

February 8, 2022

To: Senate Committee on Education  
Via upload to OLI

Re: Senate Bill 1572 Amendments re Student Loans

Greetings,

I have written to you before about my student loan dilemma. I am a 72-year-old part-time community college instructor; community colleges mostly utilize part-time instructors rather than hiring full-time instructors, so full time positions are hard to find. I obtained an MBA in 2001, but found that rampant age discrimination prevented me from getting a useful job. I was asked to participate in a public service teaching experience for three weeks in the Russian Far East, and found that I liked teaching and was good at it. I then taught for a year in Moscow and decided to obtain a PhD that would qualify me to get a permanent teaching job. I returned to Portland and enrolled in the Portland State University Systems Science PhD program in 2004. I completed my coursework, passed my qualifying exams, and began work on my dissertation when my wife was diagnosed with lung cancer in 2009; she passed away in 2010, leaving me, her daughter (whom I had fathered since she was 7 years old), and her granddaughter to recover from that terrible loss. This experience, and the grief process, threw me off the rails in regard to my PhD. I never completed it: the deadline passed while I was still deep in the grieving process.

I taught classes at PSU while in the PhD program, and I have taught at PCC (and other schools) since then. Meanwhile, I have made payments on my student loans pursuant to the income-based repayment (IBR) program. I took out a total of about \$120,000 in student loans, and I've paid out roughly \$50,000 toward them; but capitalized interest (at 6.8%!) has boosted my current debt to \$190,000 – an increase of \$22,000 since last August alone!

I first heard of the Public Interest Debt Forgiveness program a couple of years ago. A few months ago I started digging into my payment history and found that I am very close to 120 qualifying payments made since October of 2007, which is the benchmark for eligibility for the program. Unfortunately, my loans (obtained through PSU) did not initially qualify for the PSLF program, and I was advised to refinance my loans to a category that did qualify for the PSLF, which I have done.

I testified in support of HB 3255 last August. That Act acknowledges that part-time instructors like me spend a LOT more time working on our classes than is measured by the hours of in-class time. Heck, PCC acknowledges that STUDENTS need to spend 2 hours outside of class for every hour spent in class, and it is the instructors that construct, maintain, and improve our classes on a daily basis, while monitoring and supervising our students and their work. The provisions of the Act provide a fair measurement of the time we must spend to properly educate our students.

The intent of the legislature is clear that the purpose of the Act is to facilitate qualification of part-time faculty for the PSLF program. I recently found out that PCC does not intend to apply HB 3255 with retroactive effect, in spite of the fact that loan payments made since October of 2007 qualify for relief under the program. Further, it appears that PCC intends to apply its definition of full-time hours worked pursuant to the agreement between PCC and the teachers' union, which defines such things as benefits available to full time instructors that are not available to part-time instructors. Full-time instructors, according to that agreement, are those who work at least 35 hours per week. The PSLF program allows loan forgiveness for instructors who work at least 30 hours per week, or as otherwise defined by the institution. We do not ask for full-time benefits from PCC, but it would cost PCC nothing to agree, *for PSLF program purposes only*, that "full-time" means 30 hours of service per week, and this would win the loyalty and gratitude of their overburdened and underpaid part-time faculty.

If PCC refuses to honor the intent of the statute by calculating hours of service going back to October of 2007, that will mean that I am going to need to work full-time, according to their definition, for (almost) another two years to obtain PSLF relief. I am a 72-year-old cancer patient. Do you think I will be able to keep and hold a full time teaching job through the age of 82?

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