

# **AFT Student Debt Clinic Organizing Program**

## **Planning, Implementation and Aftercare Guidelines**

### ***Strategic Campaign Initiative***

The Student Debt Clinic (SDC) organizing program assists in identifying and mobilizing a core of activists towards achieving strategic organizing, political, and legislative goals set forth by the AFT, state affiliates and local affiliates.

### ***The Student Debt Crisis***

Over 40 million people in the United States are carrying debt from student loans worth \$1.3 trillion, an average of over \$30,000 a borrower. Many people struggle with making their monthly payments, while others worry that this debt will follow them throughout their life. The weight of this debt is having a massive impact on our personal and national economic well-being: people are putting off buying a home or starting a family, and money that could be spent on goods and services that could spur economic growth are going to service the debt accrued while financing an increasingly expensive college education.

However, the federal government has *free* programs available that can help many student loan borrowers lower their monthly payments and, in some cases, even have their debt forgiven. Unfortunately, these programs are not well known, and can be somewhat confusing – opening a space for scammers who charge borrowers to enroll in free programs.

The AFT recognizes that these programs can help a huge number of our members and their families. To that end, we are rolling out Student Debt Clinics, developed with the help of Jobs with Justice, to provide our members with the information they need to enroll in income-driven student loan repayment programs and Public Service Loan Forgiveness. More importantly, these clinics are a *member engagement opportunity*, and the run-up and follow-through for the clinics provide multiple opportunities to have meaningful conversations with members and organize them to take action to help student loan borrowers and make a college education more affordable before another generation finds themselves in debt.

## ***AFT's Goals of Winning Debt-Free College for All***

Each American should have a right to a debt-free college education. In an effort to make debt-free college a reality, AFT must work with state and local affiliates, our members and community partners to organize and mobilize towards achieving necessary political power. As a national campaign takes shape, the first step is clear: Identify and mobilize new activists around an issue for which they feel passion and urgency.

### ***Developing Campaign Capacity - SDC Master Trainers***

AFT Student Debt Clinic “master trainers” will play a lead role in building capacity by providing train-the-trainer opportunities for affiliate staff and members. They will help affiliates establish and execute an organizing plan using the SDCs as a new dynamic engagement tool. Master trainers will initially play a support role for affiliates as they take up the debt clinic program (i.e. they may need to be present the first few times affiliates run the program on their own as a support measure).

Master Trainers, AFT Higher Ed and AFT Office of the President staff will be instrumental in developing and pushing National, State and Local organizing campaigns around affordable college. Student Debt Clinics will serve as a tool to engage and mobilize members at the ground level.

### ***Student Debt Clinic Participation***

State and local affiliates who want SDCs will be expected to either develop a campaign that incorporates national, statewide and local priorities integrate student debt clinics in an existing member engagement campaign.

### ***Statewide and Local Activities***

- Meet over the summer with AFT master trainers to set goals and develop capacity prior to back-to-school
- Attend campaign meetings and trainings
- Run local campaign
- Participate in advancing the national and statewide aspects of the campaign (e.g. district neighborhood walks, college campus organizing, coordinated social media blasts to legislative targets, etc.)
- Participate in regular reporting and coordinating conference calls/meetings

## ***AFT Student Debt Clinic Goals***

Each AFT state and local affiliate should identify and include goals in each of two key program areas - internal organizing and political organizing. The bullets under each program area are **examples** of the kind of goals AFT affiliates can organize towards in order to participate in the Student Debt Clinic program:

### Internal Organizing

- Maintain a local union database to assist in mobilization, communication, and data collection tracking volunteerism, organizational affiliations, COPE contributions, student loan servicing entities, and social media profiles
- Increase local union membership density, particularly in targeted demographics disproportionately impacted by student debt. For example: 25% increase in membership for bargaining unit members aged 40 or younger.
- Identify significant numbers of members to volunteer in local organizing activities (be specific)
- Recruit and mobilize a significant number of social media activists on the issue student debt and/or affiliate-related campaigns (be specific)

### Political Organizing

- Identify and develop members for political activism on debt-free college/student debt related campaigns and/or supportive candidates (be specific)
- Create an active, member-driven COPE committee that meets regularly and is incorporated into local union structure
- Increase COPE contributions from student debt clinic attendees (be specific)
- Win progressive legislation to create new revenue for higher education (state goal)

### ***AFT's Student Debt Clinic Organizing Program will provide:***

- Preliminary discussion with an AFT master trainer to discuss implementation and best practices for setting up student debt clinics:
  - Talk through national priorities, goals and strategies
  - Talk through potential state and local goals
  - Walk through content of Student Debt Clinics
  - Target potential Student Debt Clinic Trainers (members and affiliate staff)
- A two-day Student Debt Clinic *train-the-trainer* led by AFT master trainers
- Hosting and facilitating scheduled check-in calls to connect trainers, organizing, share best practices and support each other with problem solving
- Shared web-based source for resources, organizing materials, and training materials

- Additional *train-the-trainer* as the program grows
- Local-specific planning support
- Data base for tracking participants and trainers

### ***Expectations of Participating Affiliates***

- Develop and implement a new organizing plan that uses the Student Debt Clinics to identify and mobilize new activists for national, state and/or local campaign objectives (integrate into existing organizing plan, if applicable)
- Maintain data and submit reports to AFT Higher Ed department on:
  - Members who have attended clinics
  - New members organized (agency fee conversion or new member recruitment)
  - New COPE contributions (if applicable)
  - Potential digital/social media activists
  - Members who have signed up to take action
- Assign a local leader or staff person to be main point of contact for working with AFT and state affiliate

## **Tips and Best Practices for Getting Started with Student Debt Clinics**

### **First Steps**

- Visit [AllinAFT.org/Student-Debt](http://AllinAFT.org/Student-Debt) (sample URL) for:
  - Sample time lines
  - Sample state and local campaign goals
  - Success stories and member testimonials
  - Presentation materials on the student debt crisis and our solutions
- Consider your state or local legislative priorities
- Email [debtclinics@aft.org](mailto:debtclinics@aft.org) to set up a preliminary conversation with an AFT master trainer

### **Second Steps**

- Have preliminary conversation with AFT master trainer
- Get buy-in from appropriate governing bodies
- Identify affiliate staff and/or leadership to participate in SDC train-the-trainer
- Schedule and hold a *train-the-trainer* and subsequent debrief/planning
- Schedule roll-out of Student Debt Clinics

- Write Student Debt organizing plan that incorporates:
  - Specific benchmarks for activist identification and mobilization
  - National, state, and local goals
  - timelines for set-up, implementation, and aftercare
  - Has a specific state and local asks

### **Third Steps**

- Submit organizing plan to Justin Tzuanos, AFT Office of the President ([jtzuanos@aft.org](mailto:jtzuanos@aft.org)) and Chris Goff, AFT Higher Ed ([cgoft@aft.org](mailto:cgoft@aft.org))
- Keep accurate data of participants, potential spokespersons, active and vocal membership, and developing trainers
- Download and produce student debt clinic materials
- Hold student debt clinics and debrief-debrief-debrief

### **Final Steps**

- Identify needs for growing capacity
- Commit to follow up/aftercare plans
- Revisit participants for results of Student Debt Clinics (monthly money saved, mental benefits, COPE contributions, new member organizing, etc.

**PLEASE SEE ATTACHED CHECKLIST FOR PLANNING IDEAS AND GUILD LINES.**