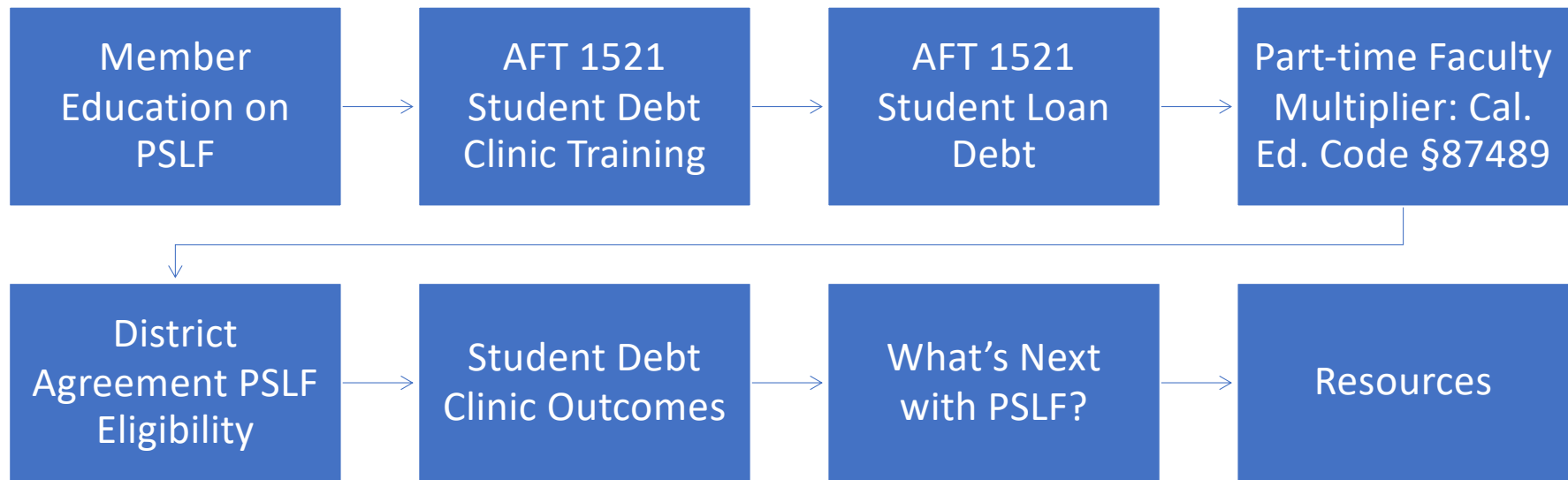




**Public Service Loan Forgiveness (PSLF):  
Labor-Management Cooperation  
for Campus and Community Benefits**

Dr. Jessica Saint-Paul, DMSc, PA, MPH, MCHES®  
Chair, Adjunct Faculty Action Committee  
Lead, Student Debt Clinic Trainer

# Road to PSLF with Local AFT 1521



# Member Education on PSLF

- Initial Presentation to Executive Board
- Background of Public Service Loan Forgiveness
- AFT 1521 Member Student Loan Debt Balance
- PSLF Settlement Agreements
- *Hyland et al v. Navient Corporation et al*
- *Weingarten v. DeVos*
- Student Debt Clinic Trainers



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and the Professions

# Member Education: AFT HQ AFT Voices

- [Video AFT Voices A Promise Made,  
A Promise Kept](#)
- [Video AFT Voices: Local AFT 1521  
Student Loan Forgiveness](#)



# AFT1521 Student Debt Clinic Training 1 of 2

- AFT1521 New Membership Benefit since March 8, 2022
- Eight Student Debt Clinic Trainers
- Explain Federal Programs for Student Loan Borrowers
- Public Service Loan Forgiveness (PSLF)
- Unique California Adjunct Faculty Multiplier
- Review PSLF Limited Waiver
- IDR One-Time Account Adjustment
- Overview *Summer* Student Loan Assistance Organization



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# AFT1521 Student Debt Clinic Training 2 of 2



## Public Service Loan Forgiveness (PSLF) AFT 1521 Student Debt Clinic Trainers

Public Servants, you are eligible for student loan forgiveness! LACCD is a Public Service Loan Forgiveness (PSLF) Employer. California has a unique multiplier that applies to Adjunct Faculty to qualify for PSLF.



