



THE  
RIVERFRONT  
CHILDREN'S  
CENTER

The Riverfront Children's Center, Inc.  
476 Thames Street, Groton, CT 06340

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riverfrontchildren.org

**Testimony in Support of:**

SB No. 937 AN ACT CONCERNING A STUDENT LOAN FORGIVENESS PROGRAM FOR EARLY CHILDHOOD EDUCATORS.

**Submitted by:** Dr. Susan Radway, 19 Magonk Point Rd, Waterford, CT 06385

**Organization:** Riverfront Children's Center 476 Thames Street, Groton, CT 06340

**Date:** March 5, 2019

Senator McCrory and Representative Sanchez and members of the Education Committee, my name is Susan Radway, I live in Waterford and I am the Executive Director of Riverfront Children's Center located in Groton. I am writing in support of SB 937 An Concerning A Student Loan Forgiveness Program for Early Childhood Educators.

Riverfront's mission is to provide affordable quality early care and education for children. School Readiness Grants, Child Day Care Grant and Care 4 Kids subsidy make up 60% of Riverfront's income. Combined with private grants, fundraising and donor giving **we provide tuition assistance to 96% of our families, assuring that children have the care and education they need to be successful learners** and parents have consistent care, allowing them to maintain good work attendance. What we cannot assure is a low teacher turnover rate.

As a nonprofit organization we are paying our teachers as much as our revenue allows. Riverfront employees 22 classroom teachers with salaries ranging from \$11.00-\$18.73 per hour (average \$14.00 per hour). Nine teachers have early childhood degrees from well-respected colleges and universities.

Six of these teachers have student loans totaling more than \$350,000. For one teacher, 50% of her salary goes to making the \$900 minimum payment allowed on her loans. She has applied for a social worker position at DCF where she would earn better pay with better benefits. Loan forgiveness as proposed in SB 937 would be a strong incentive for this teacher to remain at Riverfront using her early childhood degree for the reason she intended- TEACH!

