

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

Submitted By:
Melanie Gonzalez

Good afternoon Sen. McCrory, Rep. Sanchez, and members of the Education Committee. My name is Melanie Gonzalez, and I live in Hartford.

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. My name is Melanie Gonzalez. I am currently a head teacher in the YWCA Growing Tree Early Learning Center. I have been teaching for seven years. For six of those years, I taught in my home town the Bronx, New York. Today I will address a subject that has and is still currently impacting me and other teachers. The Need for teacher loan forgiveness

As educators it is mandatory for us to receive a Master's in Education. In fact, we are required to earn our degree, otherwise we cannot be certified educators. This means, we must spend six to seven years in college. As we know, a college education is not cheap. It is practically unaffordable for most families. For myself, living in the Bronx, meant almost impossible. With the support of my family I was able to graduate, with my BA in Early childhood education. But I was left with a lot of student loan debt. Due to this, I made the choice not to get my masters but to start paying off my loans. This way it would not become a financial burden on me or my family.

In my research to understand the impact of loans, and benefits of loan forgiveness, I have found that stress has been placed on many graduates. In fact, some students do not complete college due to the cost of tuition. Sometimes they change their major, or don't work in the field they majored in. Most of them have done so because of the cost and payment difference between their loans and income. This is the reason why we have such a shortage of educators. In a news source article written by Anya Kamenetz on NPR, she states, "Teachers are paid significantly less than many other highly educated professionals." This leaves young people to accrue significant debt to prepare for a profession that does not pay enough. Let us not forget the need for professional in urban areas. As an educator who has worked in only those areas. I can personally tell you that we are also spending our own money on materials and supplies for our classroom. Not only is most of my income going into my loans, but also for my students. To ensure, that they gain a

fundamental and fulfilling learning experience in my classroom.

The tuition cost in colleges are rising drastically while public funding is decreasing. There are educators who have gone into heavy debt just to do what they love. That is why we teach. We teach because we studied what we love, and we love what we learn. With that passion and drive also comes the burden of stress. Stress can easily cloud us from remembering why this was our passion. Kamenetz also interviewed various teachers about their debt and one of them replied, "I just want to help kids with special needs from low-income families. This is part of the reason why I don't think I'll ever own a home." Please, understand how badly the stress of loan debt has affected teachers. They must weigh their occupation over their intimate and personal life decisions. These decisions take great effect on an educator's life and feels like an ever-revolving door of highs and lows. Now this does not eradicate that there are loan forgiveness programs, and service scholarships. However, have you read their fine print.

Anne Podolsky and Tara Kini wrote an article on, How Effective are Loan Forgiveness and Service Scholarships for Recruiting Teachers. They found, "Service scholarship programs and loan forgiveness are effective at recruiting and retaining professionals. As long as there is a financial benefit that offsets the cost of a teachers professional preparation." This means that if these programs can help and support teachers without still leaving them in debt, then we would have more teachers. Nonetheless when we look at these programs, they don't support all educators. Some of these programs only cover a small portion of a student's loans.

Most of them require you to teach in high-need subjects or in schools serving low -income families. The schools you work in will need to be eligible education service agencies. While I have taught for seven years. I do not qualify for the loan forgiveness program because the day cares I worked in were not considered eligible education programs. In fact, when the Teacher Loan Forgiveness Program arose, many of my colleagues weren't eligible. They worked in these early learning centers for 10 to 15 years but unfortunately didn't fit the requirements. When I finally worked in an eligible program I was required to be in college for my masters, because I was not certified. This greatly affected my loans after years of having paid them down. Because of my passion and love for teaching I was willing to and am still currently trying to complete my masters. Not many people are willing to go into debt for the sake of their passion. But if I knew there was a loan forgiveness program for a teacher like me. I would do more then just get a masters. As an educator, I truly feel the more I learn the better a teacher I am. In Podolsky and Kinin's article it stated that students who received financial assistance programs, would not have enrolled in college or peruse their masters if it was not offered to them.

This is an issue that will impact the educational well-being and future of Connecticut's young children, and requires immediate action. In conclusion the benefits of a teacher loan forgiveness program I believe would have a significant impact on our teacher percentage. As long as the program was offered to all educators, not just the few who fit a list of requirements. I have done

my research to see the benefits of a program like this. Please take the time to research the many benefits it can provide to educators. To help current and future educators, who not only want to make a difference, but strive for it.

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.