

# APA July/August 2014 Newsletter

## The Student Loan Crisis: NEA's #DegreesNotDebt Higher Ed Campaign

The month of June brought good news and bad news for the 40 million Americans struggling with student loan debt.

Sen. Elizabeth Warren's commonsense bill to allow those with student loan debt to refinance at a lower rate while asking the wealthy to pay their fair share failed to pass in the Senate. However, in June, President Barack Obama signed an executive order to make student debt more manageable for millions.

While strides are being made, it's vital to remember what student loan debt means for middle class families, for educators and the students themselves.

Gabriela Rodriguez was struggling as a single mom ten years out of high school when she decided to pursue a college degree and realize her dream of becoming a teacher. "By the time I got my first teaching job, I owed as much money in school loans as my yearly salary—\$37,000," said Rodriguez.

Now, it is time for her oldest son to start college, and two years later, her youngest son will graduate high school.

"Here I am today, barely making ends meet, paying almost \$500 a month in school loans, and signing my life and future savings away in order for my son to pursue his dream college education. I constantly lie awake wondering how am I going to pay for all of this. When will I see the day when I will be able to stay above water financially?"

Rodriguez is certainly not alone—more than 70 percent of America's students borrow money to attend college, and the average student graduates from college owning nearly \$30,000.

Whitney Guess is an early childhood education teacher who always knew that teaching was for her.

"I absolutely love what I do, and I love seeing my kids minds soak up and expand with knowledge. I live to see those light bulb moments kids have," said Guess. But despite her love and dedication to her classroom, her debt is looming. In order to improve professionally, she went back for her master's degree and now owes nearly \$50,000 in student loans.

"I have a fear of how high my monthly repayment fee will be and how long it will take me to actually pay all of my debt back when I do finish my masters. I worry about

whether or not I will be able to make the monthly payment. Any way you look at it, I'm stuck with this huge amount of debt that has its grip on a lot of aspects of my life," said Guess.

"Don't get me wrong, my job is my life and I would not trade it for anything. But when a person has this huge debt cloud floating over their head, it kind of stinks." Cindy Reyes teaches at a Title I in Texas where student loan debt is hurting her in the classroom.

"As much as I love education and would love to earn an additional academic degree, I can't afford to do so," said Reyes.

Our union is working to address this issue, impacting both our members and the students we serve at MSU, through the NEA's Degrees Not Debt campaign. The campaign has drawn great attention from Michigan Senator Debbie Stabenow, many congressional leaders on Capitol Hill, and even the White House has been tweeting the union's campaign using the hash tag #DegreesNotDebt.

## Expanding Your Family – Adoption and Childbirth Leave

If you and your spouse /partner are considering expanding your family through adoption or childbirth, it is important to know the contractual provisions and state/federal laws that provide a benefit to you and your family.

Medically, a woman who gives birth is considered disabled for six to eight weeks depending on the type of delivery. It does require a physician statement for the projected delivery date to be in turned into MSU Human Resources per Article 26 of the APA Collective Bargaining Agreement. <http://www.msuapa.org/wp-content/uploads/2012/05/APA2011-2015.pdf>

A member who is medically disabled has the right to use sick leave for any time required to be off work due to the medical disability. The amount accrued in a member's sick bank and the length of the medical disability are the two factors for any leave taken for the birth of a child during the disability per Article 24 of the APA Collective Bargaining Agreement.

The Family Medical Leave Act (FMLA) provides for up to twelve weeks unpaid leave time for the birth or adoption of a child for the mother or the father. This time off work can be paid leave time using vacation leave. Additional unpaid leave can be provided for extenuating circumstances. The FMLA protections include the payment of the health care premium for up to twelve weeks and the right of return to your position or a similar position within the twelve week FMLA period. A FMLA qualifying member is eligible for up to twelve weeks per fiscal year. Michigan State University runs the FMLA year from July 1 – June 30.

Contractually, a member can use up to eighty (80) hours of your sick leave for family sick while the spouse is considered medically disabled. Additional paid leave time off work could be granted using vacation leave time if you have the appropriate accrual and supervisor approval.

Pregnancy and gender discrimination is unlawful and the Equal Employment Opportunity Commission (“EEOC”) has issued a publication entitled “Enforcement Guidance: Pregnancy Discrimination and Related Issues” that clarifies the interplay between the Americans with Disability Act and the Pregnancy Discrimination Act. More information can be found [http://www.eeoc.gov/laws/guidance/pregnancy\\_qa.cfm](http://www.eeoc.gov/laws/guidance/pregnancy_qa.cfm). A member is covered by the MEA Legal Representation Policy which includes enforcement of state and federal laws.

Adoption leave is provided for contractually in Article 20 of the APA Collective Bargaining Agreement and under the Family Medical Leave Act.

If you have any further questions, please contact the APA Office at (517) 353-4898 or e-mail [msuapa@msu.edu](mailto:msuapa@msu.edu).