# Student Loan Debt

- AFT 1521 Student Loan Debt\*
  - 258 SDC Registrants
  - \$24,918,577 in Student Loan Debt

\*September 15, 2022



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## California Adjunct Faculty Multiplier



- [AB 463, Cervantes](#) Education Code §87489 Community Colleges: Faculty Members: Loan Forgiveness
- Credit 3.35 hours for each hour of Instruction
- Does not supersede any higher adjustment established in a CBA





# PSLF: California Community College District

## California Education Code §87489

- Develop materials to increase awareness of PSLF
- Provide PSLF materials within 30 days of employment
- Annual PSLF materials to Faculty enrolled in PSLF
- Timely submission of PSLF Employment Certification Form (ECF) , renewal and copy
- Faculty Employee Multiplier



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# LACCD Agreement



- **Call to Action:** Adjunct Faculty Certified as Full-time for the purposes of PSLF
- **Collective Action:** Local AFT 1521, AFT Higher Education, California Federation of Teachers (CFT), Student Borrower Protection Center (SBPC).
- **Chancellor Issues Notice:** Reaffirming AB 463 Cal. Ed. Code §87489
- In October 2022, 314 PSLF applications re-submitted to the Department of Education



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# Outcomes from AFT 1521 Student Debt Clinics

## Increased AFT 1521 New Membership

- In 2022, 53% increase in New Members
- March 2022 – March 2023 – 36.3% increase

## Increased Member Engagement

- 1,623 SDC Registrants
- Hosted #69 Student Debt Clinics

## AFT 1521 Student Loan Debt Forgiven

- As of March 6, 2023
- Total of \$1,703,483.01 through PSLF

## Total Number of AFT 1521 Members Received Services

- 858 AFT 1521 Members
- Identified 90 Non-Members



# What's Next with PSLF and AFT 1521?

Action Needed for our Members to get their Student Loans Discharged through PSLF

- Member Pending PSLF Decision
  - submitted PSLF Application during PSLF Limited Expansion Waiver
  - submitted PSLF Application Post PSLF Limited Expansion Waiver
- Members with Retroactive Payment Counts
- Current Employee, First Time Applying for PSLF
- New employee first time employed with LACCD and/or Public Service
- All Faculty with Student Loans



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# Resources

- AFT Public Service Loan Forgiveness: <https://www.aft.org/pslf>
- Los Angeles College Faculty Guild, Local AFT 1521: [www.aft1521.org](http://www.aft1521.org)
- AB 463 Cervantes, California Education Code §87489
- Summer [www.aft.org/benefits/Summer](http://www.aft.org/benefits/Summer)
- U.S. Department of Education student loan website: [www.studentaid.gov](http://www.studentaid.gov)
- Cancel My Student Debt: [www.cancelmystudentdebt.org](http://www.cancelmystudentdebt.org)
- Consumer Financial Protection Bureau: [www.consumerfinance.gov](http://www.consumerfinance.gov)  
(or [www.cfpb.gov](http://www.cfpb.gov))



# Questions?



Dr. Jessica Saint-Paul, DMSc, PA, MPH, MCHES®

Chair, Adjunct Faculty Action Committee

Lead, Student Debt Clinic Trainer

Email: [JSPAFT1521@gmail.com](mailto:JSPAFT1521@gmail.com)



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**AB 463 (Cervantes):**  
**Access to Loan Forgiveness for Community College Part-Time Faculty**  
As Amended in Assembly: March 12, 2019  
Last updated: August 16, 2019

**PURPOSE OF THE BILL**

Existing California state law prohibits community college part-time faculty from teaching more than 67% of a full-time load (10 credit hours).

AB 463 requires the employer, to credit part-time faculty employees with 3.35 hours worked for each hour of lecture or classroom time; making it easier for community college part-time faculty members to qualify for the federal Public Service Loan Forgiveness (PSLF) program.

