

**Testimony regarding: S.B. No. 937 AN ACT CONCERNING A STUDENT LOAN
FORGIVENESS PROGRAM FOR EARLY CHILDHOOD EDUCATORS**

Submitted By:
Laura Corbett

Good afternoon Sen. McCrory, Rep. Sanchez, and members of the Education Committee. My name is Laura Corbett, and I live in Cheshire.

I am honored to be presenting testimony on the issue of S.B. No. 937 AN ACT CONCERNING A STUDENT LOAN FORGIVENESS PROGRAM FOR EARLY CHILDHOOD EDUCATORS.

This is an issue that is very important to me. When I graduated college originally in 1999 with a degree in business, I honestly had no idea what I was going to do with the rest of my life. I was 22, engaged, and about to move out of state with my husband. I knew I need a degree to have any chance for success in my future, so I chose business as a safe staple. My degree did help on paper, but in 2002 I started my career in early childhood. My first day on the job I was a little unsure what I had gotten myself into, but 17 years later, still at the very same daycare center, I knew I had made the right decision. I started as an assistant teacher in our three-year-old classroom and am now the director. My previous college experience and credits have minimally benefited this role. Since November of 2017 I have earned 24 credits in early childhood, and my grades of A in this area are a direct reflection of my knowledge and experience in this field. I have had to pay for some of these credits out of pocket, or with student loans, and more recently through scholarships offered by the OEC. These scholarships are life changing for me. Honestly to spend so much money in a field that is known for making so little, is not something I would have been able to do. Also, because of the notoriously low pay us early child care employees make, it was hard to keep current with my previous student loans. I was in default several times. I have exhausted my forbearance, and cannot afford the minimum monthly payments due, along with other necessary household bills. I am a divorced mom raising 3 children, all of which attended the center I work at, at a reduced or free cost, or I would not have been able to afford childcare either. My youngest child still attends the center until kindergarten in the fall. As a student enrolled at least half time currently, I do not have to make student loan payments. I do believe teachers have access to student loan forgiveness and I believe us earliest educators should have the same ability. We have similar yet different demands in our jobs. We are required to work 5 days a week throughout the year with our children. We do not make nearly the same amount of pay teachers in the public or private schools make, yet the education requirements are becoming similar, soon to be mandatory. The major difference is in title and labels only. We are

all educators. We all teach our children. We all are required to participate in professional development directly related to our fields. I am required to have at least an associate degree, with a certain amount of credits in early childhood. Some job descriptions require a director to have a masters degree. The OEC scholarships will only pay for my directors credentials.

It is so important that we maintain our professional development and education to be the most up to date in the field of early childhood. We are losing great teacher because of the low pay and the necessity to pay our living expenses. I have had to turn away great teachers because our center cannot afford to pay them a wage that they need to afford to make ends meet. A wage they certainly are worth for the job they are required to do.

This is an issue that will impact the educational well-being and future of Connecticut's young children, and requires immediate action. Forgiving student loan debt for all early childhood educators would allow daycare centers like mine the opportunity to hire educated, knowledgeable, teachers. People that absolutely love working with our children and can teach our children so much. Our children will benefit by having educated teachers that are current in all area's of early childcare, an area that is changing so much. We are realizing how important observing and assessing our children's development at this young age really is. We can be able to get them into early interventions sooner, which has been proven to benefit the children tremendously. This benefits the children and families long term. This helps the children academically long term. This can help them socially and emotionally long term. Everybody wins when we have the right educators working with our children. Minimizing any cost of living for child care center employees can keep the best working in this field, instead of having to leave what they love because they cannot afford to stay. For centers like mine that are funded by tuition only, we would not be able to provide affordable rates to parents if we were to pay each employee what they are worth.

I appreciate the opportunity to testify about S.B. No. 937 AN ACT CONCERNING A STUDENT LOAN FORGIVENESS PROGRAM FOR EARLY CHILDHOOD EDUCATORS. Thank you for your consideration.