



Student Debt Clinics: What You Need to Know

Locals across the state are signing up to host student debt clinics. This important organizing tool was developed by the American Federation of Teachers with support from Jobs for Justice. As part of their research, AFT conducted a large survey of its members across the country and found that the student debt crisis impacts members from every AFT constituency. Additionally, AFT found that student debt is a contributing factor to profound stress and mental illness for many members across the country. With 20% of borrowers in the United States unable to make their monthly student debt payments, these debt clinics are an essential part of an organizing plan.



Firm Conley

Faculty and classified professionals pack the room at a Student Debt Clinic hosted by Coast Federation of Educators, Local 1911 and Coast Federation of Classified Employees, Local 4794. Attendees learned about the process for enrolling in income-driven repayment plans and Public Service Loan Forgiveness.

Palomar College Council of Classified Employees, Local 4522 and the Palomar Faculty Federation, Local 6161 joined together to host a clinic for 25 of their members in October. In November, the Coast Federation of Educators,

Local 1911 and Coast Federation of Classified Employees, Local 4794 held two joint clinics attended by over 40 people and signed up 12 new members in the process. ABC Federation of Teachers, Local 2317 also held

a clinic in November with over 60 people attending.

The student debt clinics address two major areas. First, members learn how to enroll in income driven repayment plans for their federal student loans. Second, members learn about the Public Service Loan Forgiveness Program (PSLF) and get all the details on how to qualify for this debt relief. Participants also learn about ways to get involved with the campaign to hold student loan servicers accountable for misleading borrowers, including the class action lawsuit AFT filed against Navient.

Last year, nearly 30,000 people in the United States applied for PSLF, but fewer than 100 people were approved for the debt relief.

See **Student Debt**, page 4

We Turned Modesto Blue!



Valarie Bachelor

Members from San Francisco Community College District Federation of Teachers, Local 2121; Salinas Valley Federation of Teachers, Local 1020; and San Mateo College Federation of Teachers, Local 1493 prepare to canvass in Modesto.

Members from five local unions, San Francisco Community College District Federation of Teachers, Local 2121; Peralta Federation of Teachers, Local 1603; San Mateo College Federation of Teachers, Local 1493; West Valley-Mission Federation of Teachers, Local 6554; and Salinas Valley Federation of Teachers, Local 1020, mobilized members to turn Modesto blue. Over the course of a weekend, 15 union members joined hundreds of volunteers and progressive activists to canvass for Josh Harder in California's 10th Congressional District. Harder won by a 2.6% margin and his was one of the many close races this political season. Our work in Modesto shows us that when we fight, we win!

-By Project Lead Organizer Valarie Bachelor

CFT Midterm Election Recap

As anxious election-watchers tuned in to see the results of the November 6 midterm election, it wasn't at all clear that CFT-endorsed candidates and measures would emerge victorious. Results trickled in, and many races remained too close to call for weeks.

California had the largest share of the seats in the national "Flip the House" congressional strategy, and we worked with a diverse group of progressive groups to try to move seven seats from red to blue. However, it wasn't until December 6, nearly a month after Election Day, that Republican incumbent David Valadao conceded the race in Congressional District 21, making Democratic challenger TJ Cox's win official. This final victory marked the 40th seat that Democrats flipped nationally and gave us a thrilling "seven-out-of-seven" victory in California.

In addition to the incredible wins in congressional races, CFT-endorsed candidates won in every statewide office, electing among others, Gavin Newsom as our state's 40th governor and Democrats took back supermajorities in both the state assembly and the state senate. The most impressive victory and the most critical for public education in our state was Tony Thurmond's defeat of Marshall



CFT members from Newport Mesa Federation of Teachers, Local 1794; Adjunct Faculty United, Local 6106; and Coast Federation of Classified Employees, Local 4794 turned out on October 27 to canvass labor households for Tony Thurmond for SPI and Gil Cisneros and Harley Rouda for Congress, and No on Proposition 5.

“CFT-endorsed candidates won in every statewide office[...]”

Tuck for Superintendent of Public Instruction. Tuck and his allies in the charter school movement spent upwards of \$40 million against Thurmond in the general election alone. With a clear message of supporting students and

educators and fighting to protect public schools in our state, Thurmond ultimately overcame the enormous spending deficit to win with 50.9% of the vote. It was the hardest-fought election of the cycle and the sweetest victory.



CFT members in Ventura County come together to support Tony Thurmond for Superintendent of Public Instruction at an event hosted by Oxnard Federation of Teachers and School Employees, Local 1273.

At the local level, CFT members once again demonstrated their commitment to their members and their school communities and did incredible work to win elections in their districts. For example, several CFT locals won three out of three board races in their districts, including Petaluma Federation of Teachers Local 1881; Berkeley Federation of Teachers, Local 1078; San Francisco Community College District Federation of Teachers, Local 2121; Jefferson Elementary Federation of Teachers, Local 3267; and Pajaro Valley Federation of Teachers, Local 1936. In addition, locals fought hard to win increased revenue in their districts and passed parcel and bond measures: Measure K in Culver City Unified School District, Measure J in Tamalpais Union High School District, Measure BB in ABC Unified School District, Measure Y in Jefferson Union High School District, and Measure U in Jefferson Elementary School District all prevailed.

This election season was at times stressful and exhilarating, and CFT deserves its share of the credit for the amazing results. We showed up, we did the work, and we proved once again that “When we show up, we win.”

