NEA’s Degrees Not Debt:
An Organizer’s Guide to Kick Student Debt

www.nea.org/degreesnotdebt
NEA’s Degrees Not Debt: 
Because everybody deserves a fair shot at higher education

With seven out of 10 college graduates owing an average $30,000 in student loans, student debt is no longer just a burden — it’s become a barrier to the American Dream. The thousands of educators and students who have joined NEA’s Degrees Not Debt campaign don’t think that’s right. Together, we seek to make college more affordable and accessible to all. With this guide, and its tools for expanding the campaign to your own communities, we welcome you to NEA’s Degrees Not Debt. Together, we can kick student debt!

As NEA’s Degrees Not Debt organizers, our shared goal is:
To mobilize NEA members to engage, educate and activate their communities on the crisis of student debt and college affordability, and, in the process, grow stronger NEA chapters and locals, and ensure equity of opportunity for all students. We note the particular role of minority serving institutions, such as historically black colleges and universities (HBCUs) and Hispanic-serving institutions (HSIs), as they have played a critical role in providing pathways for people of color. We also note the particular need to provide an affordable higher education to future teachers.

There are many solutions to the current crisis, including restoring state funds to institutions, but NEA’s Degrees Not Debt campaign offers specific resources around the following three:

1. Public Service Loan Forgiveness;
2. Income Driven Repayment options;
3. Increased use of grants.
We hope you’ll use these materials to organize Degrees Not Debt events of your own, or simply to get the word out about the student loan crisis.

All materials are available at nea.org/degreesnotdebt. To download customizable Microsoft Word fliers and pledge cards visit www.nea.org/degreesnotdebt and click on “Partner Toolkit.”

Contained in this guide, you will find the following:

1. Getting Started: Sample organizing activities for NEA’s Degrees Not Debt
2. 5 Steps to Kick Student Debt
3. Fact Sheet: What are my options to help with student loan debt?
4. Seven Steps to Applying for Public Service Loan Forgiveness
5. Chart with Income Driven Repayment (IDR) Options
6. Fact Sheet: Income-Based Repayment
7. Fact Sheet: Federal Loans vs. Private Loans
8. Relief Options: Federal vs. Private, explained in a chart
9. More grants, less loans!
10. Template flyers for NEA’s Degrees Not Debt events
11. How to get involved with NEA’s Degrees Not Debt!
12. Social media tips
13. How to create an NEA’s Degrees Not Debt Action Network event
14. Template resolution to support NEA’s Degrees Not Debt
You’re ready to join the NEA’s Degrees Not Debt team. Thank you! Here are steps to get started. Participate in NEA’s Degrees Not Debt Week of Action November 10-18 by organizing on your school or campus! Here are some types of actions you could host.

- Hold an informational session on college affordability and student debt, and ways to take action;
- Workshops to enroll in programs to lower student loan payments;
- Workshops for public service loan forgiveness programs;
- Hold a screening of the documentary film, Ivory Tower, which is available on iTunes, and convene a panel discussion. This is an activity that can involve all NEA constituencies and community members. Following the documentary, talk about NEA’s Degrees Not Debt and provide information about how people can reduce their payments and/or have their federal loans forgiven;
- Voter registration activities;
- Lead in your student government or faculty senate to pass resolutions calling for Degrees Not Debt using the resolution language contained in this guide;
- Write an letter to the editor or opinion piece;
- Have a NEA membership drive, using Degrees Not Debt as an organizing issue;
- Identify campus and local based college affordability issues to organize;
- Member engagement through targeting early careerist faculty and teachers;
- Contact senators and congressional representatives at nea.org/LAC;
- Link to NEA’s Degrees Not Debt pledge on your website: www.nea.org/DegreesNotDebt.

Identify different gatherings where you can make a brief presentation about NEA’s Degrees Not Debt—or host your own event. Considering making a presentation at:

- Local association meetings;
- Orientation meetings;
- Staff meetings;
- or, in the teacher’s lounge, or at a local college with an education program.

