



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

Date: 02/10/2026

Time: 02:01 PM

Location: 309 VIA VIDEOCONFERENCE

Committee: EDN/HED

Department: Education

Person Testifying: Keith T. Hayashi, Superintendent of Education

Title of Bill: HB1811, 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.

Department's Position:

The Hawaii State Department of Education (Department) agrees with the ideas put forward in HB 1811, 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, but cannot support the bill in its current form. However, the Department looks forward to working with the Legislature to find a way forward.

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 disbursements of up to \$20,000 upon completion of five consecutive years of full-time service and up to \$25,000 upon completion of an additional two years of service should significantly reduce the financial burden of student loan debt 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.

The Department remains committed to developing comprehensive solutions to our educator workforce challenges.

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

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 RELATING TO EDUCATOR STUDENT LOAN REPAYMENT
DATE: February 10, 2026
TIME: 2:01 P.M.
COMMITTEE: Committee on Education & Committee on Higher Education
ROOM: Conference Room 309 & Videoconference
FROM: Ed H. Noh, Ed. D., Executive Director
State Public Charter School Commission

Chair Woodson, Chair Garrett, and members of the Committee:

The State Public Charter School Commission ("Commission") appreciates the opportunity to offer testimony in **SUPPORT of HB 1811** 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 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 Education
and
House Committee on Higher Education
February 10, 2026 at 2:01 p.m.

By
Debora Halbert
Vice President for Academic Strategy
University of Hawai'i System

HB 1811 – RELATING TO EDUCATOR STUDENT LOAN REPAYMENT.

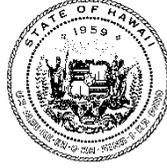
Chairs Woodson and Garrett, Vice Chairs La Chica and Amato, and Members of the Committees:

Thank you for the opportunity to provide comments on HB 1811 – 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.

UH respectfully notes, however, that the structure of the proposed repayment schedule may limit the program's effectiveness as a recruitment incentive. Under the measure, loan repayment benefits are tied to a seven-year service commitment, with the first disbursement occurring only after five consecutive years of service and the remainder after two additional years. From the perspective of students and recent graduates considering whether to enter a teacher preparation pathway, a benefit structure that is both long-term and heavily back-loaded may not provide sufficient early or mid-career relief to meaningfully influence career decisions.

Thus, to improve participation and maximize the program's impact on the educator pipeline, UH encourages consideration of adjustments (i.e., prepayment of tuition for the first year) that would provide more evenly distributed loan repayment benefits over a shorter service period. For example, the Legislature may wish to consider a maximum five-year service commitment for full loan repayment, or a structure that provides meaningful incremental loan relief beginning earlier in an educator's career. Aligning the timing of benefits more closely with the period when educators face the greatest financial pressure could significantly strengthen the program's value as both a recruitment and retention tool.

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

February 10, 2026

WRITTEN TESTIMONY BEFORE THE HOUSE COMMITTEE ON EDUCATION and THE HOUSE COMMITTEE ON HIGHER EDUCATION

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

DATE: February 10, 2026

TIME: 2:01 pm

LOCATION: Conference Room 309 and Video Conference

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

POSITION: Supports HB 1811

Chair Woodson, Chair Garrett, and Members of the House Committee on Education and the House Committee on Higher Education:

The Hawaii Teacher Standards Board (HTSB) supports HB1811, 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 Hawaii Teacher Standards Board respectfully **asks for your support of HB1811.**



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**TESTIMONY TO THE HAWAI'I HOUSE COMMITTEE ON EDUCATION
&
HAWAI'I HOUSE COMMITTEE ON HIGHER EDUCATION**

Item: HB 1811 – Relating to Educator Student Loan Repayment

Position: Support

Hearing: Tuesday, February 10, 2026, 2:01 pm, Room 309

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

Dear Chairs Woodson and Garrett, Vice Chairs La Chica and Amato, and members of the committees,

The Hawai'i State Teachers Association (HSTA) **strongly supports** H.B. 1811, 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.



HOUSE BILL 1811, RELATING TO EDUCATOR STUDENT LOAN REPAYMENT

FEBRUARY 10, 2026 · EDN/HED HEARING

POSITION: Support.

RATIONALE: The Democratic Party of Hawai'i Education Caucus **supports** HB 1811, relating to educator student loan repayment, which establishes the Educator Student Loan Repayment Program to provide for repayment of qualified student loans for certain educators in the state.