Join us for the More You Know Session: Expanding Your Family – Adoption and Childbirth Leave scheduled for August 15, 2014 12:00 p.m. – 1:00 p.m. If you are interested in attending, please RSVP to Heather Traxler at [htraxler@mea.org](mailto:htraxler@mea.org).

## Questions from the Trenches

For this installment of APA Questions From The Trenches, we asked APA President Maury Koffman to answer a potpourri of questions that members have brought to attention recently.

### **If I leave MSU employment prior to 25 years of service, do I retain the total balance of my 403(b) retirement account including the MSU contribution?**

Yes. The APA is proud to have negotiated a vibrant retirement plan. Employee contributions are 5% and University contributions are 10% of the employee's base annual salary. The money contributed to your 403(b) plan vests immediately and goes with you at any time you conclude your employment relationship with MSU.

### **I have questions about our APA bargained retirement plan administered through MSU. Who can I contact for more information?**

There is an FAQ on the MSU HR website at <http://www.hr.msu.edu/benefits/retirement> that provides more information around our retirement plan. Additionally, you can contact the retirement office via phone at 517.353.4434 or via email at [benefitsinfo@hr.msu.edu](mailto:benefitsinfo@hr.msu.edu).

### **How much is the negotiated APA annual wage increase this year for 2014?**

The APA negotiated annual wage increase is applied every year in October. For the 2014 year, the APA annual base wage increase is 2%. Per the APA contract, 40% of the wage increase is automatic – across the board – and 60% applies the merit pay guidelines that require objective and consistent application. Your immediate supervisor should also provide advance notice of you annual wage increase amount before it is realized on your October 2014 paycheck.

### **Does the APA contract define a minimum and maximum annual salary for all members of the bargaining unit?**

Yes and no. The APA contract outlines minimum salary requirements for all grade levels within the bargaining unit. However, the APA contract serves as a floor and individual bargaining unit salaries may rise above the APA minimums and progression levels. Per Clause 132 of the APA contract: Salary Progression increase consideration [annual 3% maximum] will be given to employees who have completed at least one (1) year of service on the effective date of the increase, whose current performance is determined to be not less than satisfactory, and whose salary is less than one hundred twenty-five (125%) percent of the minimum hiring level.

**How long do I have to maintain one APA position before applying for others on campus?**

Per the APA contract, individuals can apply for other APA and campus positions at any time. There is no period of time a bargaining unit member must wait before seeking alternative positions.

**I have been offered another job on campus. How much notice must I give before resigning my current position?**

There is no length of notice requirement to resign from your current position. The APA encourages providing as much notice as possible with the standard minimum of two weeks notice if your calendar for transition allows.

## Reauthorization of the Higher Ed Act

Recently, Sen. Tom Harkin proposed a reauthorization to the Higher Education Act that would focus on making college more accessible and affordable for students and families.

Harkin, chairman of the Senate Health, Education, Labor and Pensions (HELP) Committee, released a draft proposal aptly named the Higher Education Affordability act. The proposal focuses on four main goals—increasing college affordability, helping struggling borrowers, strengthening accountability and improving transparency.

“For generations, a college education has been the pathway to the middle class, but new challenges are threatening that promise for many families in Iowa and across the country. The upcoming reauthorization of the Higher Education Act, which the HELP Committee has been focused on for nearly a year, presents an historic opportunity for Congress to focus attention on college affordability and accountability, help borrowers with existing student debt, and increase transparency so students and families can make informed decisions,” said Harkin.

Among the proposed improvements for increasing affordability and reducing college costs would include reinstating year-round Pell Grants, supporting community college and industry partnerships and creating a state-federal college affordability partnership to increase state investment in public higher education and lower the costs of tuition for students.

“I’m especially pleased this discussion draft outlines ideas for bringing down the skyrocketing costs of college so more students, from all kinds of backgrounds, have the opportunity to get their degree,” said Sen. Patty Murray, former educator and senior member on the HELP Committee.

Harkin has also outlined efforts to help borrowers manage growing student loans at a time when student loan debt has ballooned to over \$1.1 trillion. It includes several commonsense consumer protections, reforms abuses in the collections process, reduces unfair fees, and the act will allow private student loans to be discharged in bankruptcy.

The proposal also includes provisions to hold schools accountable and help students and families make informed choices with increased transparency, as well as authorizing several programs to reform and improve teacher and school leader preparation.

“On behalf of the three million members of the National Education Association we especially appreciate the focus on making higher education more affordable, reducing student debt, and increasing accountability and transparency in every area. We also appreciate [Sen. Harkin’s] thoughtful revision of Title II to reflect current ‘best practices’ and address the pressing challenges our nation faces with regard to teacher preparation, and for recognizing faculty and staff as stakeholders in the higher education enterprise” said Dennis Van Roekel, NEA president.

As the reauthorization of the Higher Education Act moves through congress, the APA will keep informed of any developments. Actions such as increasing Pell Grants could lead to greater funding for MSU and translate to further addressing the needs of students and members.



## Your Fellow APs

Lydia Weiss, Educational Program Coordinator II in the Women's Resource Center.

