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AaNA ALASKA NURSES ASSOCIATION

STUDENT DEBT

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From our President

As I write this letter, I'm sitting outside enjoying the sun, flowers and birds singing in the trees with green leaves. It's warm with a soft breeze blowing, and it feels wonderful. I've planted my vegetable starts, and they're starting to come up. My Christmas plants are blooming because they are confused as to what time of the year it is. I am too! So much snow in April, I can hardly believe it. But alas, it's Alaska. Anything can happen, especially with our weather.

I attended college in the late seventies and early eighties. I went to a two-year nursing program in Rancho Cucamonga at Chaffey College, which is a community college still operating today. Throughout my schooling, I worked full-time from 3-11 as a CNA in a local hospital, going to my classes and completing clinicals while I worked.

The first student loans backed by the federal government were offered beginning in the 1950s, though at that time only 8 percent of U.S. adults held a college degree. By the time I went to college in the late 1970s, tuition costs were beginning to rise, but grants from the government could cover two-thirds of tuition annually at many universities. Obtaining an education was still affordable.

I was fortunate; I never once took out a loan to pay for my education. So I graduated without student loans and went right to work as an RN on a med-surg floor at the hospital where I worked, debt-free. Tuition was able to be covered through a combination of government grants, wages from part-time or full-time work, or assistance from parents. Though my school didn't offer it, I know the bigger colleges and universities offered payment plans. Student loans were much rarer – and, when taken, were for much less money than is needed today. Over the years, student loans have ballooned into a big business – and a greedy one at that.

As president of the AaNA, I have the privilege of being on the SHARP Council as a voting member. It is Alaska's loan repayment and direct incentive program for healthcare professionals who work or want to work in difficult-to-fill positions in underserved areas of our state. Recently, the Council was active in championing Senate Bill 93 in order to make sure the program doesn't sunset in July. This bill, which unanimously passed the Legislature on May 1, allows private philanthropy foundations and employers to put funds toward the program, which offers student loan repayment for nurses and other healthcare professionals. With the bill's passage, the program's scope has been expanded to include healthcare professionals working for nonprofit organizations and critical access hospitals in addition to underserved areas. I want to send a big shout out to Pat Senner, who served in a multitude of positions with AaNA before her retirement, for involving AaNA with this program. I am proud to serve on the SHARP Council and represent all nurses in the state of Alaska. You can find more information on the SHARP program at dhss.alaska.gov.

Enjoy this issue of The Alaska Nurse! As always, please email me at jane@aknurse.org if you would like to share your story.

Jane Erickson

Jane Erickson, ADN, RN, CCRN
President, Alaska Nurses Association

In This Issue

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The Student Debt Crisis

By Andrea Nutty

Millions of Americans from all walks of life are suffering under the burden of student debt. They did the right thing – what they'd always been told to do: Further your education. Go to college. Get a degree. Set yourself up for a better future - for success.

But for many Americans, seeking higher education didn't uplift their lives; it ruined them.

"I feel I kind of ruined my life by going to college; I can't plan for an actual future."

Collectively, student debt is over $1.6 trillion, and is carried by 45 million Americans – affecting one in five adults. Student debt surpasses all types of household debt other than mortgages.

This massive amount of debt is a result of decades of disinvestment in public higher education – taking what used to be viewed as a social good that benefited all Americans and shifting the burden of financing it onto students and their families while leaving colleges and universities underfunded.

For millions of everyday working people, this debt equals a life on hold – deferred, delayed, unlived until the day they are free of student debt. For many, that day may be decades away. Still, others feel it may never arrive, with loan balances in the tens and hundreds of thousands and growing steadily due to interest, missed payments penalties, or collection fees.

Student loan debt is a major financial stressor, and the debt burden is often cited as one of the main roadblocks toward financial stability, including saving for retirement. Being tens of thousands of dollars in debt forces people to delay or forgo purchasing a home, starting a family, relocating for a job or even seeing a doctor or dentist.

So, was it all worth it? For many, the answer is no. They look back on their journey through higher education with regret. Forty-five percent of people with student debt have regrets over their education, saying college was not worth the cost, according to a recent survey by Consumer Reports.

Every single day, more than 3,000 borrowers are defaulting on their student loans. Nearly 1 in 4 federal borrowers are in default or struggling to stay current on their loans. By 2023, that number is expected to climb to 40 percent. When they fall behind on their payments, the consequences are dire: wage garnishment, ineligibility for federal student aid, and diminished options to cure defaulted loans. Consumer credit reports—which are the keys to employment, housing and access to credit and, consequently, to economic stability itself—are tarnished.

Education costs continue to rise at alarming rates. The rise in prices can't be attributed to inflation, either. According to a report by the College Board, students at public four-year institutions paid an average of $3,190 in tuition for the 1987-1988 school year – with prices adjusted to reflect 2017 dollars. Thirty years later, that average has risen to $9,970 for the 2017-2018 school year. That's a 213 percent increase. Tuition at a private nonprofit institution comes with an even heftier price-tag: $34,740 per year, on average.

With rising education costs comes a larger student debt burden. Coming out of college in 2018, the average borrower about to start a career owed more than $32,000 in federal student debt. This is a 62-percent increase over the average amount owed a decade earlier, with borrowers from the 2008 graduating class owing $23,200 on average. Roughly 65 percent of the $1.6 trillion in student belongs to people under age 40.

But the student debt crisis isn't just a Millennial problem, either. The annual limit on federal student loan borrowing is $5,500 to $7,500 depending on school year, which doesn't fully cover tuition at the average four-year public university. However, parents are able to borrow much more – up to the maximum cost of attendance minus federal aid and loans by the student – and increasingly, parents are taking out loans to make up the difference. Recent data shows that parents have collectively borrowed nearly $90 billion to pay for their children's education. The average balance of a Parent PLUS loan (federal loans taken by parents) is $25,600. And almost 9 percent of parents beginning repayment in 2014 owed more than $100,000.

Older Americans aren't only taking out student loans for their children. Many people take on educational debt to advance in their careers or to prepare for a new career. Nearly 114,000 student loan borrowers over 50 years old are losing out on a portion of their Social Security benefits because of unpaid student debt, and the number of borrowers over age 65 facing this predicament has increased 540 percent over the past decade.