**PROBLEM & NEED FOR THE BILL**

Currently, there is a student debt crisis in the United States. The total amount of student debt stands at \$1.5 trillion dollars – more than credit card debt and car loans. According to the American Federation of Teachers (AFT), the average student debt for college graduates in 2018 was \$32,000. This crippling debt prevents college graduates from buying a home, starting a family and contributing to their retirement.<sup>1</sup>

Especially hard hit by student debt are educators, given their low salaries and stagnant wages. Of this group, part-time community college faculty are the most impacted because of the need to have advanced degrees, leading to more student debt. In the California Community Colleges, there are an estimated 35,000 adjuncts, compared to 19,000 full-time instructors (2018). Despite a state law mandating that districts reach a goal that 75 percent of their faculty loads be taught by full-time faculty, the average is 62 percent.<sup>2</sup>

AFT also reported that their membership is roughly 75 percent women. Out of the \$1.5 trillion in student debt, women hold roughly two-thirds of it. Women repay their loans at a slower rate than their male counterparts, in part due to the gender pay gap. Repayment is slow for black and Latina women, as well as men in those groups.<sup>3</sup>

In order to qualify for the PSLF program, a public service employee must work “full-time,” defined as 30 hours over 8 months. However, states can define what constitutes “full-time.” The federal regulations governing qualification for the federal Public Service Loan Forgiveness (PSLF) program require that eligible applicants work full-time – or at least 30 hours per week for eight months. These federal regulations allow states to define what it means to work full-time

In California, current law prohibits a part-time community college faculty member from working more than 67% of a full-time faculty member in a single community college district, which translates into approximately 10 course hours.

In addition, the majority of community college part-time faculty does not get credit for office hours or non-instructional time, including lesson planning and grading. These two factors prohibit community college part-time faculty from qualifying for the PSLF program.

**WHAT WILL THIS BILL DO**

Specifically, AB 463 will do the following four things:

1. **For the purpose of qualifying for the PSLF program *only*,** AB 463 requires the employer, in completing the employer portion of the Employment Certification Form, to credit part-time faculty employees with 3.35 hours worked for each hour of lecture or classroom time to account for non-instructional time.
2. Require the Chancellor’s office to develop and distribute materials to all community colleges in the state designed to increase awareness of the PSLF program;
3. Require each community college district to annually provide this information to their faculty in written or electronic form;
4. Require a community college district to annually provide a faculty member who is enrolled in the PSLF program with a copy of the Employment Certification Form with the employer portion of the form already completed.

**BILL STATUS**

Approved by the Assembly Higher Education Committee — March 19, 2019; (11-1-0)  
Approved by the Assembly Appropriations Committee — May 16, 2019; (15-3-0)  
Approved by the Assembly Floor — May 20, 2019; (62-12-6)  
Approved by the Senate Education Committee — July 3, 2019; (7-0-0)  
Referred to the Senate Appropriations Committee — July 3, 2019

**SUPPORT**

California Federation of Teachers (Sponsor)  
AFT Adjunct Faculty United  
American Federation of Teachers Guild Local 1931  
College of the Canyons  
Council of Classified Employees-CFT  
Cuesta College Federation of Teachers  
Peralta Federation of Teachers  
San Francisco Community College Federation of Teachers  
University Professional & Technical Employees-CWA Local 9119  
(Et Al.,)

<sup>1</sup> The American Federation of Teachers (AFT). “The Student Debt Crisis” AFT. 2018.

<https://www.aft.org/sites/default/files/2018studentdebt.pdf>

<sup>2</sup> The California Federation of Teachers (CFT). “CFT Issue Paper: Part-Time Faculty.” Updated 2018.

[https://www.cft.org/sites/main/files/file-attachments/2011\\_cft\\_part-time\\_issuepaper\\_rev1.pdf](https://www.cft.org/sites/main/files/file-attachments/2011_cft_part-time_issuepaper_rev1.pdf)

<sup>3</sup> Becker, Amy. “The American Association of University Women (AAUW).” AAUW. May 2018.