Host your own informational session
Schedule a 30- to 45-minute program to review NEA’s Degrees Not Debt and urge attendees to complete their Public Service Loan Forgiveness Certification forms.
A sample schedule might be:

- 5 minutes — greetings and introduction
- 5 minutes — discussion about the impact of student debt to individuals in the room
- 7 minutes — short overview of local Association; review of NEA’s Degrees Not Debt
- 5 minutes — overview of the 5 Steps to Kick Student Debt
- 5 minutes — demonstrate using payment estimator or filling out Public Sector Loan Forgiveness certification form
- 5 minutes — questions

Apply together!
This process is easier when you go through it with others. Lead a group sessions with laptops set up to apply for federal programs, and support each other. Get creative! Go to nea.org/degreesnotdebt for resources and the latest information. Show us what you are doing by emailing us at degreesnotdebt@nea.org and you could be featured on the NEA’s Degrees Not Debt website!

Data
Analyze your local membership data for potential opportunities. Look for people who are most likely to be dealing with student debt. They include:

- Young educators: fewer than five years of employment
- New hires who were members of the NEA Student Program
- Members with college-aged children

Visit your state affiliate website to learn what your state has been doing on this issue. Look for stories about local members and how they are struggling with student debt. This story telling can underscore the local importance of this issue.

If you host events and use paper pledge forms please send them to the address listed on the pledge form so we can enter the information into the Voter Activation Network. If you choose to enter the information please use activist code: DND sign up. You will find a pre-made entry form under the Voter Activation Network FORMVIEW that can make data entry a bit simpler. If you need assistance with data, contact C4Odata@nea.org
The 5 Steps are:

1) PLEDGE
First sign NEA’s Degrees Not Debt pledge. This is the way we can count on your support.

2) PIN
You will need a FAFSA PIN number to access your loan records to apply for lower repayments.

3) PUBLIC SERVICE
Ten years of public service plus qualified payments equals student loans forgiven. To qualify, employees and employers must fill out a form each year, but NEA’s Degrees Not Debt will send annual reminders.

4) PAYMENTS
Use your FAFSA PIN to apply for lower repayments.

5) PROMOTE
Spread the word about NEA’s Degrees Not Debt solutions!
Income Driven Repayment (IDR) Options
• Applying for an Income Driven Repayment (IDR) options is a first step for our members who work for a non-profit or in public service.

Public Service Loan Forgiveness
• More than 33 million Americans or one quarter of the workforce are eligible for Public Service Loan Forgiveness, includes 6.8 million educators.
• Borrowers must be in a full-time public service position (30 hours per week).
• Jobs that qualify for public service include teachers, faculty, educational support professionals, and more.
• Public Service Loan Forgiveness means your student debt could be wiped clean after 10 years (120 qualifying payments).
• All 120 loan payments must be made after October 2007. The 10-year clock for public service loan forgiveness started on October 1, 2007, or the date you start repaying your loans in the Direct Loan program while working full-time in a public service job. The very first forgiveness of loan balances will occur in October 2017.
• This program will forgive Federal Direct Loans, as well as other types of loans if they are consolidated into a Direct Consolidation Loan.
• Payments made under extended repayment plans will not count!
• Parents may qualify for loan forgiveness if the parent is a public employee.
• Borrowers must not be in default to qualify.
• After making 120 required payments, you must submit the Public Service Loan Forgiveness Application, which will be available before October, 2017.
• An Employment Certification must be submitted to confirm an employer’s eligibility.
• If your employment qualifies and some or all of your federally held loans are not serviced by FedLoan Servicing, those loans will be transferred to FedLoan Servicing so you will have a single loan servicer for all of your federally-held loans. As a bonus, FedLoan Servicing is the only servicer that processes PSLF and also has a unionized workforce.