Student debt is also a women's issue: Of the $1.6 trillion in student debt, women hold roughly two-thirds of it. Various reports and studies have investigated the student debt crisis' disproportionate impact on women. Women now earn 57 percent of bachelor's degrees in the United States, and they're more likely to take on debt to pay for it. In 2015, 41 percent of female undergraduates took on debt compared to 35 percent of male undergraduates. After graduation, women are able to repay their loans less quickly than men do; women working full time with college degrees make 26 percent less than men. Lower pay means less income to devote to debt repayment.

Adding to this crisis is the reality that student loan debt is fundamentally different from other types of consumer debt. Those under a mountain of credit card debt or unpaid medical bills have potential solutions: they can consolidate or refinance or negotiate settlements or, as a last resort, declare bankruptcy. As unattractive as these solutions may be, they give people options. Options that those with student loan debt don't have. Mortgages and auto loans are secured debt; the bank has something to take back from you if you default on your home or car payment. But you can't foreclose or repossess an education, and student loans are often unable to be refinanced and are notoriously difficult to discharge in bankruptcy.

As the student debt crisis lies at the forefront of the minds of the American public, it has also become a top issue for policy makers and politicians. Recently, lawmakers in Washington DC introduced a bill that would make it easier for student loan borrowers to cancel their debt in bankruptcy. Many candidates in 2020's crowded presidential field have offered their own proposals to solve, or at least mollify, America's student debt crisis – ideas ranging from debt-free or tuition-free college to student loan refinancing or forgiveness to heavy reinvestment in public colleges and universities.

My advice? Watch them closely. Raise your voice. And use your vote. The student debt crisis can be fixed – only if we demand it.

My Student Debt is Slowly *Killing Me*

Last summer, the American Federation of Teachers (AFT) conducted a survey to determine the effects of student debt on AFT members who struggle financially. In a survey of AFT members, we found that student debt has left a devastating toll on their lives. From forgoing medical care to broken marriages and foreclosed homes, the consequences are dire.

Nearly every person surveyed—97 percent—said student debt has increased stress in their lives. The vast majority—80 percent—say they've lost sleep over it. Nearly three quarters—72 percent—say it's strained family and household relationships. 78 percent report that they or someone in their household have fallen behind in making debt payments in the past year, and a third of those surveyed have gone into default, unable to pay their student loans.

"My debt is slowly killing me. It seems like no matter how hard I try I can't get ahead. I have no savings. With compounding interest, I now owe over $120K in student loans. I cannot get a decent vehicle, much less a home of my own. I have a couple of medical procedures that I have put off indefinitely because I can't afford the copays to get them done. My debt has cost me everything: my health, my happiness, relationships - you name it."

– Rebecca Davis, middle school teacher, Albuquerque Teachers Federation

More than any other type of debt, student debt is a major driver of financial difficulties: eight in 10 say student debt is a major burden or challenging.

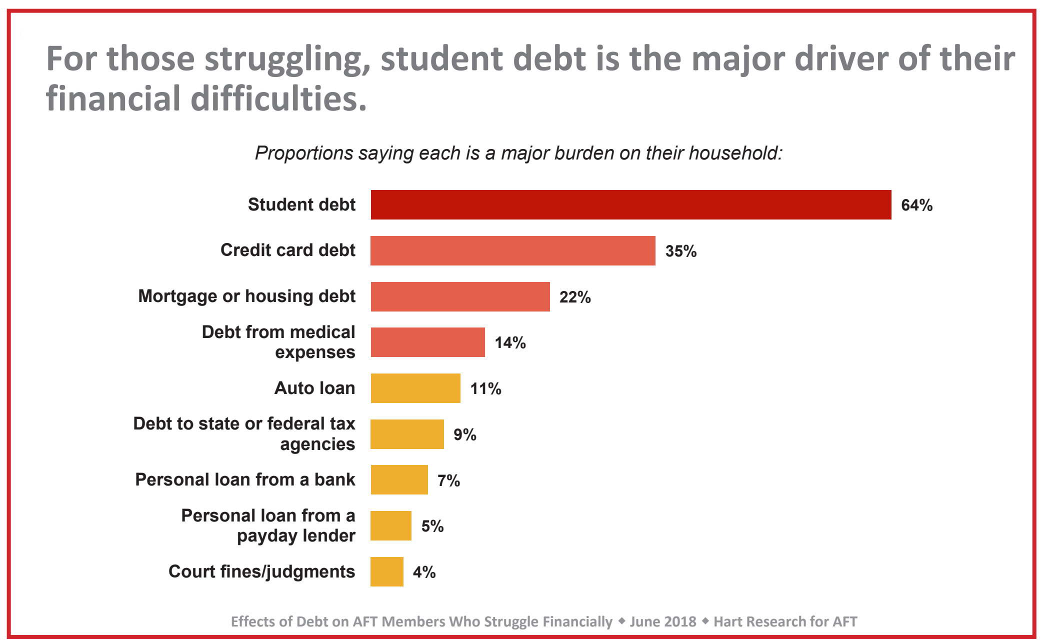
"[Student debt] makes me live in constant fear that my family and I could be homeless. I work so much that sometimes it's so difficult to focus on [my own] school. Going to school seems like the best thing to do so I can get paid more at work, but more school means more student loans means more debt that leads me to trying to work more. Working more causes more stress and health issues for me."

