



On Target

AFT Local #2569

May 2019



Clarence Teachers Make the Difference

• Message from Our President

05/19/2019



Weingarten at a rally for public education in Austin, Texas, on March 11. Photo by Megan Ackerman.

Investing in the schools our children deserve

by Randi Weingarten
President, American Federation of Teachers

Educators who went on strike this year, from the Hollywood Hills to the hollows of West Virginia, have put down their picket signs, but they are still fighting for the sustainable, long-term investments needed to provide their students the schools they deserve.

The Los Angeles teachers' strike forced the district to tap into its large reserve to fund lower class sizes; more nurses, librarians and counselors; and a pay raise for teachers. But that was one-time funding, which is why United Teachers Los Angeles and Mayor Eric Garcetti are leading the charge to pass Measure EE, [Quality Schools for All](#)(link is external). Even frequent adversaries like Eli Broad are helping. The measure will generate \$500 million every year for Los Angeles schools, to lower class sizes and hire more psychologists, social workers and other necessary staff. Voter

support for this parcel tax measure spiked after the teacher strike, which raised awareness that Los Angeles schools are being starved of the resources students need. But the Chamber of Commerce, anti-taxation extremists and other supporters of [Proposition 13\(link is external\)](#), which ushered in this era of education austerity, are pouring resources into defeating Measure EE.

In West Virginia, educators who went on strike twice within a year are still fighting for sufficient funding, with broad public support. "[West Virginia's Voice\(link is external\)](#)," a report released this month by the state's Department of Education, captured views about public education from more than 20,000 West Virginians. The report shows that residents overwhelmingly favor increasing the number of school social workers, psychologists and counselors; providing funding to strengthen teachers' skills in shortage areas such as math; and raising pay for school employees. But Republican lawmakers in the state Legislature instead are pushing [legislation\(link is external\)](#) for charter schools and voucher-like education savings accounts for private and religious school tuition, even though "West Virginia's Voice" found residents favor existing public schools and oppose school privatization due to concerns about "fraud, lack of accountability and concentration of benefits to higher-income families."

The forces that have starved, destabilized and preyed on the civic institution that educates 91 percent of American children—our public schools—are fighting us tooth and nail.

Sometimes, inadequate funding for education is the result of a weak economy. But more often, it is a deliberate choice by politicians to cut funds for public schools in order to finance tax cuts for corporations and the superrich, or to siphon off funds for privatization. Twenty-five states spend [less on K-12 education](#) than they did before the Great Recession. Schools in these states have been shortchanged by \$19 billion. And, while the new majority in the House of Representatives has introduced bills that would boost investments in public schools—for infrastructure, Title I, special education and other vital programs—President Donald Trump and Education Secretary Betsy DeVos have proposed [cutting \\$9 billion from](#)

[education](#) spending and diverting an additional \$5 billion for [private school vouchers](#).

Ideologues like DeVos who favor education markets, competition and “choice” relentlessly push these failed ideologies, despite the abundant evidence of their ineffectiveness. Just this week, the independent research arm of DeVos’ own Department of Education released an evaluation of the Washington, D.C., [school voucher program](#) that found it had no impact on either reading or mathematics achievement. DeVos wants to plow funds into failed policies yet pull funding from effective programs that parents value, like after-school programs and other ways to make schools safe and welcoming.

As Frederick Douglass observed, “Power concedes nothing without a demand.” Who is confronting these powerful interests with demands for change? Public school teachers, who made the wrenching decision to walk out for their students, seeing it as their most powerful leverage to secure what they and their students need. Parents and community allies, who value the purpose and potential of public education to develop our children’s full abilities, and the importance of strong public schools in a civilized society. Students, many of whom walked picket lines beside their striking teachers. Who has more at stake in the effort to address the past decade of neglect of our public schools than the young people who depend on them for their very futures?

As the bouquets and balloons showered on teachers during Teacher Appreciation Week celebrations begin to fade, let’s not only keep honoring their dedication to educating and nurturing our young people. Let’s heed the lessons they have taught us during the extraordinary strikes and their ongoing advocacy: Economics lessons (“trickle” is the operative takeaway in trickle-down economics). Civics lessons (collective action is a powerful force for change). And life lessons (there are things worth fighting for, even when change is agonizingly slow and incremental). Let’s heed these lessons by passing Measure EE in Los Angeles and seizing other opportunities to fund our future.

