

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 testify in support of SB 1572 as amended.

I currently owe \$141,000 after years of payments towards my student loans. Like many people, I refinanced in 2007 to get an additional certificate in school counseling so that I could make a living wage. This re-started my 10-year payment clock even though I only borrowed \$5,000. I continue to work and make payments.

I have spent my *entire* working career in public education and employment which should qualify me for Public Student Loan Forgiveness. I recently applied for Temporary Expanded PSLF, but my employer Portland State University's Human Resources claimed that I only worked 15-20 hours a week – so they will not consider me now, even though I frequently have worked 30 hours or more. The definition of full time and part time as it applies to adjunct faculty for PSLF is burdensome and excludes myself and many of my colleagues from accessing much needed relief.

Language in this bill would help ensure that faculty like me are eligible based on our hours worked by implementing a 4.35 credit hour equivalency. It will build on previous work done by the legislature to ensure we are given information, access, and equity to continue doing our work and to ease the weight of the student debt crisis on public educators.

I look forward to your support of SB 1572 as amended and look forward to passage of this bill.

Sincerely,

Catherine Nyhan, LPC, LSC, NCC  
Adjunct Professor of Counselor Education  
Portland State University