Borrowers who work in public service jobs, such as education, may qualify for Public Service Loan Forgiveness. This means that loans could be completely forgiven after 10 years of employment and 120 on-time loan payments. Call 1-800-4-FED-AID (1-800-433-3243) to ask about a specific employment field.

To maximize forgiveness, borrowers should also use an Income Driven Repayment (IDR) option, such as Income Based Repayment, Income Contingent Repayment, and Pay As You Earn plans.

Here are the steps to apply for Public Service Loan Forgiveness:

**Step 1)** Complete the Public Service Loan Forgiveness (PSLF) form annually or whenever you change jobs. You must ask your employer to fill in the employer portion. The PSLF Employment Certification form is available at studentaid.ed.gov/publicservice.

**Step 2)** Submit the completed form to FedLoan Servicing (PHEAA), following the instructions on the form.

**Step 3)** PHEAA will review your Employment Certification form, ensure that it is complete, and, based on the information provided by your employer, determine whether your employment qualified you for the PSLF program. If the form you submit is incomplete or your employment does not qualify, FedLoan Servicing (PHEAA) will notify you and you will have an opportunity to provide additional information.

**Step 5)** If PHEAA cannot determine whether your employment qualifies, you may be asked to provide additional documentation, such as an IRS Form W-2, pay stubs, or other documents from your employer that substantiate your employment or support your employer’s eligibility as a public service organization.

**Step 6)** If your employment qualifies and some or all of your federally held loans are not serviced by PHEAA, those loans will be transferred to PHEAA so that you will have a single loan servicer for all of your federally held loans. Earlier payments made to other federal loan servicers will be evaluated, after those loans are transferred, to see if they are qualifying PSLF payments.

**Step 7)** PHEAA will tell you if your employment qualifies; how many payments during the certification period were qualifying payments; the total number of qualifying payments you have made; and how many more payments must be made before you can qualify for PSLF.

Income Driven Repayment (IDR) options
There are at least five different plans that may help to lower monthly student loan repayments.

The most common are Income Based Repayment (IBR) and Pay As You Earn (PAYE) plans, but many others exist as well. Find out which one is right for you! The IBR program fits under a larger umbrella of federal programs called “Income Driven Repayment” or IDR plans.

Use the U.S. Department of Education’s payment estimator to find out how the different repayment plans could lower your monthly payments. https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action

For updates or additional information on income-driven repayment plans, visit StudentAid.gov/idr.


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**What types of federal student loans are eligible to be repaid under an income-driven repayment plan?**

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>IBR Plan</th>
<th>Pay As You Earn Plan</th>
<th>ICR Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Subsidized Loans</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
</tr>
<tr>
<td>Direct Unsubsidized Loans</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
</tr>
<tr>
<td>Direct PLUS Loans made to graduate or professional students</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
</tr>
<tr>
<td>Direct PLUS Loans made to parents</td>
<td>Not eligible</td>
<td>Not eligible</td>
<td>Eligible if consolidated*</td>
</tr>
<tr>
<td>Direct Consolidation Loans that did not repay any PLUS loans made to parents</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
</tr>
<tr>
<td>Direct Consolidation Loans that repaid PLUS loans made to parents</td>
<td>Not eligible</td>
<td>Not eligible</td>
<td>Eligible</td>
</tr>
<tr>
<td>Subsidized Federal Stafford Loans (from the FFEL program)</td>
<td>Eligible</td>
<td>Eligible if consolidated*</td>
<td>Eligible if consolidated*</td>
</tr>
<tr>
<td>Unsubsidized Federal Stafford Loans (from the FFEL program)</td>
<td>Eligible</td>
<td>Eligible if consolidated*</td>
<td>Eligible if consolidated*</td>
</tr>
<tr>
<td>FFEL PLUS Loans made to graduate or professional students</td>
<td>Eligible</td>
<td>Eligible if consolidated*</td>
<td>Eligible if consolidated*</td>
</tr>
<tr>
<td>FFEL PLUS Loans made to parents</td>
<td>Not eligible</td>
<td>Not eligible</td>
<td>Eligible if consolidated*</td>
</tr>
<tr>
<td>FFEL Consolidation Loans that did not repay any PLUS loans made to parents</td>
<td>Eligible</td>
<td>Eligible if consolidated*</td>
<td>Eligible if consolidated*</td>
</tr>
<tr>
<td>FFEL Consolidation Loans that repaid PLUS loans made to parents</td>
<td>Not eligible</td>
<td>Not eligible</td>
<td>Eligible if consolidated*</td>
</tr>
<tr>
<td>Federal Perkins Loans</td>
<td>Eligible if consolidated*</td>
<td>Eligible if consolidated*</td>
<td>Eligible if consolidated*</td>
</tr>
</tbody>
</table>