May 01, 2019

‘Compassion Fatigue’ is real — and it's impacting professionals working with traumatized students

Author: Liza Frenette

Source: NYSUT Communications



You might feel short-tempered. Or anxious. You might doubt your skills, feeling your confidence flying at half-mast. And tucked away in your heart is a heavy sadness and hopelessness about what some of your students are experiencing in their lives.

You could be struggling with “vicarious trauma,” or secondary-trauma stress, which is often the result of internalizing the stress of another person who is traumatized regularly.

School social workers, teachers, and school nurses and counselors are among those affected by dealing with repercussions of the conditions and emotional climate in which some of their students live, including: dire poverty, homelessness, mental health issues, absentee parents, or parents struggling with addiction. Taking on too much of that sadness over a long period of time can result in difficulty sleeping, dreading phone calls that have to be made to Child Protective Services, or anxiety.

Katherine Manners, founder of “Resilience Works” and a longtime victim services advocate, said the good news is, there are routes to recovery. And, she outlined proven methods of handling vicarious trauma to a group of school and hospital health-care workers at NYSUT’s annual Health Care Professionals Forum last month.

Manners said it’s important to adjust our ideas of success. Finding meaning in work, and bringing conscious attention to resilience, can make a difference.

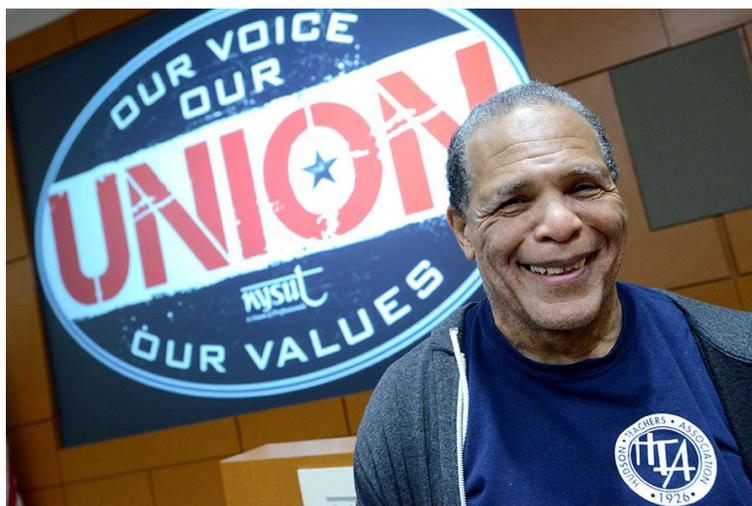
“We can counter balance the negative. We have an opportunity to exercise other muscles – to build the positive bias,” she said, adding the idea is to make a practice of positivity.

RESOURCES

The Office of Justice has a vicarious trauma toolkit at: vt.ojc.ojp.gov.

Brochures on "The Faces of Fatigue" can be ordered or downloaded by individual members or local presidents from NYSUT Social Services at www.nysut.org/socialservices or by calling 800-342-9810 ext. 6206

In every workplace, there should a process to address vicarious trauma. But when asked, most of the health care professionals said their schools did not have that in place.



“Sometimes as a school nurse we have to coordinate that,” said Geer Pierpont (pictured, above), a nurse member of the Hudson Teachers Association. “What triggers it is one person asking.”

Having a forum, or a debriefing, after an incident helps people deal with a situation and better cope with it – such as after a student has a severe injury or seizure at school.

But there are also long-term approaches necessary to keeping problems from taking over. Small beginnings include surrounding yourself with meaningful photographs, putting flowers on your table, making your surroundings comfortable, and keeping a jar of positive quotes and a gratitude journal, Manners said. She also recommends building a sense of community with colleagues, and calling on each other for support.

Holding onto the thoughts of ‘the one kid you made a difference to; that one family,’ can bring comfort and confidence, she said. “Hold onto those.”

Ask yourself what you are doing in your own life for health and wellness, and for fun, as well.

“It’s important to determine what brings you relaxation and comfort,” said Ani Shahinian, director of NYSUT Social Services. Sometimes we lose sight of that, she said.

“School professionals are reporting an increase in stress and fatigue brought on by working with students who are experiencing violence at home and at school. More and more teachers are telling me they are too fatigued, both from additions to their workload and taking on more than they can manage with the more challenging needs of children and their families,” Shahinian added. “It’s important to determine what are the sources of the fatigue.”

