



STATE OF HAWAII
DEPARTMENT OF EDUCATION
KA 'OIHANA HO'ONA'AUAO
P.O. BOX 2360
HONOLULU, HAWAII 96804

Date: 03/03/2026

Time: 02:00 PM

Location: 308 VIA VIDEOCONFERENCE

Committee: FIN

Department: Education

Person Testifying: Keith T. Hayashi, Superintendent of Education

Title of Bill: HB1811, HD1, RELATING TO EDUCATOR STUDENT LOAN REPAYMENT.

Purpose of Bill: Establishes the Educator Student Loan Repayment Program to provide for the repayment of qualified student loans for certain educators in the State. Appropriates funds. Effective 7/1/3000. (HD1)

Department's Position:

The Hawaii State Department of Education (Department) provides comments on HB 1811, HD 1, which establishes the Educator Student Loan Repayment Program to provide for repayment of qualified student loans for educators in the State who meet eligibility requirements.

Targeted loan repayment programs can help to both attract new candidates, with the promise of mitigating financial burden to enter the profession, as well as retain them through required years of service.

The proposed disbursement amount of up to \$25,000 upon completion of five consecutive years of full-time service should significantly relieve the financial burden of student loans for teachers.

The Department notes that educators may currently qualify for federal loan forgiveness programs such as the Teacher Loan Forgiveness Program or the Public Service Loan Forgiveness Program, however such programs have much more restrictive requirements, lower loan repayment amounts, and provide less certainty given the current federal administration's stance on funding education programs.

Finally, to support successful implementation, the Department will require additional staffing resources to administer the loan repayment program, provided that this does not impact the Department's Board approved budget.

Thank you for the opportunity to provide testimony on HB 1811, HD 1.

JOSH GREEN, M.D.
GOVERNOR



MAKALAPUA ALENCASTRE, ED. D.
CHAIRPERSON

STATE OF HAWAII
STATE PUBLIC CHARTER SCHOOL COMMISSION
(‘AHA KULA HO‘ĀMANA)

<http://CharterCommission.Hawaii.Gov>
1164 Bishop Street, Suite 1100, Honolulu, Hawaii 96813
Tel: (808) 586-3775 Fax: (808) 586-3776

FOR: HB 1811 HD1 RELATING TO EDUCATOR STUDENT LOAN REPAYMENT
DATE: March 3, 2026
TIME: 2:00 P.M.
COMMITTEE: Committee on Finance
ROOM: Conference Room 308 & Videoconference
FROM: Ed H. Noh, Ed. D., Executive Director
State Public Charter School Commission

Chair Todd, Vice Chair Takenouchi and members of the Committee:

The State Public Charter School Commission (“Commission”) appreciates the opportunity to offer testimony in **SUPPORT of HB 1811, with comments**, which establishes an educator student loan program that provides student loan relief at key service milestones and incentivizes long-term commitment to the teaching profession.

The Commission appreciates the efforts of the Legislature in looking for solutions in addressing teacher shortages and for including charter schools in initiatives such as the loan repayment program proposed in this measure. The Commission suggests, in the interest of specificity, replacing “in consultation with the commission” with “in consultation with the State Public Charter School Commission” in sections 302A (a) and (f) to clarify our role.

The Commission is prepared to work with this committee, the DOE, and our public charter schools in implementing the requirements of this measure.

Thank you for the opportunity to provide this testimony.



UNIVERSITY OF HAWAII SYSTEM

‘ŌNAEHANA KULANUI O HAWAII

Legislative Testimony

Hō'ike Mana'o I Mua O Ka 'Aha'ōlelo

Testimony Presented Before the
House Committee on Finance
March 3, 2026 at 2:00 p.m.

By

Debora Halbert

Vice President for Academic Strategy
University of Hawai'i System

HB 1811 HD1 – RELATING TO EDUCATOR STUDENT LOAN REPAYMENT.

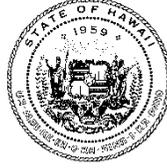
Chair Todd, Vice Chair Takenouchi, and Members of the Committee:

Thank you for the opportunity to provide comments on HB 1811 HD1 – Relating to Educator Student Loan Repayment, which would establish an Educator Student Loan Repayment Program to help address the State's persistent shortage of qualified public school educators. The University of Hawai'i (UH) System strongly supports the Legislature's goal of strengthening the teacher workforce and reducing the financial barriers that discourage students from entering or remaining in the teaching profession. Efforts that make teaching careers more financially sustainable are essential to improving recruitment and long-term retention, particularly in hard-to-fill positions and communities.