<https://www.aauw.org/research/deeper-in-debt/>





# LOS ANGELES COLLEGE FACULTY GUILD

Representing Faculty at the Nine Los Angeles Community Colleges

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## Adjunct Faculty AFT 1521 Member \$464K in Student Loans Forgiven!

Updated On: Jun 08, 2022



[CLICK HERE](#) to register for a June 2022 Student Debt Clinic and read below how it can change your life!

The Adjunct Multiplier has made a tremendous difference for our Adjunct Faculty. As contingent faculty, we experience vulnerabilities and insecurities due to the lack of reasonable assurance of continued employment. Student loan payments add to the burden on Adjunct Faculty. The landmark settlement on October 13, 2021 Weingarten v. DeVos requires an official review and reconsideration by the U.S. Department of Education of Public Service Loan Forgiveness (PSLF) applicants who were previously denied relief.

Adjunct Faculty and Local AFT 1521 Member, Dr. Bettye J. Ford learned about the Adjunct Multiplier after participating in one of AFT 1521 Student Debt Clinics. Due to the PSLF limited waiver, Dr. Ford received credit for years of past payment including payments counts using the credit hour multiplier teaching as an Adjunct Faculty at Los Angeles Southwest College. Dr. Ford shared the news from FedLoan Servicing that \$464,308.95 of her student loan debt will be forgiven!

AFT is advocating for the U.S. Department of Education to adopt the 3.35 credit hour multiplier as the national standard for counting credit hours for PSLF. In addition, for the purposes of qualifying for Public Service Loan Forgiveness, AFT is advocating for the U.S. Department of Education to revise the definition of "full-time" for PSLF to simply mean 30 hours a week, removing the option for employers to define full-time as more than that. These two changes would mean that adjuncts who teach three 3.0 credit courses at one institution could automatically be certified as full-time. AFT Higher Education is committed to ensuring that Adjunct Faculty who are doing full-time work will be able to access benefits that are available to them despite our employers' insistence on calling us "part-time!"

Sign up to join one of our AFT 1521 Student Debt Clinics to find out more about how you can get credit for past payments, credit for forbearance months and get on the path to full student loan forgiveness!

In Unity,

Dr. Jessica Saint-Paul, DMSc, PA, MPH, MCHES®

American Federation of Teachers (AFT)

Los Angeles College Faculty Guild AFT 1521

Adjunct Faculty Issues Committee (AFIC) Chair

Lead, AFT1521 Student Debt Clinic Trainer

Email: AFIC1521@gmail.com

"When you see something that is not right, not fair, not just, you have to speak up. You have to say something, you have to do something. Speak up, speak out, get in the way. Get in trouble...good trouble, necessary trouble!" ~Congressman John Robert Lewis~ Rest in Power...

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## PSLF - Public Service Loan Forgiveness (PSLF) for Adjunct Faculty.

Posted On: Oct 05, 2022



Since March 2022, AFT 1521 has hosted 48 Student Debt Clinics with over 700 members in attendance. During one-on-one follow-up sessions, we were finding more Adjunct Faculty that were experiencing challenges with their employment certification form for PSLF. Particularly, one eligible AFT 1521 Adjunct Faculty member who met the 30 hours using the [AB 463 \(Cervantes, 2019\)](#) multiplier (3.35 hours for each hour of lecture or classroom time). Our fellow Adjunct Faculty member who applied for PSLF back in March 2022, recently received a PSLF ineligibility notice. This was the first documented ineligible notice reported by an Adjunct Faculty member since we expanded our AFT 1521 member benefits to include Student Debt Clinics. The PSLF ineligible notice left our Adjunct Faculty member frustrated and confused because AFT 1521 Adjunct Faculty members were getting their student loans forgiven.

