Testimony for Oregon Senate Education Committee on PSLF, 2/8/2022

To whom it may concern:

My name is Debra Shein. I've been teaching Writing as an adjunct instructor at PCC for six years. As a single mother raising two sons on my own, I attended the University of Oregon and earned a PhD. Afterwards, I took a short-term post at Idaho State University, but decided to stay on as a full-time adjunct, never earning enough to enable me to pay off my student loans. I taught there for seven years after the start of the PSLF program, but for family reasons then returned to Oregon. I sought full-time work here, although that did not materialize, perhaps due to age-ism. In 2016, I began teaching at PCC.

If my years here were credited using the guidelines in HB 3255 and were added to my years at Idaho State, I'd now be eligible for loan forgiveness, as you, the Oregon legislature, intended. However, PCC hasn't honored that intent and is counting only work **after** passage of the bill as full-time, leaving me three years short.

The definitions of "education employer" and "public service loan forgiveness program" in Section 2.1 of the bill are clearly pre-existing. There's no reason that the definition of "full-time employee" in the same section is not to be viewed in the same way. The definitions are set out just to make clear who needs to do what. It's only the requirement in Section 2.2 for employers to help employees qualify for forgiveness that's subsequent to the passage of the bill.

Furthermore, the intent of the bill is to help **all** employees qualify for forgiveness based upon both **past and future work**. Therefore, for the sake of equity, the assistance should be given to all defined in the bill as full-time who worked in these jobs in the past. Because they've so far hesitated to do so, PCC needs further guidance to oblige them to comply.

Thank you very much for your time and for helping to ease the burden of student loans for Oregon educators.

Sincerely,

Debra Shein, PhD

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