*If a loan type is listed as “Eligible if consolidated,” this means that if you consolidate that loan type into a Direct Consolidation Loan, you can then repay the consolidation loan under the income-driven plan.

Note that only federal student loans can be repaid under the income-driven plans. Private student loans are not eligible.
Fact Sheet:
Income Based Repayment (IBR)

• As of 2012, 5 million Americans had fallen behind on student loan payments.
• Over the last decade, student loans in delinquency have steadily risen to the point that they now surpass mortgages, credit cards and auto loans. About 11.5% of student loan balances are 90+ days delinquent or in default.\(^5\)
• Currently, approximately 1.86 million people are enrolled in Income Based Repayment.\(^6\)
• IBR ties the size of your monthly loan payment to your income and family size.
• To qualify for IBR, you must show “partial financial hardship,” by showing that IBR would lower your monthly payments to an amount less than a standard repayment plan.
• Most federal loans under the Ford Federal Direct Loan Program or Federal Family Education Loan Program are eligible for IBR.
• Loans that are not eligible include PLUS Loans made to parents and private loans.
• Once approved, monthly payments under IBR are:
  - Always lower than payments on a 10-year standard plan
  - Adjusted yearly for changes in family size or income
  - Made over a period of 25 years
• While IBR generally means more long-term interest, in some cases the government will pay accrued interest or limit the capitalization of interest.
• Even borrowers using IBR may qualify for 25-year forgiveness or 10-year Public Service Loan Forgiveness.
• To apply for an Interest Based Repayment Plan, go to studentloans.gov.

The amount forgiven at the end of an IBR program is treated as taxable income while the amount forgiven under the PSLF program is not considered taxable income. A borrower using the IBR program and not in public service must prepare for the tax bill of the forgiven amount in the final year.\(^7\)

Federal student loans are funded by the U.S. government. They include Stafford, Grad PLUS, Direct, and Perkins loans.

Private student loans are non-federal loans, made by a lender such as a bank, credit union, state agency, or a school. While both federal student loans and private student loans allow you to borrow money to pay for education expenses, there are some important differences.


\(^7\) Johnston, Jarrod and Roten, Ivan C., The Implications of Income-Based Repayment and Public Service Loan Forgiveness on Student Loan Debt (August 10, 2014). Available at SSRN: http://ssrn.com/abstract=2480446
Federal student loans can be better for students in several important ways:

- **Lower Interest Rates**
  In some cases, the federal government will subsidize, or pay the interest, on your federal student loan while you are in school.

- **Fixed Rate**
  Your interest rate for a federal student loan is generally fixed, not variable. Most private student loans carry variable interest rates.

- **Income Based Repayment Options**
  Federal student loans allow you to limit the amount you must repay each month, based on your income.

- **Public Service Loan Forgiveness**
  For borrowers pursuing careers in public service, loan forgiveness on federal student loans may be available after 10 years.

Federal student loans also feature other important borrower protections, including:

- Options to delay or temporarily forgo payments (like deferment and forbearance)
- Discharge upon a borrower's death
- Discharge upon permanent disability (with certain limitations)

The consequences for defaulting on a federal student loan are pretty serious:

- Your wages may be garnished without a court order.
- Your tax refund or Social Security could be rerouted to your defaulted student loan.

