

**Testimony in Support of SB19-003, Educator Loan Forgiveness Program
House Education – April 2, 2019 – Leslie Colwell**

- Good afternoon Madam Chair and members of the committee. My name is Leslie Colwell, and I'm with the Colorado Children's Campaign, here today to testify in support of Senate Bill 003 because of the potential benefits to Colorado's educator workforce and to our kids.
- During the interim each year, I have the opportunity to travel around the state to visit with district administrators, educators, and parents about the unique educational opportunities and challenges in their communities. In the five years I've been with the Campaign, the most universal and urgent theme I hear in these visits is how every district struggles in some way with recruitment and retention of educator talent. The anecdotes I hear are confirmed by the numbers in the 2017 CO Teacher Shortages report, which the legislature took significant action on last session.
- We were encouraged to see this bill return this year because loan forgiveness programs in more than 40 states have been shown to attract talented teachers in general, and specifically into high-need areas and subjects. The policy's success is directly related to teachers' ability to repay student loans and make a livable wage, two challenges that often drive teachers out of the profession.
- It's estimated that more than half of Coloradans who graduated college in 2016 owed an average of \$26,520 in college debt. For those going into education and earning an average starting salary of \$32,126, a salary below the cost of living in 95% of rural school districts, that kind of debt to salary ratio makes it increasingly harder to retain them. This then leads to instability in the educator workforce, which we know negatively affects student achievement. Filling vacancies caused by attrition is also costly for districts, costing \$21,000 on average.ⁱ
- Our review of existing research on teacher loan forgiveness programs suggests that, when the financial benefit meaningfully offsets the cost of preparation, as the benefit in this bill would, these programs can successfully recruit and retain high-quality teachers into communities where they are most needed, at a critical stage in their individual career decisions. This bill establishes ranked

criteria that prioritizes teachers working in Colorado's hardest-to-fill areas and positions.

- A strong and growing evidence base shows the direct relationship between the academic success of our kids and the strength of our teaching force. As in other professions like medicine, investing in our educator workforce with a requirement for service in high-need locations and content areas offers a targeted, cost-effective approach to addressing our K-12 challenges.
- Thank you to Representatives McLachlan and Wilson for bringing this bill and to committee members for your time.

ⁱ Carver-Thomas and Darling-Hammond 2017; Learning Policy Institute 2017. Carroll (2007) estimated that the total annual cost of turnover was \$7.3 billion per year, a cost that would exceed \$8 billion at present