Hawai'i continues to face a long-standing and significant teacher shortage, a challenge that predates the pandemic and remains a central issue in maintaining quality education in our communities. Following historic pandemic-era shortages of over 1,000 unfilled teaching positions, the Hawai'i DOE reported more manageable vacancy numbers in 2025, but relied disproportionately on “emergency hires”—educators working in classrooms without full licensure—to fill gaps. A 2025 analysis showed that the number of emergency hires statewide increased by roughly 80 percent over the past several years, even as total vacancies declined. Although these emergency hires help staff classrooms, they illustrate a fundamental challenge: without sustainable incentives and career pathways, Hawai'i's schools risk lowering the threshold of trained, credentialed educators in service of simply filling seats.

Teacher turnover remains high. In national and local education reporting, Hawai'i schools experience significant turnover, with some communities reporting rates of teacher departure approaching half of new hires within two years without improved retention strategies. This

turnover disproportionately affects hard-to-staff areas—including special education, Hawaiian language immersion, and geographically isolated complexes—where vacancies persist and staffing differentials alone have not fully resolved staffing gaps.

These shortages have real impacts on students and classroom quality. Frequent staffing changes disrupt continuity of instruction and weaken student-teacher relationships, which the research literature links to lower academic outcomes and greater behavioral challenges. Relying on unlicensed or under-prepared instructors, even temporarily, can strain school leadership and erode instructional quality over time. Moreover, chronic vacancies make it harder to deliver specialized services for students with disabilities or those in immersion programs that require higher preparation and specialized training.

This measure's proposed educator student loan repayment program directly targets one of the greatest financial barriers that prospective and current educators face: the burden of student debt. National research indicates that student loan debt influences career choice, retention, and mobility decisions among professionals, including teachers. By offering loan repayment after defined service milestones, this program would make a teaching career in Hawai'i more competitive and sustainable, especially given the state's high cost of living and housing challenges.

Similar loan repayment and forgiveness programs in other fields, such as healthcare, have proven effective in recruiting professionals to serve in high-need areas by mitigating debt and encouraging longer tenure. Investing in teacher workforce stability is not a luxury but a necessity. Strong staffing directly influences student achievement, school climate, and community confidence in public education. By empowering educators with critical financial support and encouraging long-term commitment to Hawai'i schools, this proposal would strengthen the teaching force statewide, reduce reliance on temporary staffing solutions, and help ensure that students can learn from qualified, experienced educators.

Contact: educationcaucusdph@gmail.com · 808-679-7454

Aloha Chair Woodson, Chair Takuya Garrett, and Members of the Committees,

My name is John Fitzpatrick and I am a teacher at Kūlanihākoʻi 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 **Kūlanihākoʻi 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 Kūlanihākoʻi 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

HB-1811

Submitted on: 2/6/2026 1:00:43 PM

Testimony for EDN on 2/10/2026 2:01:00 PM

Submitted By	Organization	Testifier Position	Testify
melinda.a.martinez	Individual	Support	Written Testimony Only

Comments:

Aloha.

My name is Melinda Martinez and I am a secondary teacher on Maui. I introduced Teacher Student Loan Forgiveness to the Maui's HSTA (Hawai'i State Teacher's Association) Chapter in September where it was approved and sent to HSTA's Board of Directors for review. It was approved with unanimity there as well as at the chapter level and I received positive feedback from fellow teachers relating to this recruitment and retention that this NBI (New Business Item) would promote ultimately benefiting the DOE.

I will be 47 years old in May. I graduated with a graduate degree in Teacher Education in 2010. After receiving my Colorado teaching license I worked in Early Childhood as a teacher and an administrator in a private capacity. I used forbearance and deferrment techniques to offset student loan payments as my \$40,000 annual salary was inadequate to cover those alongside my living expenses. During my undergraduate studies I received \$40,000 in financial aid with a Pell Grant. Today I have \$65,000 in student loan debt. I've been a t

This bill as promoted will not help me as I have taught in the public school setting for seven years and I am pursuing PSLF (Pubic Service Loan Forgiveness); however, advocacy isn't always about doing things to benefit oneself. My student loan repayments are about to increase exponentially from \$10 to \$685. This is going to be incredibly difficult for me to absorb as my teaching responsibilities require me to work outside of the school day/contract hours to be the best teacher possible. With the passage of this bill, I'm hoping that teachers can receive benefits mirroring 2023 legislation for Hawai'i's healthcare professionals which provided student loan forgiveness after just two years and has contributed to not only recruitment but also retention. Additionally, this would encourage local talent to pursue entering education and contribute to and remain in their own communities. Hawai'i's teacher shortage is increasing. This would be one way to help entice qualified teachers which is what our students need.