While all private student loans are not alike, they are generally different from federal student loans in several ways and may include:

- Variable interest rates that can rise when interest rates rise during the life of the loan, substantially increasing your payment
- Fewer options to reduce or postpone payments
- Less flexible repayment options

*Adapted from Consumer Financial Protection Bureau*
## Relief Options: Federal vs. Private

This chart illustrates some of the relief options available to struggling borrowers.

<table>
<thead>
<tr>
<th>Options for Relief</th>
<th>Federal Loans</th>
<th>Private Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extended Repayment</td>
<td>10 to 30 years</td>
<td>In limited cases, 15 to 30 years. Most lenders already at max term of 20 or 25 years.</td>
</tr>
<tr>
<td>Graduated Repayment</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Income-Contingent Repayment</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Income-Sensitive Repayment</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Income-Based Repayment</td>
<td>Starts July 2009</td>
<td>No</td>
</tr>
<tr>
<td>Loan Forgiveness Programs</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>In-School Deferment (you postpone payments for a period of time and interest does not accrue)</td>
<td>Yes, unlimited</td>
<td>Yes, limited</td>
</tr>
<tr>
<td>Bankruptcy Discharge</td>
<td>Undue hardship</td>
<td>Undue hardship</td>
</tr>
<tr>
<td>Forbearance (you postpone payments for a period of time and interest does accrue)</td>
<td>Yes, 3 year limit</td>
<td>Yes, 1 year limit</td>
</tr>
<tr>
<td>Closed School Discharge</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Discharge for Death of Student</td>
<td>Yes</td>
<td>No (a few exceptions)</td>
</tr>
<tr>
<td>Economic Hardship Deferment</td>
<td>Yes, 3 year cap</td>
<td>No</td>
</tr>
<tr>
<td>Discharge for Student Borrower’s Total and Permanent Disability</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

Almost anything you want to know about federal grants and loans can be found at www.studentaid.ed.gov.

There are many more videos on studentaid.gov or through the Federal Student Aid YouTube Channel at https://www.youtube.com/user/FederalStudentAid

Federal Grants: Most federal grants simply require FAFSA, but some (TEACH Grants, for example) require a more involved process.

Types of Aid
FAFSA: https://fafsa.ed.gov/

These include:
- Pell Grants: Based on financial need & other criteria — maximum award of $5,730;
- Federal Supplemental Educational Opportunity Grant (FSEOG): For students demonstrating the most financial need — award range from $100-$4,000;
- TEACH Grants: For future educators who are willing to teach for four years in high-need areas — maximum award of $4,000.

Most federal grants are widely available and given freely to students who meet the criteria. If you are a low-income student or an aspiring educator, chances are you will receive considerable aid. Research shows that “students with more information about financial aid programs consider financial aid a less important factor when considering where to go to college.”

Even so, grants may not fulfill your financial need. Scholarships are another great option, and are available for many different reasons.

Check out:
- The NEA Foundation Grants at neafoundation.org;
- FinAid’s Smart Student Guide to Financial Aid at finaid.org;
- CollegeBoard’s Scholarship Search at bigfuture.collegeboard.org/scholarship-search;
- Or scholarships.com.

Most students also need to take out loans. If you are one of these students, do your research on subsidized vs. unsubsidized loans. In general, federal loans are more affordable than private loans. Often times, your loan payments can be reduced or forgiven!

NEA’s Degrees Not Debt project staff will be periodically sending additional ideas on how you might want to communicate with educators. Here are some ways to get started.
Twitter
If you are on Twitter, use the project’s hashtag: #DegreesNotDebt, and follow NEAToday (www.twitter.com/neatoday).

