

Good morning Chairman Scott and members of the committee,

My name is Kelly Finlaw. I am a middle school art teacher at I.S. 528 in New York City. I am a proud member of the United Federation of Teachers and the American Federation of Teachers. On behalf of the 1.7 million members of the AFT, I thank you for inviting me here today to share my experience with the Public Service Loan Forgiveness program.

Apart from being with my family, with people that I love, my classroom is my favorite place on this earth. Being a teacher is one of the most difficult professions in the world, but I clawed, tooth and nail, to make it; and I am doing what I was meant to do. There are moments every day that overwhelm me, that stop me in my tracks. They are moments of gratitude that this is how I get to spend my life.

Going to college was my only option after high school. My mother made sure of that. But even though she worked several jobs to make ends meet, there wasn't anything left over to pay for my education. So, student loans kept me in my classes every semester.

I didn't go into education so that the government would pay my loans for me. The PSLF program didn't even exist when I started teaching during the 2006-07 school year. I took on the debt that I have because it was a means to an end. I expected to carry this debt with me for the rest of my life—a small price to pay for a life that already feels like I've won the lottery every day when I walk into my school.

In 2007, after I had already started teaching, a bipartisan law was set into motion that I believed would alter the course of my financial future. A promise was made to me, to my colleagues and to all public workers that should we continue to serve our communities for at least 10 years and make 120 qualifying payments on our student loans, our debt would be forgiven.

Teaching isn't a career that garners much respect from anyone outside the profession, but this promise was validation that the work we do every day is valuable.

The promise that Congress made to me and all public sector workers gave me hope for my future.

When I learned about the new law, I called my loan servicer and said, "I'm a teacher. What do I need to do to qualify for the PSLF program?" I made these calls repeatedly to different loan servicers over a span of several years. The answer was always the same: "Just keep making payments, and after 120, you will qualify."

After 10 years of making student loan payments, October 2017 was my month—my light at the end of the tunnel. I received an email from my servicer, Nelnet, letting me know that I was eligible to apply for PSLF. I filled out my paperwork immediately.

Once I applied, my account was transferred to FedLoan, the exclusive servicer for PSLF. I received a letter from FedLoan a few weeks later, a letter that I had dreamed of for 10 years. I remember standing in my living room when the light at the end of the tunnel went dark. The Department of Education denied my application for Public Service Loan Forgiveness. The reason, which no loan servicer had ever raised, was that one of the loans was not a direct loan.

I called FedLoan immediately. I was told to reconsolidate so that all my loans would qualify. Once I reconsolidated, I was transferred to Nelnet, and I called and asked, "All of my loans qualify. What do I need to do now?" I was told that my qualifying payments had been reset to zero and I would have to keep paying for 10 years.

I have now made 5 payments toward my second round of 120 payments. According to Nelnet, I am 115 payments away from forgiveness, while simultaneously being 5 payments past.

I dream of owning an apartment in my neighborhood, but how can I afford a mortgage when I recently had to decrease what I contribute to my pension in order to cover my monthly bills?

I do not share my story with you today to seek sympathy. I wouldn't trade my life with any other person on this planet. I share my story because there was a promise that was made to me and to millions of other public servants. That promise is being broken every day.

As of March 2019, the Education Department had forgiven the debt of 518 public servants, less than 1 percent of its applicants.

I vacillated between anger and despondence after I was denied forgiveness. I tried to find answers on my own, but it wasn't until my union reached out that I felt like I had a voice again.

I never thought I would say this, but I am a plaintiff in a lawsuit against Betsy DeVos and the Department of Education. The *Weingarten v. DeVos* lawsuit is seeking a court order that will hold the Education Department accountable for the errors and misrepresentations of its loan servicers and allow borrowers who have been denied due process.

Congress has already made an effort to rectify the issues in this program, allocating \$700 million for the Temporary Expanded PSLF program. Yet, no one proactively talked with me about applying for TEPSLF. I had to research on my own. I do not understand why Secretary DeVos would not do everything in her power to help teachers like me—who did everything right—receive the loan forgiveness we were promised. I urge her to take action, which is within her authority, to fix this broken system.

As I stated before, I do not come from a wealthy family. I took out student loans because it was the only way I could earn my degree and, to date, I am the only member of my family to have that honor. If the PSLF program wasn't meant for me—a teacher who loves her job, pays her bills, and comes from a family where loans were her only option—who was it meant for?

I am extremely grateful for the opportunity to speak before you today, but the truth is that I would prefer to be in my classroom right now. Today will likely be the only day I am not in my classroom for the rest of the year. I am here today because I have no other option, no other hope for my own future. I am here today so that you can see the face of a person who has been impacted by the gross mismanagement of PSLF.

Thank you for your time.