



October 19, 2022

Dear Employer:

On behalf of millions of higher education faculty and staff struggling to pay back student debt, including the more than 1.7 million members of the American Federation of Teachers, we want to make you aware of an opportunity to help adjunct faculty gain access to an important federal student loan forgiveness program, *at no cost* to your institution.

The Public Service Loan Forgiveness program is available to public service workers, including higher education faculty. This program allows educators and others to have the balance of their federal student loan debt wiped away after meeting certain requirements. *Through Oct. 31, 2022*, PSLF has been temporarily expanded to allow for more wide-reaching and equitable access to this benefit, including for adjunct faculty.

*Unfortunately, many adjunct faculty are improperly denied access to loan forgiveness simply due to a disconnect between the requirements of the PSLF program and human resources interpretations.*

While PSLF requires workers to meet a 30-hour-per-week threshold during any given employment period in order to qualify, the U.S. Department of Education has recognized that teaching requires additional work beyond the confines of the classroom, including lecture preparation, grading and assessment, office hours, and student feedback and support, among other scholarly tasks. For this reason, the department is moving to adopt a minimum standard 3.35-hour multiplier that should be applied to credit hours taught when completing PSLF forms for adjunct faculty, and several states have legislated a 3.35 (or greater) multiplier.

This multiplier, *which has no bearing on other benefit provisions or employee status, and creates no cost obligations for the employer*, means that faculty who teach a typical three-course (nine credits) load in any given semester or term should be considered to meet the definition of “full time” during that term for the purposes of Public Service Loan Forgiveness. Faculty teaching fewer than nine credits should also

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The American Federation of Teachers is a union of professionals that champions fairness; democracy; economic opportunity; and high-quality public education, healthcare and public services for our students, their families and our communities. We are committed to advancing these principles through community engagement, organizing, collective bargaining and political activism, and especially through the work our members do

American Federation  
of Teachers, AFL-CIO

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AFT Teachers  
AFT PSRP  
AFT Higher Education  
AFT Public Employees  
AFT Nurses and Health  
Professionals

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have the 3.35 (or greater) multiplier applied to their course loads to determine hours worked.

To be clear: The application of the 3.35 (or greater) multiplier is essential for adjunct faculty to benefit from the temporary federal PSLF waiver, and it is the right thing to do, right now. Doing anything less needlessly harms adjunct faculty who perform the essential work of educating college and university students around the country and offers no advantage to colleges or universities as an employer.

With the Oct. 31 PSLF waiver deadline looming, your institution can play a crucial role in ensuring adjunct faculty are eligible for this life-changing financial benefit. For these reasons the American Federation of Teachers is asking you to ensure that adjunct faculty have access to this critical and time-limited federal benefit by adopting the 3.35 (or greater) multiplier for adjunct faculty now.

Sincerely,

A handwritten signature in black ink, appearing to read "Randi Weingarten".

Randi Weingarten  
President, American Federation of Teachers