

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

Submitted By:  
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Good afternoon Sen. McCrory, Rep. Sanchez, and members of the Education Committee. My name is Sherley Ramos Serrano, and I live in Bridgeport.

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. I have been a preschool teacher for 6 years. I had to go to college for nearly 10+ years on a part-time basis. I was lucky enough to get financial aid for my Associates of Science in Early Childhood. However, once in the field, I saw the importance of continuing to develop my education and to achieve the goal of my Bachelors of Science in Early Childhood. I was hit with the reality that I had to apply for loans. The thought of having to owe anything scared me, but I was sure I would be able to get the grades and the position where that would be okay. A few years later, several thousands in debt, and a Bachelor's of Science in Early Childhood in hand, I am struggling to find a way to manage my daily financial needs and handle paying those loans off. Yet I refuse to give up my dream to make sure that these inner city children are able to get the best from me and to develop in a way that they may become the best they can in their future.

Looking back now at all the cost, the little value and respect that my career holds in the eyes of society, I find it hard to justify why many feel that Early Childhood Educators are not "real" teachers. I have not only put myself in debt but continue to try and justify that fact that I actually want to get my Masters and maybe even my Doctoral degree in Early Childhood. I think this career and the children I teach are worth it. I knew I may be paid under \$50,000.00 a year, that most times I am unable to save or take a vacation and that my family may not be able to "keep up with the Jones'" but I truly didn't realize how this debt was going to impact us. I now have a college age son that is unable to qualify for any way to pay for his school as financial aid won't help and we don't qualify for any more loans; See my predicament. I also have a child that is a freshman in high school that has amazing grades we are hoping will qualify for scholarships. These loans have truly become a hassle to the education of my own children. It's a sad circle.

I could have easily advocated for higher pay as we can all use that, but I think with the loan forgiveness I can be given an opportunity to make the schooling for my children and possibly the

continuation of my own easier. When you take a look into our big cities of Bridgeport, New Haven, Hartford etc. these cities need educated and dedicated Early Childhood Educators because with our support they are given the foundation to build upon to become the best versions of themselves. These children need people that are willing and able to stand up for them, guide them, and teach them how they are important. They need to see that we as educators dedicated our careers to make ourselves better for them. We learn and grow to teach them to learn and grown, it is a circle that is broken by the financial burdens. We as Preschool Educators face the struggles and injustices that are presented on a daily bases by those that see us as “babysitters.”

This is an issue that will impact the educational well-being and future of Connecticut’s young children, and requires immediate action. In conclusion, As the State of Connecticut reads this, I hope that you consider this subject and all the others that will directly impact so many people. This situation is very stressful for me and for those to my right and left. If you grant this bill you will not be just changing and helping Early Childhood Educators but you will be helping better the lives of young adolescents and many households that are directly affected by these situations. The children in Connecticut deserve to have qualified and educated teachers that are willing to continue to make themselves better for those children and families they serve. Your ability to ease the financial burden will be beneficial to not just those directly touched by the monetary relief but will open up the doors for us that are willing to grow in the field and continue to educate ourselves to best teach our future leaders

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.