Suggested Tweets
Average college grad owes ~ $30,000 in student loans. Let’s fix this, sign the pledge for #DegreesNotDebt

Are you 1 of the 7 in 10 college grads who owe money for student loans? There’s hope #DegreesNotDebt

Hey future educators, have you heard of TEACH Grants? They may help w/ your student loan burden. #DegreesNotDebt

What are 2 things you can do if you’re struggling with student loan debt? Answer: #DegreesNotDebt

Facebook
Follow NEA’s Degrees Not Debt on Facebook (www.facebook.com/neatoday) for the latest campaign updates to share with your own networks.

Suggested Facebook posts
The average college grad owes nearly $30,000 in student loans. That’s more than a burden; it’s a barrier. There’s help: sign the pledge at nea.org/degreesnotdebt.

Are you one of the seven in 10 college grads who owe money for student loans? We want to make sure you know about your repayment options. Learn about Income Based Repayment and Public Service Loan Forgiveness at nea.org/degreesnotdebt.

Hey future educators, have you heard of TEACH Grants? They may help with your student loan burden. nea.org/degreesnotdebt

Two things you can do if you are struggling with student loan debt: 1. Learn more about repayment options for educators. 2. Advocate for college affordability. You can do both at nea.org/degreesnotdebt

It’s not easy to become a great educator. And it’s definitely not cheap. But if you know your student loan repayment options, there’s hope! Visit nea.org/degreesnotdebt.

Visit www.nea.org/degreesnotdebt and click on “Social Media Toolkit” for the online version! Share your event online:
Thank you for agreeing to host a NEA's Degrees Not Debt event in support of our students and adults struggling with student loan debt. Use the web-based form to identify yourself to the NEA Degrees Not Debt team and request materials at https://actionnetwork.org/forms/degrees-not-debt-event-materials-request-form

Here is how you list your event online so NEA can help support it.

2. Input your ZIP code.
3. Click “Host an Event for this Event Campaign.”
4. Fill in your event title, along with the location, date, and time details. You can customize the attendee instructions with information specific to your own event.
5. Click to save and go to the next step.
6. Customize instructions for your attendees. This is what people will see after they RSVP, so include any important links to materials, or instructions about where to congregate, how to access the location, or particular things/colors to wear. Click to save and publish.

7. Publicize your event!
Whereas, Two out of three students must borrow money to attend college; and

Whereas, Student debt burden stands at $1.2 trillion and exceeds credit card debt; and

Whereas, When the Pell Grant program was first created, the maximum grant for the poorest students covered more than 80 percent of the cost of a public four-year college. Today, it doesn’t even cover 40 percent; and

Whereas, Average cost of tuition at a public college increased 4.8 percent this past year, following increases of 8.4 percent in 2011-12 and 8.0 percent in 2010-11, but median household income has fallen 8 percent since 2007; and

Whereas, Both state and federal governments need to adopt a comprehensive agenda that increases college access and affordability; and

Whereas, the National Education Association launched NEA’s Degrees Not Debt to support students, educators, education support professionals, their families and communities to fight to: (1) increase need-based federal aid, like Pell Grants; (2) refinance loan interest rates; and (3) expand loan forgiveness programs, especially those for people working in public service careers like education. Therefore be it

Resolved, That the YOUR Senate at YOUR INSTITUTION support the National Education Association’s Degrees Not Debt campaign; and

Resolved, That YOUR Senate urges all of its members to work with NEA and its local affiliates to promote the goals of the NEA’s Degrees Not Debt campaign.
FAFSA.ed.gov - To complete your FAFSA application

Nea.org/degreesnotdebt - Your hub for all things related to NEA’s Degrees Not Debt campaign.

Ibrinfo.org - Great video on Income Based Repayment and PSLF

nslds.ed.gov – Learn about the type of loan you have through the National Student Loan Data System

Projectonstudentdebt.org - More information on the student debt crisis

Studentaid.ed.gov - Extensive information on all types of student aid

Studentloans.gov - Estimate your repayments and apply for programs

Studentimpactproject.org - For students to get involved; to see how your state funding compares.

studentloanborrowerassistance.org- For consumers who need more information about undue hardship bankruptcy