HB-1811

Submitted on: 2/7/2026 9:59:25 AM

Testimony for EDN on 2/10/2026 2:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Danny Lopez	Individual	Support	Written Testimony Only

Comments:

Aloha,

My name is Danny Lopez; I am a teacher on Maui. I have been teaching for about eight years. I have been working on paying off my student loans since 2018. It has been almost ten years since I finished my undergraduate studies, I have always made my payments on time, and I am barely through paying off my loans, and I only started with \$15k. Anything from the state would help. You would help attract and keep talent that could stay in Hawaii for their entire careers. We need to invest in longterm talent that can have and raise families to keep our state strong.

Mahalo

HB-1811

Submitted on: 2/7/2026 3:27:55 PM

Testimony for EDN on 2/10/2026 2:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Christine R Jarvis	Individual	Support	Written Testimony Only

Comments:

RE: HB 1811 – RELATING TO TEACHER STUDENT LOAN REPAYMENT

Tuesday, February 10, 2026, 2:01 P.m.

Members of the Committee,

I strongly support HB 1811, which provides critical financial assistance to public educators who serve our keiki daily. This legislation honors the educators who are consistently and diligently furthering their own education to better help Hawai'i students succeed. Unfortunately, in the Hawai'i DOE, teachers who wish to remain on the front lines of the classroom are only able to obtain higher pay by paying out of pocket for further education through obtaining credits. Obtaining bachelors degrees and masters degrees to remain a highly qualified teacher in the field can put educators back tens of thousands of dollars while only increasing a teachers yearly salary by a few thousand dollars per reclassification. This financial discrepancy makes it impossible for public school teachers to pay student loans on top of the ever increasing cost of living in the State of Hawai'i.

I myself have over \$25,000 in federal student debt accrued while getting my masters degree in Curriculum and Instruction and subsequent college credits needed for state required english language learner credits as well as further college credits needed for reclassification. In addition, I will need to spend at least \$5000 more out of pocket if I wish to reach the highest my highest pay potential in the Department of Education.

I appreciate your consideration of my situation, which appears to be the situation of most of our educators in Hawai'i and hope that the committee will vote in support of student loan forgiveness for our great state's educators. I am looking forward to the benefits of teacher retention with the passing of this bill and the relief of the financial strain of doing a job I love.

Thank you,

Christine Jarvis

Leeward District Autism Consulting Teacher

HB-1811

Submitted on: 2/5/2026 1:18:42 PM

Testimony for EDN on 2/10/2026 2:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Beth Anderson	Individual	Support	Written Testimony Only

Comments:

Aloha,

We need more educators in our state. There is a persistent shortage that is hindering the quality and stability of education students receive, and this can negatively affect their futures and the future of our state.

Student loan repayment programs are essential to attracting people to the teaching profession and retaining them. The cost of living in Hawaii is now the highest in the nation. Living in Hawaii on a teacher's salary is difficult. We want to retain our teachers and we need to help them with loan repayment programs in order to do that and to attract more young people to the teaching profession. It is critical we provide incentives to increase entries into educational programs for teachers in Hawaii, then retain those qualified teachers. This bill would do both of those things.

Thank you for considering my views.

HB-1811

Submitted on: 2/5/2026 1:23:24 PM

Testimony for EDN on 2/10/2026 2:01:00 PM

Submitted By	Organization	Testifier Position	Testify
Johnnie-Mae L. Perry	Individual	Support	Written Testimony Only

Comments:

I, Johnnie-Mae L. Perry Support

1811 HB RELATING TO EDUCATOR STUDENT LOAN REPAYMENT.

HB-1811

Submitted on: 2/5/2026 1:34:27 PM

Testimony for EDN on 2/10/2026 2:01:00 PM

Submitted By	Organization	Testifier Position	Testify
cheryl burghardt	Individual	Support	Written Testimony Only

Comments:

Chair and Committee members, aloha

As a retired educator, I SUPPORT this bill 100%. Though I had student loans early in my career, I did not face the uphill struggle that many in my profession currently face. The cost in dollars is high but so is the anxiety and weight of the debt that educators face. We know that assisting professionals has been successful and with the allocation of monies and accountability checks, this is a positive path.

Mahalo

Cheryl Burghardt

Nuuanu Oahu