



3701 E. Tudor Road, Suite 208 Anchorage, Alaska 99507 (907) 274-0827 www.aknurse.org

March 17, 2017

We are writing on behalf of the Alaska Nurses Association in strong support of HB 86: "An Act to limit the state's authority to prevent the renewal of licenses after default on student loans." This bill will allow Alaskan workers to continue to earn an income in their chosen profession without fear of losing their license due to financial hardship.

Currently, professional licenses – such as nursing and teaching credentials – are legally allowed to be revoked from Alaskans who default on their student loans. This harmful practice simply creates additional hardships for Alaskan workers, making it more difficult for them to repay their student debt. Many Alaskans carry significant student loan debt. In 2015, more than 70 percent of students graduating with a bachelor's degree had student loan debt, averaging more than \$35,000 a person. At \$1.3 trillion, student loan debt is the largest form of unsecured consumer debt in the United States.

Many professional licenses are for workers essential to the safety and well-being of our Alaskan communities, such as nurses, doctors, educators, social workers, and corrections officers. The Board of Nursing is the largest occupational licensing board in the state of Alaska by number of licensees, and oversees the licensure of registered nurses, licensed practical nurses, advanced practice registered nurses, and certified nurse aides. Under current statute (AS 14.43.145 (4)), an Alaskan nurse who faces financial challenges and defaults on their student loans could have their nursing license revoked, thus blocking their ability to work as a nurse, earn an income as a nurse, and pay back their student debt. Forcing Alaskan workers out of their profession can have further-reaching negative effects: increasing the tax burden on state and federal government, as workers struggle with unemployment or underemployment.

House Bill 86 will repeal current statute and allow licensed Alaskan workers to continue to work in occupations essential to the well-being and safety of our communities, continue to earn an income, and pay back their defaulted loans without the fear of losing their professional license and income from their profession.

The Alaska Nurses Association certainly appreciates your support on behalf of Alaskan workers.

Sincerely,

Arlene Briscoe, RN-BC Legislative Chair

Alaska Nurses Association

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Jane Erickson, RN, CCRN

Jane M. Erickson

President, Board of Directors

Alaska Nurses Association

The Alaska Nurses Association strongly endorses SB 86 to allow Alaskan workers to earn a living in their chosen profession without fear of losing their license due to financial hardship.

The Alaska Nurses Association serves to advance and support the profession of nursing. The Alaska Nurses Association's core purpose includes working for improvement of health standards and promoting access to health care services for all Alaskans.