*How long have you been at MSU? Have you held other positions prior to your current one at the University?*

I was hired as the Educational Program Coordinator at the MSU Women's Resource Center in February 2013, so I've been here for a little over one year.

*Can you tell me a little about what you do? Any specific projects you are working on?*

The nutshell version of my responsibilities at the WRC is that I create and implement the majority of our educational programs, workshops, conferences and other initiatives. What that really means is that I do a little bit of everything! My focus is to provide educational, life-changing opportunities for the campus community around issues of gender equality and social justice. I also advise three student groups to help support them in their activism, outreach and leadership – Women's Council, Take Back the Night Planning Committee and Women's Initiative for Leadership Development (WILD). I am continuously amazed by what these students accomplish and the passion they bring to the work they do.

One of my major projects has been to create and develop the Women's Networking Association. When I started in this position, my first task was to read the Status of Women Report conducted in 2006. As I read the report, I noticed a trend: women wanted more mentoring and networking opportunities on campus. Thus, the Women's Networking Association (WNA) was born. WNA is an organization for professional women on campus to gain skills in negotiation, networking and professional development. In our first year, we've already drawn approximately 80 women from across campus. It's incredible to see the way a network of supportive women has changed participants' perspectives and confidence in their workplace. (To join WNA, email me at [weisslyd@msu.edu](mailto:weisslyd@msu.edu) and I'd be happy to add you to our e-mail list).

Additionally, I coordinate many other programs through the WRC and build collaborations across campus departments. I also assist with day-to-day operations of the Center and manage our social media sites. I am always looking for new and innovative ways to educate people about gender based concerns and provide trainings and resources for everyone, regardless of their gender identity/expression.

*What brought you to your job at MSU?*

This job is actually a "homecoming" for me. I received my Bachelors in Sociology from Michigan State and while I was an undergraduate student, I was a department aide at the WRC. After I graduated, I spent a couple of years in Philadelphia, PA and then received my Masters in Women's, Gender and Sexuality Studies from the University of Cincinnati. In the second year of my Masters work, I was notified that this position was open and I jumped on the opportunity. I have always been passionate about gender equality and educating others about these issues, so this is truly my dream job!

*What do you love about working at MSU?*

Working at MSU has been an amazing experience. It is a rare gift to become a staff member at one's alma mater, so I am very grateful. I love the diversity of opportunities that lie within the borders of campus and the outreach that is done in the community. I also appreciate all of our campus partners – working collaboratively across units is of particular importance to me and the work I do every day.

*Can you share a little about the challenges of working at MSU?*

The size. MSU is huge, both physically and our “population,” therefore, it is difficult to reach every corner of campus. Our office serves the needs of students, faculty and staff, so we definitely have our work cut out for us, but I am proud that despite the challenges with the breadth of our campus community, that our office is widely known and respected for our great work and support of gender equality.

*What are your favorite things to do when not at work?*

When I am not at work, I sing in Sistrum Lansing Women's Chorus. Sistrum is an amazing community of women identified individuals that has given me so much support and love! If you've never seen Sistrum in concert, I would highly recommend doing so this year. Otherwise, I enjoy reading and working on my new home I recently bought with my sweetheart, Kyle. I am also in training as an Area Representative and serve on the Membership Committee for APA.

## APA Day at the Lansing Lugnuts

The APA invites you to join fellow APs for the Lansing Lugnuts game at the Cooley Law School Stadium on Sunday, August 10th at 2:05pm. This event is designed to bring APA members and their families together for a day of fun and baseball.

For every adult ticket purchased by an APA member, up to 2 children's tickets (ages 3-17) will be provided free of charge. Each adult ticket is \$11 and may be purchased at: [https://www.what-if.com/SECURE/LLB/grouporder/LL\\_14\\_MSU\\_APA.html](https://www.what-if.com/SECURE/LLB/grouporder/LL_14_MSU_APA.html)

August 10th is also Kids Day where families can play catch on the field from 1:00pm – 1:30pm and kids get to run the bases for free immediately following the game.

An APA member is guaranteed to win a Lugnuts gift during the Group Raffle! Also, our group photo will be taken and posted on the Lugnuts website where it can be downloaded for free.

We hope you will join us for a day of fun and baseball.

For more information, please feel free to contact Todd Ring at [ringt@msu.edu](mailto:ringt@msu.edu)

## MSU APA Web Site Updates

The MSU APA web site has undergone a bit of restructuring and a theme change. Upon arrival at [www.msuapa.org](http://www.msuapa.org), you will see the same picture but a new layout of the menus.

You will now also be welcomed to a new welcome page with the most recent thoughts of the president. Most of the menus are the same but some have been removed. All documentation is now under Association docs. This includes the current contract and health care agreements among others documents.

The About section now contains all information about the union including the E-Board, AR's, all Committees along with the history of the APA.

The Events section will now contain all information about upcoming events that will concern the members of the APA.

So take a look around and let me know if you like the new layout.

Enjoy,  
Todd Ring