



A Union of Professionals

Taking on Student Debt: Talking Points for AFT Leaders

Student loan debt affects 44 million Americans and thousands of AFT members from every division. In a recent survey of members with student debt, 8 in 10 said that student debt is a major burden or a challenge, 78 percent reported that they or members of their household have fallen behind in making debt payments in the past year, and 67 percent said that at some point in their lives they have had their debts sent to an agency for collection. And 1 in 3 say they have had their student loans go into default.

For everyday working people, student loan debt is a major financial stressor, and the debt burden is often cited as one of the main roadblocks toward financial stability, including saving for retirement. In fact, unlike other consumer debtors, student loan delinquency and default rates have gone up post-Recession, and too many borrowers remain in distress.

The AFT is leading a campaign to help tackle the student debt crisis in the United States, both by helping our members understand their repayment options and by taking on the bad actors responsible for keeping working people in debt. Some of our work includes:

- Designing curriculum and training facilitators for the AFT student debt clinics, which teach our members how to access income-driven repayment and public service loan forgiveness. We've hosted more than 100 of these clinics in cities nationwide and helped thousands of members navigate the complicated repayment process.
- Providing legislators and candidates with several debt-free college initiatives and proposals, and providing leaders and members with tools for informed advocacy about these plans at the state and local levels.
- Lobbying state attorneys general and members of Congress to protect student loan borrowers through regulatory and legislative frameworks, and fighting back in the press when President Trump and Secretary of Education Betsy DeVos repealed borrower protection regulations and decimated the power of the Consumer Financial Protection Bureau.
- Organizing state affiliates to repeal state licensure laws that permitted states to revoke professional licenses and driver's licenses because of student loan default, and campaigning for states to leave a membership organization found to be lobbying against borrower interests.
- Demanding that the Department of Education grant an interest-free deferment to student loan borrowers in Puerto Rico affected by Hurricane Maria.

The **American Federation of Teachers** is a union of professionals that champions fairness; democracy; economic opportunity; and high-quality public education, healthcare and public services for our students, their families and our communities. We are committed to advancing these principles through community engagement, organizing, collective bargaining and political activism, and especially through the work our members do.

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- Pursuing legal action against student loan servicing companies, for-profit colleges and other entities responsible for prolonging and exacerbating this crisis.
- Publicizing in particular the federal Public Service Loan Forgiveness program, for which as many as 33 million Americans may be eligible because they work in the public sector.