However, UH respectfully notes that the structure of the proposed repayment schedule may limit the program's effectiveness as a recruitment incentive. Under the measure, educators may only obtain loan repayment benefits after completion of a five-year service commitment. While UH appreciates the legislature's intent to incentivize long-term classroom commitments, from the perspective of college students considering whether to enter a teacher preparation pathway, this benefit structure may not provide sufficient relief to meaningfully influence career decisions. We note that the state already has a similar Hawai'i Education Loan Program (HELP) in place, which has been historically under-utilized, likely owing to the back-loaded nature of the write-off structure.

Thus, to improve participation and maximize the program's impact on the educator pipeline, UH encourages consideration of adjustments that would provide more evenly distributed loan repayment benefits over the five-year period. Alternatively, or in combination with a loan write-off benefit, a program featuring prepayment of tuition for the first year could incentivize students to pursue an education degree and career.

Mahalo for your continued commitment to Hawai'i's students and educators and for considering these comments as you refine this important measure.



STATE OF HAWAII

HAWAII TEACHER STANDARDS BOARD

650 IWILEI ROAD, SUITE 268

HONOLULU, HAWAII 96817

March 3, 2026

WRITTEN TESTIMONY BEFORE THE HOUSE COMMITTEE ON FINANCE

PERSON TESTIFYING: Mitzie Higa, Licensing Specialist, on behalf of the Hawai'i Teacher Standards Board (HTSB)

DATE: March 3, 2026

TIME: 2:00 pm

LOCATION: Conference Room 308 and Video Conference

TITLE OF BILL: HB 1811 HD1 Department of Education; Charter Schools; Educator Student Loan Repayment Program; Appropriation

POSITION: Supports HB 1811 HD1

Chair Todd and Members of the House Committee Finance:

The Hawai'i Teacher Standards Board (HTSB) supports HB1811,HD1, relating to educator student loan repayment. The purpose of this Act is to attract new educators while retaining those with experience in the State's department and charter schools by establishing an educator student loan repayment program. This Act will provide meaningful student loan relief at key service milestones and will incentivize long-term commitment to the teaching profession in Hawaii, thereby enhancing educational stability and quality for all students.

Our state faces a significant and persistent shortage of qualified public school educators. This shortage undermines the quality of education for children in Hawaii and places immense strain on the public education system. **The high cost of living in the State, combined with the substantial burden of student loan debt carried by many educators, makes it difficult to recruit and retain highly effective professionals in the State's public schools. HTSB wants to support efforts to recruit and retain high quality teachers for our keiki in our public schools, including those in our public charter schools.**

State-funded student loan repayment programs have proven to be an effective tool for workforce recruitment and retention in other critical sectors. The Hawaii healthcare education loan repayment program has been successful in addressing healthcare professional shortages across the State by mitigating the financial burden of educational debt. **Thus, HTSB supports these efforts for student loan repayment for our educators in our public schools, including those in our public charter schools.**

For the reasons stated above, the Hawai'i Teacher Standards Board respectfully **asks for your support on this bill.**



Chair Todd
Vice Chair Takenouchi
House Committee on Finance

Tuesday, March 3, 2026
2:00PM

HB 1811 – RELATING TO EDUCATOR STUDENT LOAN REPAYMENT.

Aloha Members of the House Committee on Finance,

The Hawai‘i State Youth Commission was first created through Act 106 in 2018, “to advise the governor and legislature on the effects of legislative policies, needs, assessments, priorities, programs, and budgets concerning the youth of the State.” The Hawai‘i State Youth Commission’s Education legislative committee is in **strong support** of **HB 1811**.

As the Committee’s findings have made clear, Hawaii is facing a shortage of public school educators, impacting the quality of education for youth attending public schools across the state. It is no mystery that many educators come into the workforce with significant amounts of student loan debt, a critical barrier that has discouraged educators to remain in these positions long-term.

HB 1811 establishes an Educator Student Loan Repayment Program to lessen the financial burdens often faced by potential and current educators. This program is similar to the Hawaii Healthcare Education Loan Repayment Program, a proven success for attaining and retaining healthcare professionals in Hawaii. By establishing this type of program for educators, we effectively invest in a workforce committed to educating and shaping the future of Hawaii.

For these reasons, the Hawai'i State Youth Commission is in strong support of HB1811 and respectfully urges the Committee to pass this measure.

Mahalo for the opportunity to testify,

The Hawai'i State Youth Commission

hawaiistateyc@gmail.com



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HD

TESTIMONY TO THE HAWAI'I HOUSE COMMITTEE ON FINANCE

Item: HB 1811, HD1 – Relating to Educator Student Loan Repayment

Position: Support

Hearing: Tuesday, March 3, 2026, 2:00 pm, Room 308

Submitter: Osa Tui, Jr., President - Hawai'i State Teachers Association

Dear Chair Todd, Vice Chair Takenouchi, and members of the committee,

The Hawai'i State Teachers Association (HSTA) **strongly supports** H.B. 1811, HD1, which establishes the Educator Student Loan Repayment Program.