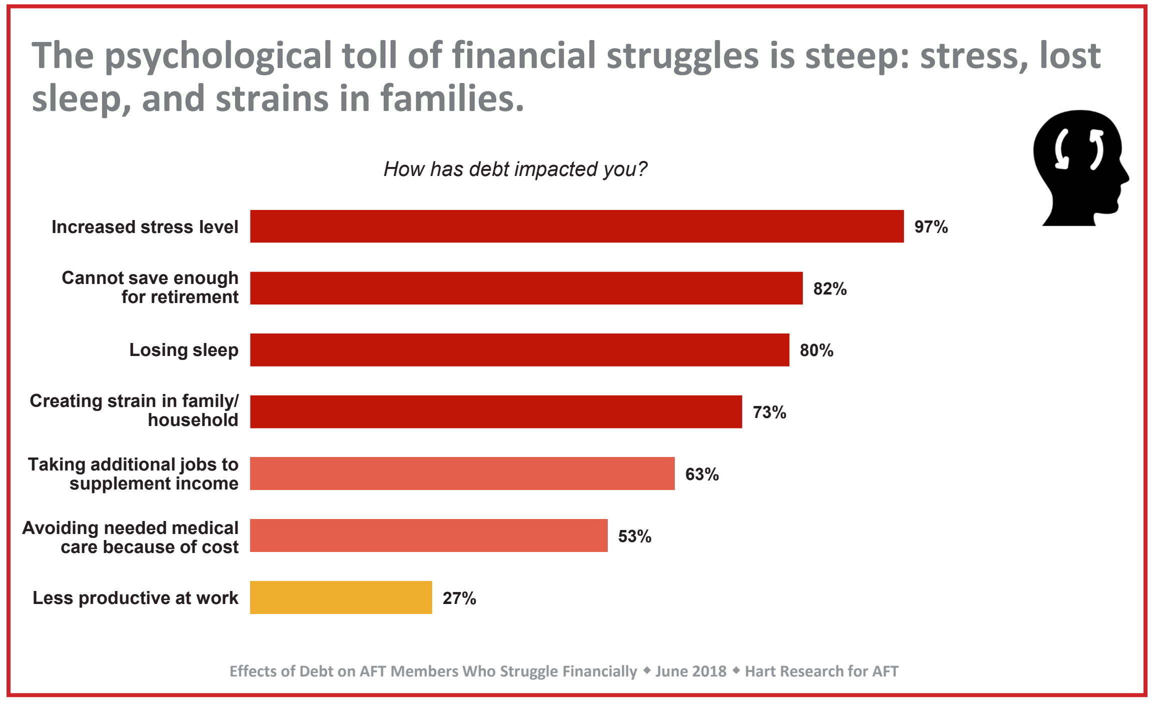
– Theresa Gilbert, behavior technician, Broward Teachers Union

"I owe almost $100,000 in student loans. I will never own a home. My student loan payments ARE a mortgage payment, except I own nothing but debt."

"We have been unable to save money for major life decisions like marriage, starting a family, buying a home, saving for retirement. As undergraduate students, we were led to believe that we would be able to pay back vthe loans in a reasonable amount of time, but due to lack of job opportunities and low wages, we have barely made a dent six years after getting our BA degrees."

But the most troubling part of the survey was the comment section, where people revealed broken marriages, foreclosed homes and unmet medical needs, all due to debt. People described themselves as ashamed, anxious, depressed and stressed out. They said they are working multiple jobs, suffering from high blood pressure and other health problems, unable to sleep, and under - or overeating, due to stress.





"I've had to sell personal items at pawn shops and had to pick which bills to pay each month. I am extremely anxious and depressed because I cannot pay all my bills every month. I fear that I will never be out of debt or be able to buy a home. I fear that I could end up homeless. I cannot do the things I enjoy most because of my debt. I avoid medical procedures. I can't afford therapy for depression or anxiety so it gets worse."

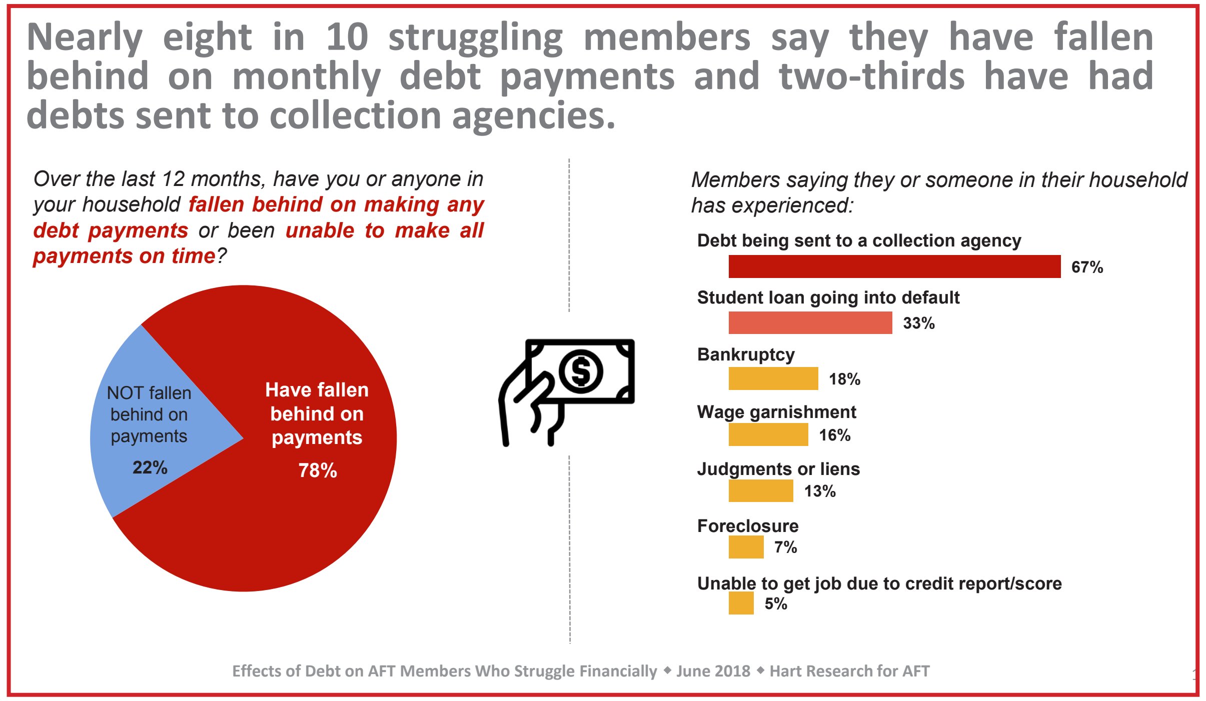
More than half—64 percent—said they've made cuts to food and other regular household expenses in order to pay off student debt, and 42 percent say they've held off on medical care in order to save money. Dozens mentioned having suicidal thoughts.

"Student debt is on my mind constantly. I'm agitated, scared, hopeless, blocked, irritated, confused, disappointed, sad. I had a stroke a few years ago and can't go back and work. Doctor appointments and medicines take the bulk of my income, and being on a fixed income makes it impossible to make a payment to the loan company, when you're just trying to live day to day. Sometimes I have to go without groceries. If you don't have anyone else to fall back on, like family members, it's almost impossible."

– Serena Grigsby, retired K-2 special education teacher, Detroit Federation of Teachers

AFT member experience reflects that of the larger population, where student debt has soared to $1.5 trillion nationally. The AFT continues to support debt relief programs such as public service loan forgiveness, which the Trump-DeVos administration has threatened to eliminate. We also fight against the loan servicers that increase a borrower's debt by manipulating accounts, overcharging interest, misinforming borrowers and failing to keep borrowers informed about changes to their accounts. And we are fighting to protect students victimized by for-profit colleges that take their student loan money but fail to deliver an education that will allow them to pay that money.