Even when Adjunct Faculty met and exceeded the 30 hours, using the [AB 463 multiplier](#), LACCD Human Resources (HR) could not certify Adjunct Faculty as full-time. HR staff were required to mark the part-time box for these Adjunct Faculty members rather than the full-time box on the PSLF employment certification form, thus jeopardizing the ability for these PSLF eligible Adjunct Faculty with LACCD as their only qualifying employer, access to student loan forgiveness. Full-time faculty and Adjunct Faculty with multiple certification forms and employers were qualifying for PSLF and ultimately getting their loans forgiven. I immediately shared this inequity with our AFT 1521 Adjunct Faculty Action Committee (AFAC). Understanding the power of organizing, we decided to elevate our advocacy efforts to AFT national headquarters.

After months of mobilizing with AFT and most recent activism with CFT, I continued to work with LACCD Human Resources (HR) department. Senior HR Technician Mary VanGinkle, a tremendous supporter on applying the [AB 463 multiplier](#) for Adjunct Faculty, agreed to certify full-time employment, for the sole purposes of PSLF, for all eligible Adjunct Faculty through October 31, 2022. In addition, I was very pleased to know that Mary agreed to take this action a step further to retroactively re-certify employment for all eligible Adjunct Faculty who submitted a PSLF application since the Weingarten v. DeVos settlement and PSLF reform was announced back in October of 2021. This is huge lift for Mary and support staff at HR to ensure all eligible Adjunct Faculty who submitted a PSLF application since October 6, 2021, will still be able to take advantage of the temporary PSLF limited waiver and access PSLF to ultimately get their student loan debt forgiven. I was concerned that several hundred Adjunct Faculty would have to reapply. The collective action of our union resulted in this action. If AFT 1521 didn't step in, Adjunct Faculty repayment counts would essentially start back at 0 of 120 payments (10 years) required to reach debt relief.

AFT shared that the state of Washington and New York enacted bill language that clarified for the purposes of PSLF only, 30 hours is full-time. In addition, AFT was successful in issuing a memorandum to Kaiser Permanente earlier this year surrounding the PSLF eligibility. Kaiser HR agreed to consider any employee who works 30 hours, as full-time for PSLF, regardless of their employment status. So, we have more work to do!

I want to thank our AFT1521 Adjunct Faculty Action Committee, Student Debt Clinic Trainers and our AFT 1521 Adjunct Faculty members who continued to persevere despite these bureaucratic hurdles. We were determined to not leave any Adjunct Faculty behind. This experience has furthered confirmed my confidence in our union and the power of organizing and mobilizing.

### Member Login

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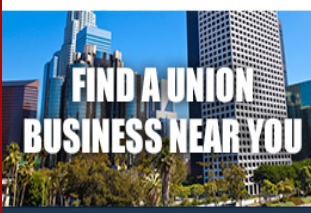
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Have you already submitted your PSLF application? The PSLF limited waiver period expires on October 31, 2022. Even if you have fewer than 10 years of service, all faculty should apply now to make sure you are given credit for the service periods you worked before the waiver expires. AFT 1521 will be hosting nine Student Debt Clinics over the course of three weeks in October along with open Q&A sessions to help members navigate the PSLF process. Please sign up and select an AFT 1521 Student Debt Clinic: <https://bit.ly/AFT1521SDC>

If you are not a member, Join AFT 1521 Today! [bit.ly/joinaft1521](https://bit.ly/joinaft1521)

Dr. Jessica Saint-Paul  
Chair, Adjunct Faculty Action Committee  
Email: [JSPAFT1521@gmail.com](mailto:JSPAFT1521@gmail.com)



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## Chancellor's Communication: Public Service Loan Forgiveness (PSLF) Program - Deadline Oct 31

Rodriguez, Francisco C <RODRIGFC@EMAIL.LACCD.EDU>

Mon 10/17/2022 1:31 PM



October 17, 2022

Dear LACCD Colleagues:

As a public institution, the Los Angeles Community College District is a "qualified employer" under the federal Public Service Loan Forgiveness (PSLF) Program. This means that you, as an employee, are potentially eligible for forgiveness on any federal student loans. We are committed to helping you participate in this free federal program, and this email contains time-sensitive information about accessing PSLF.