Our state continues to face a significant and persistent shortage of qualified public school educators, a crisis that undermines the quality of education and places immense strain on our school communities. The high cost of living in Hawai'i, coupled with the considerable burden of student loan debt, makes it increasingly difficult to recruit and retain qualified public educators. This bill addresses these financial hurdles by providing up to \$20,000 after five years of service and an additional \$25,000 after seven years, creating a powerful incentive for long-term commitment to the teaching profession.

This approach mirrors the successful model used for healthcare professionals in our state. Just as the Hawai'i healthcare education loan repayment program has been an effective tool for workforce retention by mitigating the financial burden of educational debt, this program will provide a similar lifeline for our educators. By investing in this proven strategy, the State can stabilize the educator workforce, ensuring that educational quality is not compromised by financial instability. We urge the committee to pass this measure to support our educators and the future of Hawai'i's students.

Mahalo.

HB-1811-HD-1

Submitted on: 2/28/2026 2:04:38 PM

Testimony for FIN on 3/3/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
David Ball	Individual	Support	Written Testimony Only

Comments:

I support this legislation.

David Ball

Waiialae-Kahala

HB-1811-HD-1

Submitted on: 3/1/2026 12:52:08 PM

Testimony for FIN on 3/3/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Rain K. Kahula Yong	Individual	Support	Written Testimony Only

Comments:

Aloha Chair, Vice Chair, and Members of the Committee,

I am writing in strong support of HB 1811, HD1, which establishes the Educator Student Loan Repayment Program.

I support any avenue that helps educators reduce the burden of student loan debt. Many of us were encouraged and fully supported to pursue higher education in order to become qualified professionals in our field. We invested years of study and significant financial resources to serve Hawai'i's students.

Today, teachers in Hawai'i face one of the highest costs of living in the nation while working in a profession that does not always reflect that reality in compensation. The financial strain of student loans adds to an already challenging situation, making it difficult for educators to remain in the profession long term.

If we want to recruit and retain high-quality educators, we must create meaningful pathways toward financial stability and debt relief. Supporting teachers in becoming debt-free is not just an investment in individuals, it is an investment in the strength and stability of our entire public education system.

Mahalo for your consideration and support of this important measure.

Respectfully,
Rain Yong, teacher at Ka Waihona o ka Na'auao PCS

Leeward District

HB-1811-HD-1

Submitted on: 3/1/2026 7:29:24 PM

Testimony for FIN on 3/3/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Glen Kagamida	Individual	Support	Written Testimony Only

Comments:

STRONG SUPPORT!!! MAHALO!

HB-1811-HD-1

Submitted on: 3/2/2026 7:32:17 PM

Testimony for FIN on 3/3/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
John Fitzpatrick	Individual	Support	Remotely Via Zoom

Comments:

Aloha,

My name is John Fitzpatrick and I am a teacher at Kūlanihāko‘i in Kihei. I am writing in strong support of **HB 1811**, but I urge the committee to consider a critical amendment to ensure this bill effectively addresses the crisis we are seeing in our classrooms.

I am testifying today on behalf of the community at **Kūlanihāko‘i High School**. Our school is currently navigating a severe staffing crisis that illustrates why this bill is so necessary:

- **26% of our staff** are emergency hires on J1 Visas and long term substitutes.
- **50% of our core subjects** (Math, Science, English, and Social Studies) are currently taught by emergency hires or long-term substitutes.

When half of a school's core curriculum is delivered by individuals who are not yet fully licensed or are in temporary placements, our keiki lose the stability and specialized expertise they deserve. This is not just a "shortage"—it is an educational emergency.

To fix this, we must not only recruit but **retain** licensed educators. However, waiting five years for the first disbursement—as currently written—is too long for a teacher struggling with a \$700 monthly loan payment and Hawaii’s high cost of living.

I know several teachers with crippling student loan debt and now need to pay \$700 monthly towards their student loans because of the Trump administration's war on student loan relief. I am not sure how someone living on a teachers salary accomplishes this task.

I propose a technical amendment to move the first loan disbursement to Year 3 of service rather than Year 5. National and local data indicates that many teachers decide whether to stay in Hawaii or leave the profession entirely within their first three years. By offering a retention milestone at Year 3, we create an immediate, tangible reason for teachers to commit to our schools through those difficult early years. This Year 3 milestone would provide the necessary "bridge" to keep a teacher at Kūlanihāko‘i long enough to become a permanent pillar of our community.

Proposed Disbursement Schedule:

- **Year 3:** \$15,000 disbursement
- **Year 5:** \$15,000 disbursement
- **Year 7:** \$15,000 disbursement

Hawaii's medical professionals already benefit from the HELP program. Our educators deserve the same level of investment. Providing relief sooner—at the 3-year mark—will be a game-changer for teacher retention across the islands.

Mahalo for your leadership and for the opportunity to testify.

Sincerely,

John "Fitz" Fitzpatrick