As a country, we must do better. It's time to clean the slate. Congress, states and elected officials need to admit that the policy of shifting higher education costs to students and families has failed Americans. If we could eliminate $1.5 trillion in taxes for the wealthiest among us, we can forgive that amount for those who are suffering under the crushing burden of student loan debt, too.



Student Debt Relief Denied to Thousands

How Public Service Loan Forgiveness is Failing Miserably

A program designed to relieve student loan debt for borrowers who work in public service is failing miserably: Under Education Secretary Betsy DeVos' leadership, 99 percent of those who apply to the Public Service Loan Forgiveness Program are denied due to restrictive rules and requirements that have strangled debt relief for thousands.

Twelve years ago, Congress created the Public Service Loan Forgiveness Program. The premise of the program was simple: In exchange for 10 years of public service – as an employee of a government agency or nonprofit organization working in areas including public schools and universities, the military, child and family service agencies, emergency services, and public health – and making payments for those 10 years, qualified borrowers could have their student loan debt forgiven.

But the program isn't working as intended. The student-loan service companies contracted by the Department of Education have sabotaged loan forgiveness by providing false information, delaying the processing of qualifying payments and failing to certify eligible public service jobs, according to thousands of complaints submitted to the Consumer Financial Protection Bureau and numerous lawsuits filed against the companies by borrowers.

"These borrowers qualify for debt relief, and desperately need it, yet just 200 out of the tens of thousands who jumped through the hoops Betsy DeVos erected had loans discharged. Others applied in good faith for Public Service Loan Forgiveness, only to learn years later about botched paperwork and misprocessed payments—all at the hands of a department and its contractors doing everything in their power to shut the door on their futures," said AFT president Randi Weingarten.

AFT and the Student Borrower Protection Center have launched a joint investigation into the allegations of rampant mismanagement and industry abuses undermining the federal Public Service Loan Forgiveness program. It is the first comprehensive effort to obtain documents, communications, data and records from the government agencies and student loan companies responsible for America's $1.6 trillion student debt crisis.

"Across the country, student loan borrowers serving in our communities have been denied their rights," said Seth Frotman, executive director of the Student Borrower Protection Center. "These borrowers deserve to know what went wrong and who is responsible. Our investigation will get answers for borrowers, demand accountability from the student loan industry and protect a generation of public service workers who have student debt."

Glossary of Student Debt Terms

Consolidation

Consolidation is the process of combining one or more loans into a single new loan. When you combine one or more federal student loans into one new loan, the new loan is called a direction consolidation loan.

Default

Loan default occurs when a borrower has failed to repay a loan according to the terms agreed to in the promissory note. For most federal student loans, you will default if you have not made a payment in more than 270 days. If you default on a federal student loan, you lose eligibility to receive federal student aid and you may experience serious legal consequences including wage garnishment, withholding of federal tax refunds, a damaged credit score, and "acceleration" – in which the entire unpaid balance of your loan and any interest you owe becomes immediately due.

Deferment

Deferment is a temporary postponement of payment on a loan. Many federal student loans do not have interest accrue during deferment.

Delinquent

A loan is delinquent when loan payments are not received by the due dates. A loan remains delinquent until you make up the missed payments or receive a deferment or forbearance that covers the period of delinquency. If a loan is delinquent for a long time period (270 days for most federal student loans), the loan will go into default.

Forgiveness

Forgiveness, cancellation, and discharge all refer to the cancellation of the borrower's obligation to repay all or a portion of the remaining principal and interest owed on a student loan, but are generally used in different contexts.

"Loan forgiveness" and "loan cancellation" typically refer to the cancellation of a borrower's obligation to repay some or all of the remaining amount owed on a loan if the borrower works full-time for a specified period of time in certain occupations or for certain types of employers.

"Loan discharge" generally refers to the cancellation of a borrower's obligation to repay some or all of the remaining amount owed on a loan due to circumstances such as a school closure, a school's false certification of a borrower's eligibility to receive a loan, a school's failure to pay a required loan refund, or the borrower's death, total and permanent disability, or bankruptcy.

Forbearance

Forbearance is a period during which your monthly loan payments are temporarily suspended or reduced. During forbearance, principal payments are postponed but interest continues to accrue.

Lender

The organization that made the loan initially is the lender. The lender could be the borrower's school, a bank, credit union, a different lending institution or the U.S. Department of Education.

Loan Servicer

A company that collects payments, responds to customer service inquiries, and performs other administrative tasks associated with maintaining a federal student loan on behalf of a lender is a loan servicer. If you're unsure who your federal student loan servicer is, you can look it up at StudentAid.Ed.gov.

TOO GOOD TO BE TRUE? WHEN STUDENT DEBT DISAPPEARS

Kevin Maier

Kevin Maier can't believe how lucky he is. "I always thought this would never really happen," he says. After 10 years of payments and employment in public service, his student loans were forgiven. No more monthly payments. No more interest.

When the government's public service loan forgiveness program works, it feels like a miracle. It's a great idea: If you work in the public sector, for the public good, and you make regular loan payments for 10 years, the government will forgive the rest of your federal student loan debt. But here's the thing—the program is failing.

Maier, an English professor at the University of Alaska Southeast, is a rarity; he's one of only 96 people who have made it to public service loan forgiveness, out of 28,000 who applied. That's a 98 percent rejection rate.

His trajectory was nothing out of the ordinary: He attended undergrad at Western Washington University and graduated debt-free in 1997. He took out $35,000 in student loans during his six-year Ph.D. program at the University of Oregon, to cover living expenses. In 2009 he learned about public service loan forgiveness and discovered he qualified to enroll.

But with the program's dismal track record, Maier wonders whether he should even tell his own students about it. "Most of my students work, most of them are taking on significant debt loads and a lot of them will take on public service jobs," he says. "It would be awesome to tell them about this great program—to say, even though we've chosen as a society not to fund higher education, we're funding it in this backhanded way."

But even his own PSLF success was hard-won. Getting information about payments was difficult, at best. Although he'd consolidated his loans, correspondence persistently referred to three separate loans and paperwork came in triplicate, often several times a month. One year, the loan servicer, Federal Loan Servicing, reported that he'd made fewer payments over the life of the loan than it had reported the previous year, essentially ignoring more than a year's worth of monthly payments in its calculations. "It's too poorly managed, and no one could ever tell me what was going on," says Maier. "It just felt sketchy."

