

**Tonya Cabeza, Loan Forgiveness Remarks
Teacher Leader, Cramp Elementary School
Over \$40,000 in Loan Forgiveness**

Prepared remarks for April 8, 2024

Thank you for this opportunity, Madam Vice President. I want to start by telling you about a time not too long ago in my kitchen. Surrounded by my three children, I opened an email that stunned me. I mean stunned. Over \$40,000 in student loans that I accrued during my undergraduate and graduate degrees were just— gone. Balance ZERO. The celebration in my kitchen at that moment— I wish you could have seen it. But let me just say we were dancing. We were tearing up. And my children and I knew that our lives had changed at that moment.

I am the first person in my family to go to college. But I knew that to pursue the career I've wanted ever since I was little, I needed to graduate from college. So when I went to undergrad, I took out the entire amount in loans. As a 22-year-old college grad, I was deep in debt. But I was happy. I was ready to begin my career doing the job I love. And in order to keep doing this job, I'm required to earn additional credits to secure my permanent teaching certification. So while still burdened with undergraduate debt, I entered a Reading Certification program, taking out even more loans. Loans that once again allowed me to further my expertise and advance my understanding of teaching reading to young people. And despite all of the uncertainty that debt carried with it, I pressed forward.

And now, my eldest daughter is pursuing a career in education too, and I am able to help her out with college in a way that my parents were unable to assist me. And I'm able to do it because of this loan forgiveness. I'm able to continue working here in this fantastic school each day, doing the job that I adore. Cramp is my 'work home' and I am really grateful to make an impact each day. And I am grateful that your administration recognizes that impact in a way where you and President Biden don't just tell us you value us— you show us. Thank you.