefit greatly from the potential of this legislation. I love teaching and have regularly taught at least one class, if not multiple, nearly every term since 2015 out of this love, even though I haven't been able to count most of my teaching months toward the PSLF program. Students who take my Healthy Communities class have found it impactful in helping them see how much our environments and opportunities in them affect our health outcomes. This policy is one of those factors that determine health opportunities and would make a difference for people like me.

My eyes filled with tears of relief in reading this bill because it could make the difference between my loans being forgiven in the next few years or not. Reduction of this debt is the difference in what choices are available in my life and an ongoing stress level related to it. My husband and I chose not to have children in part because of my student loan debt for example. Since completing a doctoral degree in Urban Studies in 2010 I have worked in the public service sector. For nearly seven (7) years I worked full time in different positions at both a non-profit community health organization and a county health agency. I can count full time work and half-time positions combined with terms where I taught the equivalent of half time as an adjunct toward PSLF. All other terms not above 30 hours a week haven't counted toward PSLF. I have struggled to find a half time or three-quarter position that I can consistently combine with being an adjunct in order to have enough hours to meet PSLF and have not been successful.

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

These changes to improve PSLF eligibility will provide much needed relief for countless faculty across Oregon, recognize our contributions to the public good, and ensure a secure financial future in order to continue in the profession. Public higher education teachers work to educate our public and our public service must meaningfully count towards PSLF.

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

Sincerely,

Dr. Tia H. Ho, Portland Oregon, 92716