So what does he tell his students? "I'm just really upfront with them, reminding them that the debt is real. You could be paying this for the rest of your life, and it's not insignificant, especially for activists and people in public service jobs."

Working for the public good used to have other incentives, but those are disappearing as well. "Historically, we've eroded the union movement so benefits like pensions and healthcare, which made public service jobs worth taking even when salaries were low, aren't always there anymore."

There's also the irony of loan forgiveness 10 years after you need it most. "It would have been way more beneficial 10 years ago, when I was barely making it," he says. And the fact remains that he paid off two-thirds of the loan over those 10 years: "There's no free lunch here."

Maier also wishes PSLF were more accessible to the people most in need. "I'm super lucky and least deserving," says Maier, who carried $35,000 in debt—far less than many—and had parents who could help him when things got tight. And as a graduate student at the University of Oregon, he had an AFT-affiliated union that ensured he had good pay and benefits during that time.

It is worth noting that $35,000 in student debt is now considered modest, especially for graduate school. Plenty of people have six figures in student debt and no end in sight.

In addition to a better system for PSLF, Maier is interested in affordability and even free college. "When Bernie Sanders talks about radically rethinking higher ed, I'm interested," he says. "This [PSLF] is a Band-Aid fix."

And for most people, it is no fix at all.

Student Loans & Mental Health

A HIDDEN CRISIS

By Stacey Sever, BSN, RN, CCDS, AaNA Health & Safety Taskforce Chair

When I attended nursing school 30 years ago, I went to a community college where tuition was $23.00 a credit hour and the hospital that I was working at had a tuition reimbursement program of $500 per semester for a 2-year commitment. Since I had already been working at that hospital for two years by that point, I did not have any trouble with the thought of working there for another two years. I was also blessed in that the nurses on my home unit wanted to unload all of their nursing texts on me, so I was able to get through nursing school with very little cost.

This is not exactly the same for today's nursing students or any college student, for that matter. The news is full of stories about student loan debt ranging from its effects on the economy to the tug-of-war in Washington, D.C. in regards on how to deal with it (loan forgiveness programs or reduced payment options to name a few). What isn't discussed enough, however, are the effects student loan debt has on mental health.

Around 14 million university-bound young adults will invest in their futures mostly with government-backed financial loans (Kelly, 2018). As of June 2017, it was reported that student loan debt was nearing $1.3 trillion (Mills, 2017). While few studies are available that look at how student debt impacts the mental wellbeing of students once they have achieved their degree, what is available indicates that around one third of student debt holders physically lose sleep over their debt while half reported developing depression or anxiety. One factor that has consistently been shown to predict poor mental health in students is financial difficulties. According to Kelly, more than half have reported becoming reclusive related to the lack of disposable income in order to participate in social activities. Economically, this group has put off large investments such as retirement planning, buying a home, or even starting a family. Evidence is showing a correlation between high debt and poor mental and physical wellbeing and suggests that debt is an important socioeconomic determinant of health and further research in social epidemiology is needed (Sweet E, 2013).

Many student loans will postpone repayment while the student is currently enrolled in a college or university. After graduation, when it is time to get a job, is when the bills start coming in. The realization of the actual expense of student loan repayment can lead to a variety of mental health conditions. Some young adults have a profound sense of little-to-no financial control as they are paying mostly on the interest of the loan, rather than the principal balance. The pressure of making large monthly loan payments is quite taxing in relation to stress and quality of life. Recent surveys indicate that suicidal ideations and unhealthy coping strategies, such as alcohol and drug use, are not uncommon. As studies slowly emerge about the ill effects stress has on people with student loan debt, these same studies have shown that only around 15% have actively sought out counselling for the negative mental health effects brought on these loans (Kelly, 2018).

It can take some time and planning in order to get student loan debt back under control and to decrease the stress associated with it. Reaching out for assistance in working with anxiety, depression and sleep disorders and doing research on the availability and qualifications for a reduced payment plan program. This can help decrease the amount of the monthly payment to a more manageable level and allow for money to be available for other aspects of life. Another option would be to research employers that offer a student loan repayment plan as part of the benefit package. They are few and far between, but they are available and should be considered for the advantages these plans can offer. Loan forgiveness programs are also an option, but again, research is needed to determine if that would be a feasible option. Being able to gain control over the financial nightmare of student loans has been noted to improve the mental health and wellbeing of young adults and their parents.

Higher education is a major life change in any young adult life. It is seen as a rite of passage on the road to adulthood. Unfortunately for many, adulthood is being put on hold due to the unforeseen financial and emotional burden related to the cost of pursuing a higher education. This has led to increasing stress levels, loss of sleep, anxiety, depression, social isolation, increased substance abuse and thoughts of suicide. The possibility to overcome these challenges can seem unsurmountable, but there is assistance available for both the student debt and the mental health issues that follow along with it.

References

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Mills, E. (2017). When the stress of debt strains mental health. Marketplace.org.

Sweet E, N. A. (2013). The High Price of Debt: Household financial debt and its impact on mental and physical health. Social Science Medicine, 94-100.

Student Loan Hero survey **https://studentloanhero.com/featured/psychological-effects-of-debt-survey-results/**

Student Loan Hero Survey

Social Isolation (74%)

Headaches (72%)

Sleepless nights (65%)

Muscle tension (56%)

Apprehension or dread (55%)

Irritabilty (55%)

Restlessness (53%)

Depression (52%)

Tenseness (50%)

Nausea (50%)

Jumpiness (21%)

AFT Members Launch Class-Action Lawsuit Against Student Loan Servicer Navient

Firm Misled Borrowers about Loan Forgiveness to Line Pockets

A class-action suit filed in federal court sets out serious allegations that student loan servicer Navient has misled borrowers in public service professions from accessing a loan forgiveness program to boost its own profits.

The landmark complaint, which seeks millions in damages and class-wide injunctive relief, details a spate of systematic misrepresentations, untruths and misdirection pedaled by Navient to stop borrowers from enrolling in Public Service Loan Forgiveness, a 10-year payoff plan administered by rival servicer FedLoan. As a result, teachers, nurses, first responders, social workers and other people who have dedicated their lives to helping others are paying millions more than they otherwise should in student loan payments.

Rather than promote the availability of PSLF, Navient recommended forbearance and other less effective remedies to those seeking debt relief. The suit alleges Navient ignored borrowers' best interests—in violation of its government contract—to prevent borrowers from moving to FedLoan, so it could continue to earn millions in fees.

