

Education debt and college affordability 10-minute building meeting trainer agenda

Materials needed:

- Optional: Introduction to Degrees, Not Debt training video at <https://educationminnesota.org/advocacy/Degrees-Not-Debt/Overview>
- Education debt and college affordability one-pager
- Sign-in sheet
- Member/potential member interest cards

Intro (3 minutes)

Talk about the big picture of education debt and the impact it has on educators' personal and professional lives. Note that this crisis is felt in every district across the state.

- Minnesota ranks fifth in the nation for student debt, with the average student debt load at \$34,932 for state college students, according to the Student Borrower Protection Center. Minnesota's outstanding debt burden is \$27.1 billion.
- Educators are likely to take on debt as both undergraduate students and in pursuit of advanced degrees. Many educators take on additional debt to send children to college; between 2012 and 2017, there was a 46 percent increase in the number of Minnesota seniors with education debt.

Why we care:

- We think education should be a career that supports a family; it's why we fight for salaries and benefits that can help attract and retain teachers in our district.
- Members of our communities are struggling with student loan debt just as we are, and students graduating from our district will struggle, too. It's an issue that touches all of us.
- Loan forgiveness options are out there, but they are hard to access. We think it should be easier to get help on student loans.

Make the union connection (1 minute without video, 5 minutes with the video)

Share what our union is doing to work on the student loan debt crisis. Our union at the state level, Education Minnesota, has a program devoted solely to helping us with loan questions and loan forgiveness. It's called "Degrees, Not Debt."



- A Degrees, Not Debt training provides members with an overview of the scope of the education debt crisis, explanations of student loan basics, and information on available loan forgiveness programs and how to apply.
- The DND program can help both with training and personal support to members on loan questions and direct individual assistance with loan forgiveness applications.
- Our union is also fighting to make college free and to improve loan forgiveness here in Minnesota through legislative and political work. Education debt isn't going to get better unless we work to push decisionmakers to address it.
- Optional: Show DND overview video (<https://educationminnesota.org/advocacy/Degrees-Not-Debt/Overview>)

The ask and the wrap (2 minute)

Find out who would like help with education debt through the training and who want to take action to end education debt.

- Would you like to bring Degrees, Not Debt to our district? If so, let me know. Please talk to two colleagues who weren't here today and get back to me or your building representative. If we have enough interest, we will schedule the training this year.
- If this is something you care about, either as a borrower or an advocate, fill out an interest card. We want to make sure we know if this is something you care about and how we, as a union, can be a vehicle for you to work on it and get what you need.
- Wrap up: One of the things we should be proud of as a union is that because of discussions like this one, the urgency of the student debt crisis has become clearer for our union at the state level. As a result, we've won a Minnesota-based student loan forgiveness program that everyone can apply for—\$1,000 a year. When we fight for what we value, we can do so much together.

End

"Thank you. Please leave questions at the door."

(Have half-page feedback forms available for questions. All questions should be answered promptly in person or at future 10-minute meetings.)