Shahinian encouraged teachers and health-care professionals to figure out the source of the psychological drains — before getting to the point of burning out or deciding to leave the profession.

“There are things you can do to help yourself feel less fatigued,” she said. “Identify the things you might have control over, and figure out what you can do.”

5 End-of-Year Mistakes Teachers Make in the Classroom



by [Chad Boender, Kindergarten Teacher, M.A.Ed.](#)



Avoid regrets later by taking these steps to end the school year on a high note.

Whether you just accepted your first teaching job or you're a veteran teacher, it's inevitable that all teachers will make a few mistakes in the classroom every now and then. It's completely normal to forget your lunch at home, to mix up your students' names, or to show up to school wearing two different shoes. But when it comes to the end of the school year, there are plenty of mistakes I wish I hadn't made.

Here are five end-of-the-year mistakes teachers make in the classroom, and how to avoid them.

1. Waiting to Organize or Clean Up the Classroom

Many difficulties arise at the end of the school year when you start to prep your classroom for the summer. But don't wait to start cleaning, organizing, or taking inventory of your classroom supplies until the very last week or day.

Instead, get your students involved in the process during the months leading up to the end of the year. Assign jobs for individual students or small groups to complete. This might include organizing books, cleaning cupboards, testing dry erase markers, or sorting supplies. This process will make your job so much easier when it's time to pack up your classroom for the summer and get ready for the next school year.

2. Trying to Make Up for Lost Time

With all the curriculum requirements, state testing, and district mandates, it can be overwhelming at the end of the school year to realize you haven't completed all of the required material with your students. It can often be difficult to let it go when questions are racing through your mind: Will my students be ready for the next grade level? Did I miss teaching them an essential standard? What did I do wrong, and where did the time go?

These are all valid concerns. But it's important to remember that you know the needs of your students and you know what's essential for them to learn before moving onto the next grade. Rather than trying to make up for lost time, focus on the growth of your students and the relationships you established with each of them—because that's what truly matters.

3. Waiting Too Long to Celebrate Learning

Good news: learning doesn't have to be boring! So don't feel like you have to wait until the end of the year to have fun with your students or [celebrate their accomplishments](#). As a first-year teacher, I was so focused on establishing my routines and procedures, learning the curriculum, and meeting the needs of my students that I often felt overwhelmed. This negatively impacted my teaching, and ultimately, my students.

Instead, cultivate relationships with your students throughout the year by celebrating even the smallest accomplishments. You'll be surprised at how much growth you'll see in your students when you build relationships, establish trust, and foster a [love of learning](#).

4. Letting the Paperwork Pile Up

If you're anything like me, it's often easier to place paperwork, handouts, or master copies in piles on your desk rather than organizing and putting materials away. This might seem like an easy solution now, but it can often lead to an overwhelming end of the year when you have to pack everything up for the summer.

Don't make this mistake. Instead, make a goal after school each day to organize or store materials from one pile. Before you know it, you'll be organized and ready to go by the end of the school year.

5. Forgetting to Reflect Throughout the Year to Improve Teaching

Waiting until the end of the year to reflect on and analyze your lessons is an easy mistake to make. When I was a first-year teacher, I often found myself scrambling to remember what I wanted to change at the end of the unit or what didn't go well. Instead of trying to recall all of your mental notes about each lesson plan, it's important to continually reflect on your teaching.

Consider a few questions after each lesson: What went well? What should I have done differently? Should I teach unit seven before unit six? Each time, jot down a few notes about the results of your lessons. This will help you plan accordingly and make the necessary adjustments when you return to the unit the following year.

The best advice I can give a first-year teacher is to avoid these simple mistakes teachers make in the classroom. Although I've learned from these mistakes, I still occasionally show up to school with two mismatched shoes. Don't worry, it's normal!

Editor's Note

Each month the On Target will come out near the end of the month.

If you have something that you would like included, please send as a Word document by the 20th of the month to:
lpunek@clarenceschools.org

Items that could be included are: Articles dealing with education/unions, Good ideas for teaching, something humorous/light dealing with education, Information for sharing, Opinion pieces on education, Advertisement for a service you provide.

Thank you,
Lisa Panek

What's Harder Than Learning? Unlearning

The biggest impediment to professional change might just be what you already know

By [Madeline Will](#)

May 14, 2019

"Unlearning" says that in order for people to transform their practice, they must confront and move beyond their previously held beliefs, assumptions, and values. In other words, it's a shift in identity.