The suit is brought by nine members of the American Federation of Teachers in four states on behalf of themselves and all other similarly situated public servants. The Department of Education, which contracted with Navient to carry out its duties, has stood idly by while complaints against Navient piled up.

The complaint alleges that Navient staff are financially incentivized to keep calls with borrowers short—under seven minutes—not nearly long enough to properly assess their eligibility for PSLF. The suit also details how Navient steered PSLF-eligible candidates into non-qualifying plans and wrongly told borrowers in those plans they were on track for PSLF.

Plaintiff Michelle Means is a first-grade public school teacher in Maryland. Navient misled Means by telling her that a single missed or late payment would be enough to completely disqualify her for PSLF. But a borrower's qualifying payments for PSLF need not be consecutive, and borrowers may continue making qualifying payments even if they have missed payments in the past. Means did not pursue PSLF further, believing she would be unable to make 120 consecutive payments, and instead went into forbearance. As a result of Navient's misrepresentations, Means has and will make thousands of dollars in payments of principal and interest that would have otherwise been forgiven under PSLF.

America is in the midst of a $1.6 trillion student debt crisis, more than the entire GDP of Russia. PSLF, passed in 2007, enables qualifying public servants to discharge their loans after 10 years, a potential savings of tens of thousands of dollars. But since its inception, the program has been mishandled and undermined by the Department of Education's contracted servicers.

The department admitted in September 2018 that less than one percent of borrowers who submitted PSLF applications after the first cohort of candidates became eligible in 2017—96 out of 28,000—have been accepted into the program. And just 1.2 million borrowers have sought to have their eligibility certified out of approximately 32 million who may qualify, with only 900,000 currently enrolled.

AFT President Randi Weingarten said: "Navient has purposely and systematically trapped teachers, nurses and other public service workers under a mountain of student debt instead of providing them with accurate information about their loan options and the loan forgiveness programs they qualify for and deserve. No one goes into public service to strike it rich; they do it out of a deep commitment to students, patients and the public good. But we cannot attract the best and brightest to these careers if promises of debt relief are deliberately broken.

"We've heard our members' concerns and complaints about the ruinous effect of the debt on their lives, and we've taken on the student debt crisis as a union issue. It's an epidemic, and people are suffering. The stories from members haunt me, from new teachers who can't stay in the profession because they're defaulting on their loans to experienced professionals who can't retire because they can't afford payments on their kids' loans. This crisis affects us all.

"This suit seeks not only damages but injunctive relief to protect the next generation of borrowers. We will have our members' backs as they pursue this complaint to not only achieve justice for Navient's 6.1 million federal student loan borrowers, but also uphold Congress'—and the American people's—intent when they created PSLF to help those who are helping others."

Read. Learn. Earn

We're pleased to announce that each issue of The Alaska Nurse will now include a free CE offering!

READ – Enjoy this issue of The Alaska Nurse
LEARN – Discover new information and gain knowledge
EARN – Earn free contact hours when you pass the online post-test

How to Earn Contact Hours:

After you've read this issue of The Alaska Nurse, visit AaNA's online CE center (alaskanurse.litmos.com/online-courses) and find the CE offering for this issue (June/July 2019 – The Alaska Nurse). Add the course to your cart and sign-in or register for a new account. Follow the course instructions to complete the post-test and evaluation. Your CE certificate will be awarded upon successful completion of the course!

The Alaska Nurses Association is an approved provider of continuing nursing education by the Montana Nurses Association, an accredited approver by the American Nurses Credentialing Center's Commission on Accreditation.

A Union of Professionals

AFT Nurses and Health Professionals News Roundup

ABOUT AFT

AFT is a union of 1.7 million professionals that champions fairness, democracy, economic opportunity, and high-quality public education, healthcare and public services for our students, our families and our communities. AFT is the national affiliate of the Alaska Nurses Association.

Safe Care, Safe Work Major Focus at Health Conference

In healthcare, corporatization and consolidation are on the rise, and nurses and health professionals are often the only ones standing between their communities and a healthcare system that puts profits and other interests ahead of patients. That's why this year's AFT Nurses and Health Professionals professional issues conference was brimming with ideas and solutions to address the issues connected to this trend. Nine nurses with the Alaska Nurses Association attended the conference in Washington, D.C. in April.

Read more about the conference: *www.aft.org/news/safe-care-safe-work-major-focus-2019-healthcare-conference*

Welcome CHI Franciscan Rehab Hospital Nurses

Resisting pressure from hospital management who used scare tactics, such as one-on-one meetings with union busters, nurses at CHI Franciscan Rehabilitation Hospital in Tacoma, Wash., voted Feb. 21 to join the Washington State Nurses Association. The nurses were employed at St. Joseph Medical Center, also in Tacoma, until last year when the hospital's rehabilitation department was closed and they were outsourced to CHI. The nurses had been members of WSNA at the time. Seeking to remain WSNA members, they immediately launched an organizing campaign to bring them back into the fold.

Find out how the nurses overcame the hospital's anti-union campaign: *www.wsna.org/news/2019/welcome-chi-rehab-hospital-rns*

AFT Announces 2020 Endorsement Process

With the 2020 presidential election underway, our members' voices need to be heard. Your voice and perspective can be heard, thanks to a new presidential endorsement process AFT President Randi Weingarten announced during a telephone town hall this week with 30,000 members and allies. AFTvotes.org is designed to ensure unprecedented member input into who will receive our union's support. "We must elect a president who believes in livable wages, public education, higher education and healthcare as a right, not a privilege," Weingarten said. The site features a survey and will be updated continuously with ways you can provide feedback.

Be part of the process: *www.aftvotes.org*

Nurses Win Rest Breaks, Overtime Protection

Legislation guaranteeing rest breaks and ending the abuse of mandatory overtime for nurses in Washington state is on its way to Gov. Jay Inslee's desk, where he is expected to sign it immediately. The state legislature approved the bill just hours after members of the Washington State Nurses Association joined other unions—and the governor—to rally at the state Capitol in support of the legislation. "So proud of our members standing together to make this happen!" tweeted WSNA. "It took us 10 years to get this landmark legislation through—we did it together."