Statewide, over [824,000 Californians](#) working in public service may qualify to have their federal student loans canceled under the PSLF program, but only 15,000 have received cancellation to date, with an average cancellation amount of \$70,000 per borrower. Last year, the Biden Administration [announced temporary changes](#) to PSLF that **will expire on October 31, 2022**, that make the program easier to access. **To benefit from these changes, you must take action by this deadline.**

The PSLF program rewards government and non-profit employees with federal student loan forgiveness after 10 years of work and qualifying loan payments. The temporary changes to the program make it easier to qualify by counting loan types and payments that don't normally count for PSLF. For this reason, **even if you have previously applied for or had an application rejected for the PSLF program**, we encourage you to learn more about this opportunity and apply before the deadline. Even if you do not have the full 10 years of service, taking these steps will put you closer to loan forgiveness if you continue to work in government or the non-profit sector.

Below is more information about the steps that need to be taken by October 31, 2022 to benefit from this temporary waiver, and how to request required forms from LACCD as your current employer.

I am grateful for the dedicated service of every member of the LACCD community. I hope this information will be useful to you in accessing any and all opportunities for which you may be eligible.

Sincerely,

A handwritten signature in black ink, appearing to be "Francisco C. Rodriguez".

Francisco C. Rodriguez

Chancellor

### Steps for accessing the PSLF Waiver:

- **Confirm whether you must consolidate your loans.** There are different types of federal loans. In order to be eligible for PSLF, borrowers must have a Direct Loan or convert any non-Direct Loan into a Direct Loan through a process called consolidation. You can confirm your loan type by logging in to [studentaid.gov](#), where you can also consolidate your loans if necessary. You should do this before completing your PSLF Form.
- **Fill Out the Public Service Loan Forgiveness Form.** Use the [PSLF Help Tool](#) to fill out the form. It only takes a few minutes. Complete this form for every employer for which you are trying to get credit and submit your completed form to that employer. LACCD cannot verify employment with other employers. Only employment from October 1, 2007 or later will count. You will need LACCD's federal Employer Identification Number (EIN) to add us as an employer on the PSLF Help Tool. Our EIN is 95-2587353.
- **Submit the Public Service Loan Forgiveness Form for LACCD to sign.** When you are ready for us to sign the form, please **submit** it to [ESC-PSLF@laccd.edu](mailto:ESC-PSLF@laccd.edu). Once the form is signed and returned to you, you will then need to follow the submission instructions on section seven of the form to submit it to the federal government. **Please allow 3 days for processing, and keep in mind the October 31, 2022, deadline** for you to submit this form to the U.S. Department of Education. We encourage you

Although President Biden, on August 24, 2022, announced the cancellation of the federal student loan debt opportunity, that announcement does not affect PSLF or the temporary changes. Even if you do not believe you qualify to have some of your debt

canceled, we encourage you to follow the steps outlined above to take advantage of PSLF, which could eliminate your entire loan balance.

In accordance with California law, for **adjunct faculty** seeking PSLF, each hour of lecture or classroom time taught will be credited with 3.35 hours when calculating hours worked for the PSLF employment certification process. Any adjunct faculty whose hours meet 30 hours per week using this credit multiplier will be considered Full Time for the limited purpose of certifying their employment with LACCD for PSLF. Working at least an average of 30 hours per week is sufficient to be considered "full time" for PSLF purposes. The Department will accept hours that reflect a credit multiplier factor for classroom instruction time, as agreed to by the employer and employee or as required by state or local law.

For example, an adjunct faculty member teaching 9 credit hours per week will have their employment certified as 30.15 hours per week. If the multiplied hours do not meet 30 hours per week, the employment will be certified using the multiplied hours and a Part Time designation. If you work at another public institution or non-profit during the same time period as you work at LACCD, you can combine those part-time hours to reach the 30 hours per week required for PSLF eligibility. You will need to verify hours accumulated with any employer outside of LACCD and submit documents through that employer. LACCD cannot verify hours from another employer.



**Presented by the Los Angeles College Faculty Guild Local 1521 Student Debt Clinic Trainers**

Resolution for the Los Angeles College Faculty Guild Local 1521, to support Student Debt Clinics for our LACCD college campuses as an AFT 1521 member-benefit to add to the financial wellness program for AFT 1521.