Experts say the method is ripe for teacher professional development: Too often, teachers are presented with new strategies and not given the time and support to unlearn their old practices.

"We as human beings are really good at learning new things, but we're really bad at unlearning things that are no longer true," said Nick Polyak, the superintendent of the Leyden High School district outside Chicago and the co-author of a book titled *[The Unlearning Leader: Leading for Tomorrow's Schools Today](#)*.

"That results in a lot of practices ... of things that we keep doing year after year," he added.

For example, many teachers are working to unlearn some of the deeply entrenched traditions of schooling: daily homework, **letter grades**, and lecture-based instruction. But moving away from practices that teachers might have been doing their whole careers is hard work and can't be done in a single professional-development session, experts say.

"Intellectually, you get it and you want to do it, because you want to be successful," said Chris Dede, a professor in learning technologies at the Harvard Graduate School of Education. "But emotionally and socially, it's very, very difficult for you to change because you're making a fundamental change to your identity."

Dede is working to come up with effective strategies for unlearning and hopes that in the next few years, there will be a model that can

be scaled across different schools. Right now, he said, this approach to professional development is uncommon in most places.

Unlearning the Familiar

For Margaret Goldberg, realizing there was a better way to teach students how to read was transformational. After working as a 4th grade teacher for a half-dozen years, she became a literacy coach and reading interventionist for 1st graders. She taught the students reading behaviors, such as guessing words based on context, meaning, and picture clues. But the students were still struggling to read.

Goldberg began researching reading instruction and determined that students needed to learn how to crack the alphabetic code through **phonics**, which explicitly teaches how letters represent speech sounds. That realization kick-started an unlearning journey—a process that resulted in gains for students but also prompted feelings of guilt.

"Once I actually learned how to teach children how to read, I thought about all the kids who I hadn't helped," she said. "If I had known what I know now, I could have really accelerated them. ... I didn't know how to support them."

Goldberg, an early-literacy lead in the Oakland, Calif., school district, now coaches teachers on evidence-based reading instruction. She said every teacher is different in terms of the unlearning journey—some are ready to embrace a new form of instruction, and others are more resistant to change.

"I think that's one of the reasons that leading something like this is really difficult," she said. "Partly you need buy-in and partly you need changes to happen fast for kids because they have one shot at 1st grade. But on the other hand, adult learners need longer than one school year to learn, grow, and change."

She added, "We have to balance how directive to be, sometimes saying, 'You actually just can't do this anymore,' and sometimes letting educators find out on their own that something's not working for kids."

Peer support is crucial for teachers who are doing the work of unlearning, Dede said, likening it to addiction support groups. "People can help you celebrate your successes, and they can commiserate when you haven't been successful," he said. Typically in professional development, people "understand they need to make the shift, you tell them cognitively how to do it—and then everyone is surprised when it doesn't happen. But that's because the social and the affective supports are missing."

Besides, unlearning feels more personal than the average professional development, Goldberg said.

"For teachers, we see ourselves as our teaching selves. ... It's so wrapped up in our identities," she said. "At least in the very beginning, it can feel inauthentic and clunky, and then once you really become automatic with the skill and you're fluent in it, ... things go back to normal in the way you feel as a teacher."

An Equity Focus

With enough support, teachers can even unlearn previously held biases or stereotypes, Dede said, adding that he thinks an immersion tactic would be helpful with that.

Some teacher-preparation programs, for instance, let aspiring teachers practice classroom management and culturally responsive pedagogy with simulated students (who are either played by **computer avatars** or **live actors**). Those types of simulations can help change the behavior patterns of teachers, Dede said. Dede has also helped administrators at **Beaver Country Day School**, a private school near Boston, develop an unlearning approach to professional development. Teachers there are expected to unlearn traditional approaches to education and instead teach in a more student-centered, innovative way.

But equity is another focus: The school's student body and staff are predominately white. Teachers are expected to participate in workshops and engage in conversations around issues of racial, ethnic, and gender identity, said Nancy Caruso, the associate head of school at Beaver.

For example, teachers might have to grapple with their preconceived notions about gender identity and instead learn to ask students which pronouns they identify with. "We don't expect that everybody comes here fully formed with all this," Caruso said.

After all, it's critical for teachers to be constantly adapting, said Kader Adjout, the director of the upper school at Beaver. Just as the students are different every year, educational practices should be changing, too, he said.

