

# Student Debt: DC 37 Resources & Campaigns

<http://www.dc37.net/studentdebt/index.html>

## THE MORE YOU KNOW:

### DC 37's New Program to Help You Ease the Burden of Student Debt

The student debt crisis affects DC 37 members and other workers, as well as our families, and threatens the very possibility of the American dream.

Americans owe \$1.2 trillion in student loan debt, a number that has tripled in the last decade as higher education costs have soared. Student loans have surpassed credit cards and auto loans to become the second biggest source of personal debt in the U.S., trailing only mortgages. Student loan debt is now 6 percent of the overall national debt.

#### Please join us as we:

- Work to find new solutions and educate our communities about student loans,
- Help DC 37 members and others in need find student debt relief, and
- Support legislation and innovative ideas that will help make a college education more affordable for all.

Addressing student loan debt also offers an opportunity to **build** our union – District Council 37 – by engaging our members and retirees in a sustainable and positive manner through their faith and community relationships to help build a Better New York for All!

### Get involved/More information

To volunteer for DC 37's Student Debt Program, host a workshop at your worksite or in your community, or just stay in touch, **click here**.

#### UPCOMING EVENTS



**Student Debt Workshops**  
DC 37, Jobs with Justice, and AFSCME Next Wave have joined forces to offer student debt workshops at DC 37 headquarters for members to learn more about how to enroll in income based repayment plans, Public Service Loan Forgiveness, and hear about other tools to alleviate some of the burden caused by student debt. Registration for the September workshops has closed and we are at full capacity; however, we will offer the workshop again in October. **To be the first to hear of future workshops, please click here.**

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**(Un)Popular Economics Training – October 24, 2015**  
The (Un)Popular Economics training is a series of popular education workshops that challenge the stigma of student debt, explore how this crisis was created, find individual solutions that get student debtors on the path towards a debt-free future, and collectively create community responses to this growing inequality in our economy. **Please check back for registration information.**

Would you like to get more involved and become a more active member of your union – DC 37? To stay up-to-date on DC 37's new program to help you ease the burden of student debt, please **join our activist list**. We would be happy to bring the union to your worksite or your community to provide a workshop and share resources on how we can help.

## Our Partners



### Jobs With Justice

Jobs With Justice is a nonprofit organization that leads strategic campaigns, shaping the public discourse on every front to build power for working people. Jobs With Justice is committed to working nationally and locally, on the ground and online to win real change for workers by combining innovative communications strategies and solid research and policy advocacy with grassroots action and mobilization.



### AFSCME Next Wave

Next Wave is a network of rising union leaders in AFSCME. Our goal is to create pathways to union leadership for new and young members. Whether you are new to the union or a seasoned activist, there's a place for you in Next Wave.

## Resources

- **DC 37 Municipal Employee Legal Services (MELS)**  
If you are a MELS eligible DC 37 member and have defaulted on your student loans, we may be able to provide you with free legal advice and assistance. Call us at (212) 815-1111. For a leaflet with more information, **click here**.
- **Public Student Loan Forgiveness (PSLF)**  
If you are employed by a government or not-for-profit organization, you may be able to receive loan forgiveness under the Public Service Loan Forgiveness Program. If you are unable to attend one of our Student Debt Workshops but want details about the program, **click here**.
- **Repayment Plan Options**  
There are numerous different plans available for loan repayment, which include options such as payment plans based on your income or extended plans that stretch over 25 years instead of 10 years. For a listing of some of the various repayment options, **click here**.

## Student Debt in the News

- **The student debt crisis - solutions before disaster** (DC 37 PEP, July 2015)
- **Taking Aim at Student Debt** (Time, August 1, 2015)
- **How student loan debt hobbles so many Americans** (CBS News, August 5, 2015)
- **Student Loan Debt Is Leaving Women Broke and Vulnerable** (Vice Magazine, August 4, 2015)