

I graduated at age 42 in 2000 with a Master's degree and have been repaying my loans ever since. My pay would not cover the huge monthly bill, and Sallie Mae advised me to consolidate to lessen the number of bills and become eligible for programs that would help me repay my loans and forgive them after 20 years. (It has been 23 years.) I consolidated with Sallie Mae, which became Navient, but didn't know they were not federal lenders. Paying on income-based plans, the interest kept growing.

We were told in loan presentations that public service loan forgiveness only applied to fulltime faculty at high-risk schools. Fulltime faculty teach 9-12 credits per semester with health benefits, vacation, sick pay, family leave and employee retirement plans. Their paystubs show a 40-hour work week.

Adjunct time is counted by credit hour, 9 hours a week for every 3-credit class regardless of time spent in or out of the classroom. And studio art classes are longer than academic classes. A 3-credit class is 4- 5 hours long. Teachers come early and stay late to set up and break down the room, meet students with disabilities or learning difficulties and advisors. We mount shows, attend departmental meetings, professional development, and trainings. Off campus we do paperwork, class presentations, answer emails and facetime or zoom with students who may be ill or unable to come in or who need extra help. We spend considerable time designing a course before classes begin. For several summers I taught two 3 credit classes that were 4 hours long, 4 days a week for 6 weeks. For the 32 listed class meeting hours per week, only the 18 hours on my pay stub counted toward public service. And the listed 32 class hours didn't reflect the actual 40 class hours per week. Total hours, in and out of the classroom came to 60!

For years I taught a Monday class from 8am-12pm, drove to another college to teach from 1:30pm- 5:30pm, then to another 7pm to 10pm class. Tuesdays I taught 2 classes at the first college: 8am- 12pm, and 1pm-5pm. Wednesdays I taught at a community college. That's 18 credits in one semester. Sometimes there was a Thursday or Friday class. (A Thursday/ Friday minimum wage job, for health insurance, allowed flexible hours.) This is a typical adjunct schedule. None of it counted toward public service since hours were split between colleges.

Adjuncts are paid between 1/4 and 1/2 of a first-year full time faculty member's pay and colleges limit the number of classes we teach, so we work at many different institutions to make a living wage. Despite working at the same institutions for many years we still have no health insurance, vacation, family leave, sick pay, or retirement. I taught 15– 21 credits a semester and summers, often double a fulltime course load, but my pay stubs showed only 9 hours for every 3-credit class taught. Since the credits were divided between different colleges, none of my pay stubs showed the 30 hours needed to qualify for public service. These limitations make loans even harder to repay when our hours cannot count toward public service.

A bill that more accurately counts our time would make this process fairer. To ascribe 9 hours a week to a studio class that is 4 or 5 hours long is misleading, especially when we earn just 25 to 50 percent of a first-year full timer's pay.

After Dr Canady's presentation I found that all my higher ed employers were eligible employers. I returned to my employment records and added up all those hours to make 30-hour weeks- usually more! I consolidated my loans with Mohela on Studentaid.gov and applied for a new IDR. NONE of this would have been possible without Dr Canady's presentation. It is information all adjunct faculty should have. This information would have been so useful 23 years ago!

In addition, my husband, who worked for the federal government and is now a social worker at Johns Hopkins Hospital filed for PSLF for his loans much more easily.

Please pass this bill so that we can know our rights and be represented fairly for the work we do.