

**AB 463 (Cervantes):**  
**Access to Loan Forgiveness for Community College Part-Time Faculty**  
As Amended in Assembly: March 12, 2019  
Last updated: August 16, 2019

**PURPOSE OF THE BILL**

Existing California state law prohibits community college part-time faculty from teaching more than 67% of a full-time load (10 credit hours).

AB 463 requires the employer, to credit part-time faculty employees with 3.35 hours worked for each hour of lecture or classroom time; making it easier for community college part-time faculty members to qualify for the federal Public Service Loan Forgiveness (PSLF) program.

**PROBLEM & NEED FOR THE BILL**

Currently, there is a student debt crisis in the United States. The total amount of student debt stands at \$1.5 trillion dollars – more than credit card debt and car loans. According to the American Federation of Teachers (AFT), the average student debt for college graduates in 2018 was \$32,000. This crippling debt prevents college graduates from buying a home, starting a family and contributing to their retirement.<sup>1</sup>

Especially hard hit by student debt are educators, given their low salaries and stagnant wages. Of this group, part-time community college faculty are the most impacted because of the need to have advanced degrees, leading to more student debt. In the California Community Colleges, there are an estimated 35,000 adjuncts, compared to 19,000 full-time instructors (2018). Despite a state law mandating that districts reach a goal that 75 percent of their faculty loads be taught by full-time faculty, the average is 62 percent.<sup>2</sup>

AFT also reported that their membership is roughly 75 percent women. Out of the \$1.5 trillion in student debt, women hold roughly two-thirds of it. Women repay their loans at a slower rate than their male counterparts, in part due to the gender pay gap. Repayment is slow for black and Latina women, as well as men in those groups.<sup>3</sup>

In order to qualify for the PSLF program, a public service employee must work “full-time,” defined as 30 hours over 8 months. However, states can define what constitutes “full-time.” The federal regulations governing qualification for the federal Public Service Loan Forgiveness (PSLF) program require that eligible applicants work full-time – or at least 30 hours per week for eight months. These federal regulations allow states to define what it means to work full-time

In California, current law prohibits a part-time community college faculty member from working more than 67% of a full-time faculty member in a single community college district, which translates into approximately 10 course hours.

In addition, the majority of community college part-time faculty does not get credit for office hours or non-instructional time, including lesson planning and grading. These two factors prohibit community college part-time faculty from qualifying for the PSLF program.

**WHAT WILL THIS BILL DO**

Specifically, AB 463 will do the following four things:

1. **For the purpose of qualifying for the PSLF program *only*,** AB 463 requires the employer, in completing the employer portion of the Employment Certification Form, to credit part-time faculty employees with 3.35 hours worked for each hour of lecture or classroom time to account for non-instructional time.
2. Require the Chancellor’s office to develop and distribute materials to all community colleges in the state designed to increase awareness of the PSLF program;
3. Require each community college district to annually provide this information to their faculty in written or electronic form;
4. Require a community college district to annually provide a faculty member who is enrolled in the PSLF program with a copy of the Employment Certification Form with the employer portion of the form already completed.

**BILL STATUS**

Approved by the Assembly Higher Education Committee — March 19, 2019; (11-1-0)  
Approved by the Assembly Appropriations Committee — May 16, 2019; (15-3-0)  
Approved by the Assembly Floor — May 20, 2019; (62-12-6)  
Approved by the Senate Education Committee — July 3, 2019; (7-0-0)  
Referred to the Senate Appropriations Committee — July 3, 2019

**SUPPORT**

California Federation of Teachers (Sponsor)  
AFT Adjunct Faculty United  
American Federation of Teachers Guild Local 1931  
College of the Canyons  
Council of Classified Employees-CFT  
Cuesta College Federation of Teachers  
Peralta Federation of Teachers  
San Francisco Community College Federation of Teachers  
University Professional & Technical Employees-CWA Local 9119  
(Et Al.,)

<sup>1</sup> The American Federation of Teachers (AFT). “The Student Debt Crisis” AFT. 2018.

<https://www.aft.org/sites/default/files/2018studentdebt.pdf>

<sup>2</sup> The California Federation of Teachers (CFT). “CFT Issue Paper: Part-Time Faculty.” Updated 2018.

[https://www.cft.org/sites/main/files/file-attachments/2011\\_cft\\_part-time\\_issuepaper\\_rev1.pdf](https://www.cft.org/sites/main/files/file-attachments/2011_cft_part-time_issuepaper_rev1.pdf)

<sup>3</sup> Becker, Amy. “The American Association of University Women (AAUW).” AAUW. May 2018.

<https://www.aauw.org/research/deeper-in-debt/>