

Getting a student debt clinic at your union



Is your union ready to host a student debt clinic?

Make a request to debtclinic@aft.org, and AFT staff will contact you to set up the clinic and provide a trainer for the session.

The AFT also provides a student debt clinic **"Train-the-Trainers" program**, a two-day training that:

- Prepares activists to present the student debt clinic curriculum;
- Familiarizes trainers with support materials;
- Provides best practices for organizing successful events; and
- Helps leaders visualize campaigns around student loan debt.

Request a Train-the-Trainers program at debtclinic@aft.org.

OUR MISSION

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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A Union of Professionals

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05/2020



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AFT Higher Education

Student Debt CLINICS



The rising cost of higher education has led more than 45 million people in the United States to seek out student loans to finance their pursuit of higher education, borrowing over **\$1.6 trillion**. Of these borrowers, 1 in 4 are now in distress—they're behind on, or not able to pay, the full amount of their monthly payments, or they have gone into default. Relief is available for borrowers in distress, but student loan servicers and the U.S. Department of Education seem to confuse or misdirect borrowers as often as they help them.

That's where the AFT's student debt clinics come in. Student debt clinics are 90-minute programs that:

- Situate the experience of borrowers in the midst of a national student debt crisis;
- Empower them to manage their student debt by giving them information on free federal programs that may lower their monthly payments and lead to their loans being forgiven;
- Introduce them to a free AFT member benefit—an online resource called Summer—that will simplify the management of their student loans; and
- Engage them in union activism to address the student debt crisis and other important issues in their workplace and community.



You are not “a loan”

The burden of paying off student loans can be overwhelming, with borrowers blaming themselves for the struggles they're facing and not knowing who they can turn to for help. The student debt clinic curriculum makes clear that the individual struggles of our members are the result of political failures, failures that add to already existing inequalities in our society. Student debt clinics are a first step in breaking out of the isolation that debt imposes, so that we can find collective solutions to the student debt crisis.

Knowledge is power

Student debt clinics provide our members with important information on two free federal debt relief programs:

- Income-driven repayment plans, which are available to every federal student loan borrower, regardless of where they work. Income-driven repayment plans determine your monthly payment based on your adjusted gross income and family size and may save you money.
- Public Service Loan Forgiveness allows qualifying federal student loan borrowers to have the money they saved using an income-driven repayment plan forgiven after making payments for 10 years while working in public service.

Student debt clinics provide members with information on how these programs work, the steps necessary to take to qualify for them, and best practices to make sure that they are maximizing the benefits available to them.

Introducing Summer

Support for our members with student debt doesn't end when they leave the debt clinic. The AFT has partnered with Summer—an online resource that helps borrowers navigate the student loan repayment landscape.

The AFT's Summer benefit allows members to enroll for free in Summer's online student loan management platform. Summer's borrower success team helps our members enroll in and manage the paperwork for income-driven repayment and Public Service Loan Forgiveness, find other debt relief programs that are available, and tailor student loan repayment options to their individual needs.

Thousands of AFT members have already joined Summer and are saving, on average, more than \$130 per month and \$57,000 over the lifetime of their loans. And collectively, AFT members have saved more than \$119 million through the AFT-Summer partnership. Our members who attend student debt clinics will receive immediate support in enrolling in Summer. Members can learn more about the AFT Summer member benefit, including how to enroll even without attending a debt clinic, at www.aft.org/benefits/summer.

From aid to advocacy

Student debt clinics build on the education and empowerment they provide by also offering members opportunities to engage in finding solutions to the student debt crisis. Student debt clinic participants have:

- Provided important information for our lawsuits against both Betsy DeVos and the student loan servicer Navient for mismanagement and deception in their handling of Public Service Loan Forgiveness;
- Pushed for state laws providing important consumer protections for student borrowers;
- Used collective bargaining to expand the number of workers eligible for Public Service Loan Forgiveness and explore other methods for providing debt relief in the workplace; and
- Campaigned for and elected politicians who prioritize affordable higher education and student debt relief.

Student debt clinics demonstrate how our unions are taking the lead on an issue that directly affects the pocketbooks of our members, and the clinics allow members to be a part of that movement.