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February 1, 2022

Senator Lynne Walz  
and Members of the Education Committee  
State Capitol, Lincoln, NE

RE: LB1128 (DeBoer) Adopt the Student Loan Repayment Assistance for Teachers Act

## **SUPPORT**

Dear Chair Walz and Members of the Education Committee:

The League of Women Voters of Nebraska is grateful to see multiple bills this session working to address the financial burden of Nebraska's educators. In 2008, the LWNNE reaffirmed its commitment to advocating for teacher salaries that are competitive with other states, reflect upon teaching as a respected profession and encourage teachers to remain in the classroom. Although the pandemic has brought the teacher crisis to the forefront, the root problem of underpaid teachers with increasing student loan payments has been a growing problem over the past 10 years.

According to the National Educators Association (NEA), as of 2021 nearly half of all educators took out loans to pay for their education and still owe an average of \$58,700, with 15% owing more than \$105,000. Not exclusive to any one particular demographic, unpaid student loans have a detrimental impact on educators across the spectrum of age and race. More than a quarter of educators over the age of 61 still have not paid off their student debt, with a third owing at least \$45,000. Black educators carry significantly more debt than their White counterparts (\$68,000 compared to \$54,300 on average), with one in five Black educators carrying a debt of more than \$105,000.

These staggering numbers have real personal and economic impacts on our educators and our communities. Four in 10 teachers say these financial burdens have impacted their emotional, mental and physical well-being. Young educators, ages 18-35, report their debt has impacted their ability to buy a house, return to school or start a family. Many educators over 61 years old reported student loans significantly impacted their ability to save for retirement.

The COVID-19 pandemic has exacerbated these difficulties. Since March 2020, educators with student loan debt reported greater financial struggles than those without debt including challenges paying off credit card balances (35%), making housing payments (28%), paying for medical expenses (28%), paying utility bills (27%) and buying food (26%). Medically, they were more likely to skip routine medical appointments (40%), avoid acute medical appointments (28%) and forgo filling a prescription (25%). It is overwhelmingly evident that our educators are suffering financially, emotionally, mentally and physically. Long hours in a constantly changing field that is continually under the most microscopic scrutiny are leading to wide-spread burnout and a mass exodus from the profession like never before.

It is this context that we strongly support a teacher loan repayment program that eases the financial burden on our educators while also reducing the risk of large-scale resignations. We specifically support a plan that targets:

- Nebraska residents working as a pre-school-12 educator;
- Teaching in public or private preschools, primary and secondary schools;
- Serving in a certified position OR in a direct teaching role at a certified early childhood center; and
- Post-secondary educational loans but not specific to any certain major or program.

In addition to including private schools as eligible employers, we hope to see a clarification of how the funds will be dispersed. If the funds are permitted to be paid to either the lender or the student directly, we ask for a mechanism that ensure the funds will be used for loan repayment.

Now is a critical moment. We face the very real threat of significant exit of educators from the teaching profession, believing they have no other choice but to leave because of the unsustainable stress coupled with financial strain of the profession. Now is the time for the state to demonstrate that it values our educators and trusts in their ability to inspire and teach the next generation of Nebraskans. In passing legislation such as LB1128, we are investing in educators; easing some of the heavy burden; and providing an opportunity for a long, healthy and happy future for both our Nebraska educators and students.

We respectfully ask that you review some of these considerations as to LB1128 and then move to full floor debate. Thank you for your attention to this important matter.

Sincerely,

Sarah Smolen, Education Action Team  
Rachel M. Gibson, Director of Education Policy  
League of Women Voters of Nebraska