"What other people might see as being vulnerable, we see that as a strength," Adjout said. "[Unlearning] allows us to keep on rethinking all the time and to keep on saying, 'What's next? What can we do better?'"

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FIRST PERSON

- **The Lighter Side**



For Teachers of Children Living in Poverty, The End of the Year Brings Mixed Emotions



—Getty
By Justin Minkel

April 30, 2019

The end of the school year brings a powerful reckoning. For three seasons, we have given our days and hours to the children in our care. We have thought about them while taking a walk on a Saturday morning, laughed with our friends and family about hilarious things they said or did, and worried about them in the hours between school days.

We have filled our cart at Amazon and Scholastic, putting school stuff on our own credit card because the class rug is just too disgusting to make it another week, the kids will love that giant illustrated hardback of *Charlotte's Web*, or we're finally splurging on 144 pre-sharpened pencils shipped from China because we can't take another day of the relentless grinding that lasts a small eternity for every tooth-marked pencil with a broken tip.

Now we're heading into May. The end of the school year is simultaneously so close we can taste summer break and agonizingly distant, like that bizarre time warp on a road trip when you're finishing up a long day of driving and the final 45 minutes feels longer than the first 10 hours.

This time of year, we consider with a sense of pride and wonder how far certain children have come. Struggling readers who stumbled over simple words just eight months ago have become voracious readers who burrow into books like the outside world has ceased to exist. Unhappy kids who threw tantrums the first few months of school have become lovable little scholars who throw their arms around us each Monday like it has been a

year instead of a weekend. We have a hard time imagining the fabric of our days once their laughter, affection, and potent emotions are no longer woven into our routines.

We also face the reality that a handful of our students are not going to reach grade-level standards by the end of the year. For those of us who have chosen to teach children living in poverty, this piece of our end-of-the-year reckoning can be particularly rough.

Education Can't Fix Poverty

Here's a hard truth: The children who need school most desperately are often the most exhausting to teach.

Not because poor kids are wild, disrespectful, or come from "bad families." Not because there is any portion of accuracy in the racism-steeped stereotypes about black and Latino kids living in the inner city, nor the class-based stereotypes about poor white kids living in rural America.

Teaching poor kids is wearying because of a brutal fact: Poverty in America will break your back.

The gap between what children in poverty need and what their teachers are able to give them is too vast for any teacher to fill.

Children who have adequate health care, secure housing, plenty of food in the fridge, and hundreds of books at home will always have a titanic advantage over children who endure shoddy health care, homelessness, food insecurity, and have only a **handful of books** on their shelves.

The legitimate truths we hold onto—"Poverty is not destiny," "My students are just as smart as more affluent kids in 'better' neighborhoods"—can brew an ugly falsehood: "If these kids don't all make it to grade level by the end of the year, I have failed them."

The convenient myth that education can fix poverty persists. It's a narrative that issues from various mouths, from opinionated strangers at cocktail parties to politicians who would rather blame teachers than do **the hard work that real equity requires**—building a society where every child has a fighting chance at the life they dream.

As time dwindles to help our struggling readers, writers, and mathematicians get to where they need to be, it's hard not to let the insidious accusation sink in: "If some of your students don't reach grade-level standards this year, it's your fault."

Confession Time

Since the year 2000, I have taught children living in poverty. Subtracting the years when I went back to school for a master's or took time off to be a stay-at-home dad, I have taught 13 classes of 25 or 30 students each.

In all those years with all those students, I have never finished a school year with every child reading on grade level.

I'm hesitant to admit that reality. I know that in many people's minds, especially those distant from the day-to-day work of teaching children who live in poverty, this disappointing career statistic reveals me as a fraudulent teacher.

I got a master's in elementary education from a **great program**. I was named a state Teacher of the Year and won the Milken Educator award. So why can't I get 25 students to read on grade level by the end of the school year?

The reasons, no matter how legitimate, sound like excuses. Students with learning disabilities, who didn't receive a diagnosis and the services they needed until the end of the year. Kids like Santiago, who arrived in my class from El Salvador in December, speaking almost no English and knowing no letter sounds in either language.

We have to hold two ideas in our minds at the same time:

1. **Children who live in poverty can excel.** All 25 of my current students are poor. All but one are English-learners. Yet 22 of those students will end the year reading on or above grade level, including six who are already where they need to be at the end of *next* year.

