



A Union of Professionals

Student Debt / College Affordability Talking Points

The 2018 elections have taken on an urgency we haven't experienced in recent memory. This is truly a "which side are you on?" moment.

We have a president who ran as a populist but is governing as an elitist. Unions are under attack. Instead of bringing the country together, the Trump administration and its allies have spent more than a year undermining our democratic norms and pushing an agenda for the rich—from ripping healthcare away from millions to his new tax law that gives 83 percent of the benefits to the top 1 percent of earners.

But unions are built for these times; they were born out of tough times. Across the country, we have members who are showing up and joining the fight to protect public education and vital public services; to demand safe, gun-free schools; to make higher education affordable; to ensure affordable healthcare for those with pre-existing conditions; and to make our country welcoming to all nationalities. In fact, nearly 300 members have decided to run for office this year.

We have chosen to be educators, nurses and health professionals, and public service employees because we care for others—for our students, our patients and the public we serve.

Student debt / College affordability:

- Trump and Republicans around the country have continuously attacked American education, disinvesting from public higher education and instead implementing tax policies that benefit big business and billionaires.
- The AFT believes that all Americans should have a right to a college education without incurring oppressive levels of debt. The AFT supports efforts to increase federal aid for programs like Pell, income-driven repayment and Public Service Loan Forgiveness.
- Facts on this issue:
 - 43 million Americans are burdened by student debt.
 - This overwhelming debt, which predominantly affects workers under the age of 39, stunts our national economy and discourages Americans from pursuing higher education.
 - Education Secretary Betsy DeVos aims to make it even harder to pay off your student debt—and easier to get overcharged and abused in the process. DeVos has chipped away at regulations designed to protect borrowers, allowing student loan servicers like Navient and Nelnet to engage in deceptive practices and defraud borrowers, leading them deeper and deeper into debt.

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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This election is a “which side are you on?” moment. Will you support candidates whose policies disinvest from public education and erode regulations designed to protect students, or candidates who believe that all Americans should be able to get a college education without incurring oppressive levels of debt?