See how the nurses are continuing the conversation: *www.wsna.org/news/2019/its-on-us-to-continue-beyondthecards*

Advocates for the ACA Fight More Attacks on the Law

On April 4, members of the U.S. House of Representatives voted for H. Res. 271, a resolution led by Rep. Colin Allred (D-Texas), condemning the Trump administration's campaign to take away Americans' healthcare. The resolution comes after the administration decided to back the full invalidation of the Affordable Care Act in federal court. Days earlier, House Speaker Nancy Pelosi (D-Calif.) and Senate Minority Leader Chuck Schumer (D-N.Y.) gathered with other top Democrats on the steps of the U.S. Supreme Court to voice their support for the resolution.

Learn why more attacks on the ACA will make healthcare more expensive: *www.aft.org/news/fighting-back-against-assault-healthcare*

Five Things to Know about Immunization

Nurses, teachers and other AFT members who work with vulnerable populations understand firsthand how contagious illnesses can sweep through a group of children, putting them at risk. That means they also understand how essential routine vaccinations can be. Despite their effectiveness, some people remain unvaccinated, and 20 years after the U.S. declared measles eliminated from the population, we now have outbreaks of the disease in several states.

Here's a reminder about why immunization is crucial to keeping us all healthy: https://aftvoices.org/measles-is-a-potentially-deadly-highly-contagious-disease-preventable-with-vaccination-30467aa1e84f

FOR-PROFIT COLLEGES

Who's Harmed Most, and Who's Feeding at the Trough

By Michael Rosen

Six years ago, I was surprised to learn that a technical college was planning to set up shop a few blocks from Milwaukee Area Technical College, where I teach economics and am president of American Federation Teachers Local 212.

When I began a quick and dirty study of Everest College, I had no idea that its parent corporation, Corinthian Colleges Inc., had just settled an almost $7 million suit with the state of California for misleading students about job placements. Nor did I realize that I and my local union would end up in a battle with a predatory industry that was gaming the federal financial aid system for billions of dollars and exploiting mainly low-income students and veterans.

Local 212's efforts to stop Everest from locating near MATC and receiving $11 million in interest-free bonds from the Milwaukee Economic Development Corporation failed. Despite building a community coalition with several social justice allies, the project was approved.

But the fight to stop Everest and, a few months later, the Art Institute owned by the Education Management Corporation (whose primary investor is Goldman Sachs) inspired us to fight harder against an industry that was preying on low-income and minority students by promising them a quick and flexible education but leaving them with nothing but worthless credits, huge debts, no jobs and broken dreams.

These institutions were victimizing students like Samantha, who enrolled in ITT Tech after seeing a commercial on television. She hoped that additional education would advance her at her job as a corrections officer. She completed her criminal justice BA in four years, graduating with honors. But she also accumulated a $100,000 debt, sure that with the education she was receiving she would get a better job that would enable her to pay it off.

Not so. Despite the high price of her education, she was unable to get a better job or advance in the one she had. "The experience was not worth the money. Not worth the time," she told me.

"The degree was worthless. ITT was unethical. They sold me a dream, but it has turned into a nightmare."

A former ITT administrator confirmed that Samantha's experience was typical, adding that some students, who were less prepared for the coursework, had it worse. "I knew that ethically we were setting our students up for failure," she said. "At times we pressured students into making financial decisions that would not work for them. We enrolled students who would not be able to do college-level coursework at a state school."

ITT Tech, of course, is not alone. Everest, the Corinthian College campus that opened only a few blocks from MATC, closed after only a year and a half, but not before it had wreaked havoc with the futures of more than 1,000 students. Its dropout rate was more than 50 percent, and its job placement rate less than 6 percent.

Karen, who was enrolled in Everest's dental technical program, said, "Everything they promised was a lie. I could talk all day about how my decision to go to this career college ruined my life. But unfortunately I don't have enough time in my day because I am working two jobs as a housekeeper and personal aide and have two children to take care of."

For-profit colleges preyed on Milwaukee, one of the nation's poorest cities, with an African-American poverty rate of 40 percent. They targeted students like Samantha and Karen, leaving no stone unturned to enroll them. Why? Because students were, to use the rhetoric of corporate America, "profit centers." Their education and futures were not part of the equation.

Turning a blind eye, feeding at the trough

It doesn't take much to realize how criminal the for-profit paradigm can be. Yet in Milwaukee only AFT Local 212 and some community organizations raised the alarm and tried to advocate for their student victims.

Too many others were making money off of them. It wasn't just the for-profits universities' highly paid executives who benefited; the city generated property tax revenues as developers used for-profits universities' as anchors to new developments.

Public relations and law firms were also feeding at the trough. The Chamber of Commerce and the city's daily newspaper all weighed in on behalf of the for-profit sector.

AFT Local 212's opposition was cynically attacked by for-profit proponents claiming MATC feared the competition. But these diploma mills were never competition. Local 212 joined the fight against these blood-sucking predators because we are dedicated to our students and the communities they come from. We were acting to protect them.

Reaching for solutions

The for-profit sector has fallen on hard times recently. The Obama administration cracked down on its abuses. Student enrollment plummeted as the economy improved. But the sector is not going away. There is too much money flowing through the financial aid system.

Some for-profits have reconstituted themselves as nonprofits. Surely others will also try to re-imagine themselves so they can keep plundering the current federal financial aid system. But we must remember: For-profit colleges are predators. They should be shut down. Short of that, they should be denied access to the federal financial aid system.

Additionally, states and the federal government need to increase investment in two- and four-year public colleges and universities. One of the reasons for-profits attract so many students is because they promise adult learners immediate enrollment and a flexible and quick education.

Meanwhile, public colleges and universities are eliminating sections, programs and services in response to savage state budget cuts. Students there face waiting lists or find the courses that survive the cuts won't accommodate their work and family schedules.

Ensuring public colleges have the resources they need will increase their capacity and allow them to be nimbler in meeting the needs of adult students who too often choose for-profits and get bilked.

The federal government should also forgive the loans of not just those who were kicked out of for-profit schools when they closed, but all those who were deceived into enrolling into what was nothing less than a fraudulent con job.

Finally, the nation should make college tuition-free. The leaders of this country should be ashamed of themselves. They sat by as our students were being preyed upon and our tax dollars were looted. These are our kids. They are America's future. It's time for America to put its students first, to invest in them and to make free college a reality.

Michael Rosen is a professor of economics at Milwaukee Area Technical College and is president of the AFT union there, Local 212. Student names are changed to protect individual privacy.

Student Debt Resources

StudentDebtCrisis.org is a nonprofit organization dedicated to fundamentally reforming student debt and higher education loan policies. Check out SDC's website for opportunities to take action, access to student loan tools, and many more resources for borrowers.