2. **Having a child in your class who falls short of grade-level expectations does not mean you failed that child.** Three children in my class will not reach the benchmark by the end of this school year. I have done everything I know to accelerate their reading, and they will make a year's growth, but it's excruciating to accept that they will leave my class reading below grade level. That pain means we love our students. It doesn't mean we failed them.

The Kind of Miracles We Work

Teachers don't work the brand of miracles we wish we could. We rarely take a child who cannot read and turn her into a proficient reader in a single year. We don't have the power to pave an untroubled path through

life for a child with deep-seated anger issues, autism, or a learning disability.

We cannot provide a child with enough food to eat, a secure home, or the promise that her family will not be torn apart if one or both parents are undocumented.

Teachers cannot fix poverty, no matter how hard we work or how much we love our students.

Instead we work gentler, more gradual miracles. We nurture students who make a year and a half's growth in a single year, despite the barriers of poverty and learning English as a second language. We provide kids who rely on school for fundamental needs with a refuge where they know they are safe, respected, and loved.

Real miracles are often imperfect. They're not immediate and they're not flashy. They take time. You have to be paying careful attention to recognize them at all.

The end of the school year should elicit reflection on hard truths, including the ways we failed at times to be the teacher our students needed. We should commit to what we'll do differently next year when we find, like Ebenezer Scrooge on Christmas morning, that the spirits have given us another chance. But we should also show ourselves the generosity of spirit we offer our students when they struggle, stumble, or put their whole hearts into a dream but still fall short.

Teachers know two truths. The first: Deeper change is possible than most people can fathom. The second: It takes so much longer than you would ever expect.

In the movie ***Away We Go***, a couple who have adopted their children explain the abundance of love it takes to make their family work. The mom speaks a truth that resonates for those of us who teach: *"You have to be so much better than you ever thought."*

In the past year, we have come to love children who were once strangers. For them, we become better each year than we ever thought we had to be. That transformation is a little miracle in its own right.

Justin Minkel teaches 1st and 2nd grade at Jones Elementary in Springdale, Ark., a high-performing, high-poverty school where 85 percent of the students are English-language learners. A former Teach For America corps member, Minkel was the 2007 Arkansas Teacher of the Year. In his instruction, he is focused on bringing advanced learning opportunities to immigrant and at-risk students. Follow him at [@JustinMinkel](https://twitter.com/JustinMinkel).

Preventing Youth Suicide: Tips for Parents and Educators

If you or someone you know is suicidal, get help immediately via 911, the National Suicide Prevention Lifeline at 1-800-273-TALK or the Crisis Text Line (text "HOME" to 741741).

Suicide is preventable. Youth who are contemplating suicide frequently give warning signs. Do not be afraid to ask about suicidal thoughts. Never take warning signs lightly or promise to keep them secret.

Risk Factors



- Hopelessness
- Non-suicidal self injury (e.g., cutting)
- Mental illness, especially severe depression, but also post traumatic stress, ADHD, and substance abuse
- History of suicidal thinking and behavior
- Prior suicide among peers or family members
- Interpersonal conflict, family stress/dysfunction
- Presence of a firearm in the home

Warning Signs



- Suicidal threats in the form of direct (e.g., "I want to die") and indirect (e.g. "I wish I could go to sleep and not wake up") statements
- Suicide notes, plans, online postings
- Making final arrangements
- Preoccupation with death
- Giving away prized possessions
- Talking about death
- Sudden unexplained happiness
- Increased risk taking
- Heavy drug/alcohol use

What to Do



- Remain calm, nonjudgmental and listen.
- Ask directly about suicide (e.g., "Are you thinking about suicide").
- Focus on your concern for their well-being
- Avoid being accusatory (e.g., don't say, "You aren't going to do anything stupid are you?").
- Reassure them that there is help; they will not feel like this forever.
- Provide constant supervision. Do not leave the youth alone.
- Remove means for self-harm, especially firearms.
- **Get help!** Never agree to keep suicidal thoughts a secret. Tell an appropriate caregiving adult. Parents should seek help from school or community mental health resources as soon as possible. School staff should take the student to a school-employed mental health professional.

Reminders for Parents



After a school notifies a parent of their child's risk for suicide and provides referral information, parents must:

- **Continue to take threats seriously.** Follow through is important even after the child calms down or informs the parent "they didn't mean it."
- **Access school supports.** If parents are uncomfortable with following through on referrals, they can give the school psychologist permission to contact the referral agency, provide referral information, and follow up on the visit.
- **Maintain communication with school.** After an intervention, the school will also provide follow-up supports. Your communication will be crucial to ensuring that the school is the safest, most comfortable place possible for your child.

