



COUNCIL OF THE DISTRICT OF COLUMBIA
THE JOHN A. WILSON BUILDING
1350 PENNSYLVANIA AVENUE, NW
WASHINGTON, D.C. 20004

CHRISTINA HENDERSON
Councilmember, At-Large
Chairperson, Committee on Health

Committee Member
Hospital and Health Equity
Judiciary and Public Safety
Transportation and the Environment

Statement of Introduction
Student Loan Repayment Assistance for Educators Act of 2023
September 26, 2023

Today, along with Councilmembers Charles Allen, Kenyan R. McDuffie, Vincent C. Gray, Janeese Lewis George, Zachary Parker, Brooke Pinto, Robert C. White, Jr., and Matthew Frumin, I am introducing the Student Loan Repayment Assistance for Educators Act of 2023. This legislation would create a loan repayment program for public school educators who meet certain residency, income, and employment requirements.

Educators are the backbone of our democracy. Day by day, they mold students into informed, creative citizens. Educators work tirelessly, often taking on multiple roles in a school to ensure student success. In advancing the District's goal of attracting qualified and passionate educators to teach in its schools, the Council must consider all approaches, particularly those that address the concerns that educators cite as important in deciding where to teach.

While the average public school educator salary in the District is in the top decile of those in the United States, the cost of living in the District diminishes the attractiveness of a comparatively strong salary. As student loan repayment requirements restart this month, educators' gross income will decrease even more. Educators' student loan burdens are significant. The average student loan debt in the District is \$54,945, which is just under the annual salary for a first-time teacher in the District. Nationally, educators borrowed an average of \$55,800 and still owe an average \$58,700 in student loan debt.¹

Data also shows that age and race play a significant role in the impact, amount, and payment of student loans.² Younger educators have more student loan debt than older educators and are more likely to take out loans than older educators due to rising tuition costs. Of educators aged 18-35, 42% have taken out \$65,000 or more in student loans, compared to 13% of those 61 and up. Over two-thirds of older educators said that student loan repayments have made it difficult to save for retirement.³ When factoring in race, data shows that 56% of all Black educators have taken out student loans compared to 44% of White educators.⁴ Additionally, Black educators

¹ [The Depth of Educators' College Debt, NEA](#)

² [Student Loan Debt Among Educators: A National Crisis, NEA](#)

³ *Ibid.*

⁴ *Ibid.*



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took on significantly more debt than other groups, with an average initial total of \$68,300 among those who took out loans, compared to \$54,300 for White educators and \$56,400 for Latino educators.

To address the unique financial stress of educators, this bill would establish a loan repayment assistance program for educators. The program would be administered by OSSE, in consultation with the Student Loan Ombudsman. The District currently has locally administered student loan repayment programs for other high-need professions like healthcare workers.

The Council is committed to doing its part to attract passionate educators to teach in District schools. This bill addresses the equity gaps in the financial burden that educators are required to take on to obtain the degrees that are necessary to teach our students. I look forward to working with my colleagues on the Council to pass this legislation.

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2 Councilmember Charles Allen

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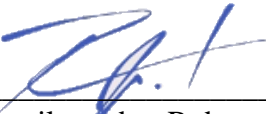
4 Councilmember Kenyan R. McDuffie

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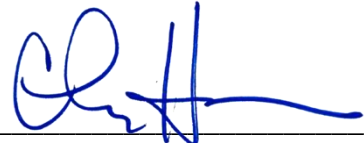
6 Councilmember Janeese Lewis George

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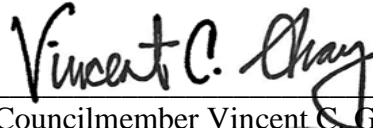
8 Councilmember Brooke Pinto

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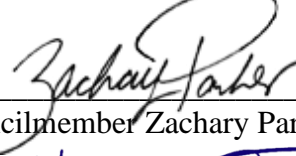
10 Councilmember Robert C. White, Jr.

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12 Councilmember Christina Henderson

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14 Councilmember Vincent C. Gray

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16 Councilmember Zachary Parker

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18 Councilmember Matthew Frumin

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22 A BILL

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27 IN THE COUNCIL OF THE DISTRICT OF COLUMBIA

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32 To establish a student loan debt repayment assistance program for educators who teach and
33 reside in the District.

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35 BE IT ENACTED BY THE COUNCIL OF THE DISTRICT OF COLUMBIA, That this
36 act may be cited as the “Student Loan Repayment Assistance for Educators Act of 2023”.