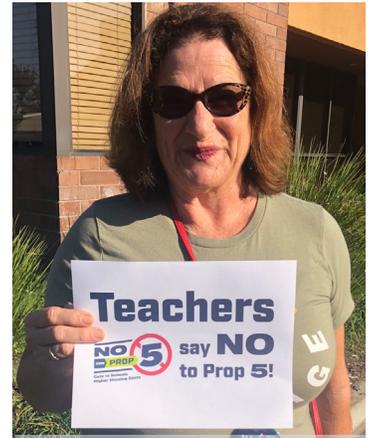
-By CFT Political Director Jessica Ulstad



Tonya Cobb (ADFAC) makes calls to fellow Southern California CFT members for endorsed candidates and measures for the November 2018 election.



CFT members from Jefferson Elementary and Jefferson Union High School District joined forces to support Tony Thurmond and Measure Y in Daly City.



Maribeth Daniel (CFCE) says "I work in the community college system, and we can't afford to take a financial hit like Prop 5 would cause. It's a giveaway to those who don't need more breaks at the expense of those who rely on public services."

PFT and OEA Team Up



Valarie Bachelor

PFT and OEA members prep before canvassing in Oakland.

During this election season, faculty from the Peralta Federation of Teachers, Local 1603 (PFT) teamed up with teachers from the Oakland Educators Association (OEA) to educate, organize and mobilize members, students and the community to support pro-public education candidates. PFT ran two board of trustee races against entrenched incumbents and OEA was hoping to elect an Oakland Unified School District mom and child care advocate to their board. With the help of CFT Project Organizer Valarie Bachelor, they were able to coordinate joint canvases, phone banks and candidate house party fundraisers. Both unions also chipped in to do a joint mailer highlighting all three candidates. By coming together, both locals were able to engage more members, talk to more voters and use their resources to support each other.

-By Project Lead Organizer Valarie Bachelor

CFT Supports AFSCME 3299 Strike at UCLA



Lyndsey Lefebvre

UC-AFT Los Angeles, Local 1990 librarians stand with AFT President Randy Weingarten, CFT Secretary Treasurer Jeff Freitas and UC-AFT President Mia McIver at the AFSCME 3299 Strike.

The AFSCME 3299 Strike happened at UC medical centers across the state from October 23 to October 25, with actions taking place in Irvine, Los Angeles, San Diego, San Francisco and Sacramento. On the first day of the AFSCME 3299 Strike action at UCLA, AFT President Randy Weingarten came to speak at UCLA, along with AFSCME President Lee Saunders and California Senate Candidate Kevin De Leon. The steep building of the Ronald Reagan Medical Center in the background, workers fighting outsourcing and affordability marched around the building by the thousands. UC-AFT librarians and lecturers turned out using the Hustle app and enjoyed the crowded sidewalks filled with the voices of people supporting workers using cowbells, guitars and even the ding of frying pans. Since opportunities to participate with other unions are coming up more frequently, this exercise in solidarity is great for building esteem with your union and sharing in the struggle workers face. Meeting other unions and workers is a great way to create solidarity.

-By Project Organizer Lyndsey Lefebvre

UC Librarians Organize for Solidarity

Librarians at the University of California hit the bargaining table on October 19. On this crisp morning in Berkeley, librarians and the surrounding community, nearly 200 people, gathered at the steps of Doe Library. To pull off this impressive show of support, UC Berkeley Librarians organized among themselves and their community. Meeting weekly in the month leading up to the bargaining date, the Berkeley Librarians Organizing Committee envisioned an action highlighting a specific issue at the bargaining table: academic freedom for academic workers. Their creative energies culminated in a plan to have UC Librarians rally with their mouths taped, alluding to the UC administration's resistance to an academic freedom article presented at the bargaining table.

The organizing committee carefully planned the details of the action. They delegated tasks to individual member activists ranging from media outreach and communications to turning out fellow librarians. Members of the organizing committee had



UC-AFT librarians, students and community allies rally on the steps of UC Berkeley's Doe Library.

“Librarians stood with their mouths taped as their allies read comments[...]”

targeted one-on-one conversations asking librarians to attend the action in addition to utilizing digital organizing methods such as calendar invitations and text messaging. The librarians were aided in their organizing efforts by UC-AFT Organizers and CFT Project Organizers, who spent a week on campus flyering for the bargaining day action and gathering signatures for a petition in support of academic freedom for UC librarians.

Out of these concentrated organizing efforts came

a strong demonstration of solidarity on bargaining day. Librarians stood with their mouths taped as their allies read comments collected nationwide outlining why librarians need and deserve academic freedom. The feeling of solidarity was palpable, leaving librarians energized even after six months of bargaining. UC librarians show us the power of getting organized!

-By Project Organizer
Audrie Francis

Director Sandra Weese.
-By CFT Organizer Erin
Conley

Student Debt continued from page 1

Thousands of others found themselves stuck with student debt that they now must pay off. Student loan servicers such as Navient and Great Lakes are not forthcoming with infor-

mation that will empower borrowers to qualify for PSLF. The student debt clinics help remedy this awful problem. To set up a student debt clinic, contact CFT Organizing

California Federation
of Teachers
AFT, AFL-CIO
A Union of Professionals



The California Federation of Teachers is an affiliate of the American Federation of Teachers, AFL-CIO. The CFT represents faculty and classified workers in public and private schools and colleges, from early childhood through higher education. The CFT is committed to raising the standards of the profession and to securing the conditions essential to provide the best service to California's students.

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Get Organized! is produced by union workers in the CFT Field Representatives Union and the Office and Professional Employees International Union.

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