May 15, 2019

Union membership can ease student debt

Author: Liza Frenette

Source: NYSUT Communications



Caption: NYSUT board member Selena Durio, pictured at right with students in her North Babylon classroom, took advantage of union services to assist with her sons' college loans.

Numbers can be numbing, especially for those who have to deduct hefty amounts from their checking account each month to repay college loans.

For some, those payments are more than the cost of rent.

Some 45 million people are estimated to have student debt. The average college graduate enters the workforce owing \$37,000 in debt, according to the American Federation of Teachers. Since New York State requires teachers to have a Masters Degree, the challenges can be even greater for educators.

But, there is more to the story of the student-debt crisis than just numbers.

“Student debt has a disproportionate impact on women and people of color, which is why our Civil and Human Rights Committee is working on those aspects of the issue,” said Philippe Abraham, NYSUT secretary-treasurer.

Student-loan costs are higher for women and people of color, who make up the greater percentage of borrowers. They tend to have higher debt loads because they borrow more money. They also typically earn less than white males, meaning it takes them longer to pay off their debt.

Fortunately, NYSUT and AFT have made tackling the student-debt crisis a major priority.

“The AFT has taken on the student-debt crisis as a union issue,” said AFT President Randi Weingarten.

For AFT, that starts with spreading the word to its members about **public-service loan forgiveness programs**, and income-driven repayment programs, both of which are helping people reclaim their financial balance.

As word spreads, NYSUT members are taking action on income-driven and income-based repayment programs. They work as follows:

- The programs use adjusted gross income, family size and the state in which you live to provide a monthly loan payment.
- Each year you must recertify.
- Monthly payment is based on a percentage of your discretionary income.
- There’s a payment cap, under which your payment will never be more than you would pay in a Standard 10-Year Repayment Plan.

“I think every one of our members, especially the younger ones, needs to hear this,” said Selena Durio, a high school special education teacher in North Babylon and NYSUT board member.

Durio began using the income-driven program for her two sons after hearing an AFT presentation at a NYSUT Civil and Human Rights committee meeting.

To contribute to her sons’ college education, she took out student loans in their names that she would pay back. That way, the repayment through the program she signed up for would be based on their income, not hers — a move that left her sons especially protected in the event anything happened to her.

RESOURCES

- For more information about AFT’s debt clinics, email debtclinic@aft.org.
- NYSUT Member Benefits has a [portal on its website](#) that members with multiple loans or complicated situations can access for \$14.95. A report will be provided based on loan information and responses to questions.
- U.S. Department of Education student loan website: www.studentloans.gov.
- Forgive My Student Debt: www.forgivemystudentdebt.org
- Consumer Financial Protection Bureau: www.consumerfinance.gov.

With Durio making timely payments on the loans in their names, it would also help her sons establish good credit.

“I did want to give my kids a clean slate,” she said.

The program through which Durio obtained the loans is called PAYE — short for ‘Pay As You Earn’ — an income-based student loan program.

Her son, Ander, went to Suffolk Community College and SUNY Farmingdale. Her son, Saben attended the University of Albany for six years, where he earned his undergraduate degree and his master’s degree.

Without the income-based loan repayment program, Saben’s loan would have been \$814 a month. Using the program, his loans were reduced to \$22 a month, and will be reassessed yearly based on his job situation and tax returns. Ander’s loan would have been \$244 a month; now its \$102, she said.

In addition to the AFT’s debt counseling presentations, NYSUT’s Member Benefits program also offers individualized student loan and debt relief services for union members.

Working in partnership with Cambridge Credit Counseling, a 501 (c)(3) not-for-profit agency that was recently named the Better Business Bureau’s Credit Counseling Non-Profit of the Year, NYSUT sponsors regional events around the state and Member Benefits sends Cambridge Credit representatives to conferences and some local union meetings.

The company has a dedicated telephone line for NYSUT members to get counseling for student loans, or for any other debt management issues.

Since some families have mortgage, credit card and other loans mixed together, this allows Cambridge Credit Counseling to take an all-inclusive approach to debt management.

There is no charge to call and speak with a counselor, who can review members’ loans and help determine the best repayment options. “In many cases,” said NYSUT Member Benefits staffer Derek Clement, “this may put them on the path for loan forgiveness.”



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