

AFT Student Debt Clinic Organizing Program

Strategic Campaign Initiative

The Student Debt Clinic (SDC) organizing program assists in identifying and mobilizing a core of activists towards achieving strategic organizing, political, and legislative goals set forth by the AFT, IFT and local affiliates.

The Student Debt Crisis

More than **43 million** people in the United States are carrying debt from student loans worth \$1.3 trillion, an average of more than \$30,000 a borrower. Many people struggle with making their monthly payments, while others worry that this debt will follow them throughout their life. The weight of this debt is having a massive impact on our personal and national economic well-being: people are putting off buying a home or starving a family, and money that could be spent on goods and services that could spur economic growth are going to service the debt accrued while financing an increasingly expensive college education.

However, the federal government has *free* programs available that can help many student loan borrowers lower their monthly payments and, in some cases, even have their debt forgiven. Unfortunately, these programs are not well known, and can be somewhat confusing – opening a space for scammers who charge borrowers to enroll in free programs.

The AFT recognizes that these programs can help a huge number of our members and their families. To that end, we are rolling out Student Debt Clinics, developed with the help of Jobs with Justice, to provide our members with the information they need to enroll in income-driven student loan repayment programs and Public Service Loan Forgiveness. More importantly, these clinics are a *member engagement opportunity*, and the run-up and follow-through for the clinics provide multiple opportunities to have meaningful conversations with members and organize them to take action to help student loan borrowers and make a college education more affordable before another generation finds themselves in debt.