Whereas there are currently over 44 million student loan borrowers who owe over \$1.7 trillion of student loan debt;

Whereas the Public Service Loan Forgiveness (PSLF) program was established under the College Cost Reduction Act of 2007 to ensure public service workers who made payments on their federal student loans for 10 years can have the remainder of their student loan debt forgiven;

Whereas only two percent of public service workers who applied for PSLF in 2018 were granted student loan debt forgiveness;

Whereas the Biden Administration announced on August 24, 2022, for eligible borrowers, the U.S. Department of Education plans to cancel \$10,000 of federal student loan debt and up to \$20,000 of student loan debt for Pell Grant recipients;

Whereas since August 12, 2022, when AFT 1521 began tracking student loan balances from SDC registrants, \*258 registrants reported \$24,918,577 of student loan debt;

Whereas after the AFT 1521 Student Debt Clinic Project ends on October 31, 2022, members will be in the following categories, 1) Pending PSLF decision, 2) Increase payment counts, 3) First time PSLF applicant and, 4) New employee/public servant, all requiring further action to get their student loans discharged;

Whereas on July 6, 2022, the U.S. Department of Education announced student loan interest capitalization and changes to the definition of full-time employment for Adjunct Faculty to at least 30 hours a week to qualify for PSLF which will take effect July 1, 2023;

Whereas Adjunct Faculty make up over 68% of faculty in our nine college Los Angeles Community College District;

Whereas the American Federation of Teachers Higher Education offers Train-the-Trainer sessions to ensure that student debt clinic trainers are accessible to all affiliates and provides no cost ongoing support to AFT Affiliate Student Debt Clinic Trainers;



**Presented by the Los Angeles College Faculty Guild Local 1521 Student Debt Clinic Trainers**

Whereas Student Debt Clinic trainers provide important student loan debt resources and information to student loan borrowers on how to enroll in income-driven repayment plans and how to qualify for the PSLF program;

Whereas AFT has a partnership and free member benefit with Summer, an online student repayment management platform to help guide AFT members through the PSLF enrollment process and other student loan debt relief options;

Whereas AFT 1521 has eight active AFT 1521 Student Debt Clinic trainers hosting an average of eight student debt clinics per month;

Whereas eight AFT 1521 members have reported \$730,000 of student loans have been discharged and \$9,000 of refunds from overpayment of student loans since March 8, 2022;

Whereas since March 8, 2022, Student Debt Clinics have increased member engagement (1,263 registrants), increased union membership by 50.8% (33 out of 65 new members) as of August 26, 2022, and builds a stronger union; now therefore, be it

*Resolved*, that the AFT 1521 Student Debt Clinic Trainers:

1. Urges as a matter of social justice and collective action to make an affordable and effective path out of student loan debt and to improve the financial well-being of our members, students and communities; Los Angeles College Faculty Guild Local AFT 1521 to extend Student Debt Clinics and six Student Debt Clinic Trainers for a total of 0.6 FTE (0.1FTE monthly for each trainer) November 1, 2022 - June 30, 2023, as an AFT 1521 member-benefit.
2. In an effort to continue the financial benefits to our AFT 1521 members, AFT 1521 will scale back with the amount of AFT 1521 Student Debt Clinics aligned with current AFT 1521 member benefits. AFT 1521 will revisit to propose a total of 0.3FTE for Student Debt Clinic Trainers inclusive of a lead Student Debt Clinic trainer. The total number of Student Debt Clinic trainers and Student Debt Clinics will be determined based on the following:
  - a. Status of any Permanent changes to the PSLF Limited Waiver rules
  - b. AFT 1521 members attending student Debt Clinic Trainings
  - c. New PSLF applicants
  - d. Members with PSLF payment counts less than 120
  - e. Members with pending PSLF Applications





## Public Service Loan Forgiveness (PSLF) AFT 1521 Student Debt Clinic Trainers

Public Servants, you are eligible for student loan forgiveness! LACCD is a Public Service Loan Forgiveness (PSLF) Employer. California has a unique multiplier that applies to Adjunct Faculty to qualify for PSLF.

