

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

Submitted By:  
Margaret Whalen

Good afternoon Sen. McCrory, Rep. Sanchez, and members of the Education Committee. My name is Margaret Whalen, and I live in Waterbury.

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 thirty years of experience in the field of education both as a teacher (grades PK-8) and as an administrator. Throughout most of my career, I have had to work multiple jobs as did many of my colleagues to make ends meet, raise my family, and continue to work in a field that is my passion. Later, as an administrator, I found that young teachers entering the profession were experiencing the same difficulties. This should not be. Children are our future and they deserve the best educators possible. Without a competitive salary, it is hard to retain the high quality teachers that are needed. Forgiving education loans is a step in the right direction.

Many individuals entering the field of early childhood education do so with higher education loans to pay. It is important to forgive the loans of these individuals so that they can continue in the field that they worked so hard to prepare for and enable them to share their love of learning with the children. With the high cost of living today, it is harder to make ends meet but unlike many years ago, there are infinitely more options to pull teachers away from the field of education. Teachers should not have to make this choice. Connecticut has made great strides in early childhood education and it is important not to squander those gains.

This is an issue that will impact the educational well-being and future of Connecticut's young children, and requires immediate action. If this policy is enacted, there will not be such a "swinging door" regarding the retention of early childhood educators. Teachers will be able to continue in the field without the burden of loans. Without this relief, teachers will inevitably look to other professions in order to pay their loans, raise their families, and enjoy life.

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.