DebtCollective.org is a membership organization working to transform our individual financial struggles into a source of collective power. DC offers services to empower people to dispute debts and has already erased millions in medical and student debt via its Rolling Jubilee initiative.

ForgiveMyStudentDebt.org is a resource for those who need to learn the landscape of free and underused federal programs that help many student loan borrowers lower their monthly payments and, in some cases, even have their debt forgiven. FMSD focuses primarily on Public Service Loan Forgiveness.

HigherEdNotDebt.org is a multiyear campaign tackling the crippling and ever-growing issue of student loan debt in America. Learn about the issues behind and surrounding student debt and see resources for help.

MappingStudentDebt.org is an interactive visualization of the geography of student debt. MSD's maps show how borrowing for college affects the nation, your city and even your neighborhood, giving a new perspective on how student debt relates to economic inequality.

ProtectBorrowers.org is a website of the Student Borrower Protection Center, a nonprofit organization focused on alleviating the burden of student debt through advocacy, policymaking and litigation strategy.

StudentLoans.gov is a website of the Department of Education and the epicenter of all things related to servicing federal student loans. Students and parents can apply for loans and graduated students can access information on loan repayment.

FAFSA.gov is the Free Application for Federal Student Aid. A FAFSA application must be completed every year in order to access federal student aid including grants and federal subsidized and unsubsidized loans.

StudentAid.Ed.gov is the Department of Education's main federal student aid website which houses information on types of aid, the FAFSA and loan repayment.

StudentLoanBorrowerAssistance.org is a project of the National Consumer Law Center that provides resources for borrowers, their families, and advocates representing student loan borrowers.

ConsumerFinance.gov is the Consumer Financial Protection Bureau, a government agency that makes sure banks, lenders and other financial companies treat you fairly. CFPB's website has information on paying for college and student loans and also accepts consumer complaints.

MEET THE BOARD OF NURSING:
Emily Henry, LPN

Hello to all my fellow nurses in the beautiful state of Alaska! My name is Emily Nicole Henry, and I am the new LPN member of the Alaska Board of Nursing.

I moved to Alaska two years ago in April of 2017 from Delaware, where I was born and raised. I completed my LPN program through Delaware Technical Community College in Georgetown, DE in 2011. I started working as a home care nurse, specializing in trach and vent pediatric patients.

I loved caring for all my patients back home! However, after meeting my now-fiancé online, I decided to move to Alaska to be with him. He and I are avid adventure-seekers. Cycling (road, mountain and fat tire biking), hiking, rock climbing, cross country skiing, snowboarding, fishing and hunting are some of our favorite activities. I have competed in a few races including the Frosty Bottom in 2018 and 2019, and the Golden Nugget Triathlon in 2018 and 2019. Relocating to Alaska has been a huge step for me and I have found a different and exciting adventure around every corner.

I currently work for Providence Extended Care. I am a Caring Reliability Coach and a preceptor for the new orientee program. I have been with Providence since May of 2017 and hope to continue my education to earn my BSN and specialize in a few different interests including staff development, infection control, or quality, safety and risk management.

Thank you for the opportunity to sit on the Alaska Board of Nursing. I hope to bring to the table involvement and skill from my home care experiences in Delaware and now experiences working in Alaska.

Calendar of Events

AaNA

UPCOMING MEETINGS

AaNA Board of Directors Meeting
4th Wednesday each month — 4:30-6pm

AaNA Labor Council Meeting
4th Wednesday each month — 6-7pm

Providence Registered Nurses
3rd Thursday each month — 4-6pm

RNs United of Central Peninsula Hospital
Contact for times: 907-252-5276

KTN – Ketchikan Registered Nurses (PHKMC)
Contact for times: 907-247-3828

Alaska State Board of Nursing

Anchorage Atwood Bldg
Room 1270 — August 7-9, 2019
Agenda deadline: July 14, 2019

Anchorage Atwood Bldg,
Room 1270 — November 13-15, 2019
Agenda deadline: October 14, 2019

Meetings of the Alaska Board of Nursing, except for executive sessions, are open to the public. If feasible, executive sessions are scheduled on the second day of the meeting. While we plan ahead, there are, on occasion, last minute changes in the meeting agenda and location. Please call 907.269.8161 to reconfirm if you plan to attend. Audio-conferencing is available.

The Alaska Board of Nursing has a listserv that is used to send out the latest information about upcoming meetings, agenda items, regulations being considered, and other topics of interest to nurses, employers, and the public. To sign up for this free service, visit www.nursing.alaska.gov

Education and Events

TUESDAY TALKS
Now in-person AND online!
Summer Can Become a Bummer: Summer Safety Topics
Presenter: Meghan McFarland, MSN, RN
Tuesday, June 18th @ 6 PM
AaNA Office – Anchorage
FREE CE: Earn 1.25 contact hours
RSVP to chanti@aknurse.org
www.facebook.com/AlaskaNurses

Student Debt Clinic
Tuesday, June 25th @ 2 PM
AaNA Office – Anchorage
Register for the clinic at bit.ly/akdebtclinic

Pain, Opioids & Addiction
Wednesday, June 26th
Juneau, AK
www.akcache.org

PTSD & Sleep Hygiene
Wednesday, June 26th
Anchorage, AK
www.akcache.org

PTSD & Sleep Hygiene
Thursday, June 27th
Fairbanks, AK
www.akcache.org

End-of-Life Pain & Symptom Management with Communication Simulation Training
July 10, 2019
Anchorage, AK
www.akcache.org

Alaska Comprehensive Forensic Training Academy
In-person training session
August 20-22, 2019
Anchorage, AK
alaskanurse.litmos.com/online-courses

14th Annual Asthma and Allergy Conference
September 6-7, 2019
Alyeska Resort – Girdwood
www.aafaalaska.com

7th Annual Trending Topics in Nursing Conference
October 10-12, 2019
BP Energy Center – Anchorage
www.aanaconference.org

Alaska Comprehensive Forensic Training Academy
In-person training session
December 10-12, 2019
Anchorage, AK
alaskanurse.litmos.com/online-courses

Remember to visit www.facebook.com/AlaskaNurses for current events and www.aknurse.org/index.cfm/education for frequent updates and information on local nursing continuing education opportunities and conferences

Want to list your event in The Alaska Nurse Calendar of Events and at www.aknurse.org? Send information to andrea@aknurse.org