PSLF is separate from the Biden 10K/20K student loan debt cancellation. Eligible student loan borrowers can still access PSLF to receive full student loan forgiveness! The delay of the Biden 10K/20K student loan cancellation for so many student loan borrowers is disheartening, but the extension of the payment pause, combined with a Department of Education review of account payments that apply towards PSLF and income-driven repayment (IDR) cancellation\*, means that since you work in public service, you still have one more opportunity to have all your previous payments on federal student loans including Parent Plus loans\* count towards PSLF and IDR student loan forgiveness!

PSLF eligible employees and now Parent Plus Loans borrowers who consolidate and apply for PSLF before 11:59 pm April 30, 2023 can receive credit towards PSLF for past payments on federal student loans including Parent Plus Loans loans, as well as certain periods of forbearance and deferment (except in-school deferment).

After attending a Student Debt Clinic, AFT 1521 members can also send an email to request one-on-one PSLF support.

Not a member? Join today using the link [bit.ly/joinaft1521](https://bit.ly/joinaft1521) to access any one of our AFT 1521 Student Debt Clinic trainers and many of our AFT member benefits!

AFT 1521 members can access any one of your AFT 1521 Student Debt Clinic Trainers below:

WLAC

Jolene Martin  
laccdaft1521@gmail.com

LAPC, LACC  
Dr. Kathleen Addison  
[KatAFT1521@gmail.com](mailto:KatAFT1521@gmail.com)

LAMC  
Rodolfo "Rudy" Casarez  
[rcma@mac.com](mailto:rcma@mac.com)

LAVC  
Fatema Baldiwala  
[fatemax@hotmail.com](mailto:fatemax@hotmail.com)

LATTC, LAHC  
Iris Zelaya  
[counselor.lattc@gmail.com](mailto:counselor.lattc@gmail.com)

LASC, ELAC  
Dr. Jessica Saint-Paul  
[JSPAFT1521@gmail.com](mailto:JSPAFT1521@gmail.com)

Update: Federal student loan payment pause has been extended again until June 30, 2023, or 60 days after the final settlement of the court cases.

[jspaft1521@gmail.com](mailto:jspaft1521@gmail.com) [Switch account](#)



\* Required

Email \*

Your email

---



First and Last Name: \*

Your answer

---

Non-work Email:

Your answer

---

Non-work Phone Number:

Your answer

---

1. Are you a Guild (AFT 1521) member? \*

- Yes
- No
- Unsure

2. Employment Status? \*

- Adjunct Faculty
- Full-time Faculty
- Retired

3. College Campus/Chapter (select all that apply): \*

- City
- East
- Harbor
- Mission
- Pierce
- Southwest
- Trade
- Valley
- West
- Emeritus

4. Select a 2022 AFT 1521 Student Debt Clinic date below. Please make a note of your selected date and time so you can move to the next step after submitting your form. \*

If you are not an AFT member, you will get information on how to access this exclusive AFT 1521 membership benefit after submitting your request.

Enter as multiple choice you Student Debt Clinics

5. How did you hear about the Student Debt Clinic? \*

- AFT Chapter President
- AFT Chapter Meeting
- Adjunct Faculty Action Committee (AFAC)
- AFT committee (COPE, Social Action, Black Caucus, CAT, etc.)
- Department Meeting
- Academic Senate Committee meeting
- AFT 1521 Guild email or text
- AFT 1521 Guild Website
- CAT (Campus Action Team) colleague
- Colleague

6. What is your total student loan balance? (Please note to preserve anonymity, \*  
AFT 1521 will only share the total loan balance collected from all registrants).

Your answer

---

7. How does your student loan debt impact your life?

Your answer

---

8. Do you have any questions for your Student Debt Clinic Trainers?

Your answer

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A copy of your responses will be emailed to the address you provided.

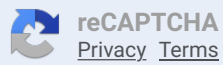
Submit



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