37 Sec. 2. Definitions.

38 For the purposes of this act, the term:

39 (1) “Educator” means a principal, assistant principal, teacher, assistant teacher, or
40 a paraprofessional who is employed by or has accepted an offer of employment with the District
41 of Columbia Public Schools or a public charter school.

42 (2) “Federal income-driven repayment plan” refers to any repayment option
43 available to federal student loan borrowers in which payments are determined based on a
44 percentage of the borrower’s discretionary income, including the income-based repayment plan,
45 the Saving on a Valuable Education (“SAVE”) plan, and the income-contingent repayment plan.

46 (3) “Income” means the total adjusted gross income of the applicant and the
47 applicant’s spouse, if applicable.

48 (4) “OSSE” means the Office of the State Superintendent of Education.

49 (5) “Program” means the District of Columbia Student Loan Forgiveness Program
50 established pursuant to this act.

51 (6) “Student education loan” means any loan primarily obtained for personal use
52 to finance post-secondary education or other school related expenses.

53 Sec. 3. Establishment of Student Loan Debt Forgiveness Program.

54 (a) There is established the District of Columbia Student Loan Debt Forgiveness Program
55 (“program”), which shall be administered by OSSE, in consultation with the Student Loan
56 Ombudsperson, established pursuant to section 7a of the Department of Insurance and Securities
57 Regulation Establishment Act of 1996, effective February 18, 2017 (D.C. Law 21-214; D.C.
58 Official Code § 31-106.01).

59 (b) The purpose of the program is to provide an opportunity for educators to receive
60 economic relief in the form of student loan repayment assistance.

61 (c) An applicant who meets the eligibility requirements outlined in section 4 shall be
62 eligible to receive a monthly payment up to their monthly federal income-driven repayment plan
63 payment for up to 60 months; provided, that the recipient shall not receive the monthly payment
64 for any period of time in which the recipient has been granted a deferment or forbearance of their
65 monthly federal income-driven repayment plan payment.

- 66 (d) OSSE, in consultation with the Student Loan Ombudsman, shall:
- 67 (1) Establish an application process;
- 68 (2) Conduct regular surveys to ensure participant compliance with the program;
- 69 (3) Disburse monthly payments to participants in the program; and
- 70 (4) Perform any other functions necessary for the program's administration.

71 Sec. 4. Eligibility requirements.

- 72 (a) To be eligible to receive payment under the program, an applicant shall:
- 73 (1) Be a citizen or permanent resident of the United States;
- 74 (2) Be an educator in the District;
- 75 (3) Have enrolled in a post-secondary institution after January 1, 2024;
- 76 (4) Have outstanding debt on a student education loan;
- 77 (5) Apply for payment under this program within 2 years of ceasing to be enrolled
- 78 as a full or half-time student at a post-secondary institution;
- 79 (6) Have their loans enrolled in a federal income-driven repayment plan with the
- 80 lowest monthly payment amount and where the monthly payment amount is tied to a percentage
- 81 of the participant's discretionary income;
- 82 (7) Have an adjusted gross income that is less than or equal to \$75,000, if
- 83 unmarried or married and filing their federal income tax return as an individual, or less than or
- 84 equal to \$95,000, if married and filing a joint federal income tax return; and
- 85 (8) Be a resident of the District.

86 Sec. 5. Application.

- 87 (a) An applicant shall apply to the program by submitting the following to OSSE:
- 88 (1) A completed application in a form and manner prescribed by OSSE and
- 89 signed under penalty of perjury;

90 (2) If employed, verification of employment, which shall include a paystub or the
91 applicant's most recent W-2 form; and

92 (3) Any other information OSSE considers necessary as prescribed by rules issued
93 pursuant to section 6.

94 Sec. 6. Rulemaking.

95 OSSE, pursuant to Title of the District of Columbia Administrative Procedure Act,
96 approved October 21, 1968 (82 Stat. 1204; D.C. Official Code § 2-501 *et. seq.*) shall issue rules
97 to implement the provisions of this act within 180 days of the effective date of this act.

98 Sec. 7. Fiscal impact statement.

99 The Council adopts the fiscal impact statement in the committee report as the fiscal
100 impact statement required by section 4a of the General Legislative Procedures Act of 1975,
101 approved October 16, 2006 (120 Stat. 2038; D.C. Official Code § 1-301.47a).

102 Sec. 8. Effective date.

103 This act shall take effect following approval by the Mayor (or in the event of veto by the
104 Mayor, action by the Council to override the veto), a 30-day period of congressional review as
105 provided in section 602(c)(1) of the District of Columbia Home Rule Act, approved December
106 24, 1973 (87 Stat. 813; D.C. Official Code § 1-206.02(c)(1)), and publication in the District of
107 Columbia Register.