

Deeper In Debt – Women and College Loans on November 9, 2017



Thursday, November 9, 2017, 7:00 p.m.
Carmichael Library
5605 Marconi Ave., Carmichael, 95608

Deeper in Debt: Women and Student Loans: AAUW Research Findings, Recommendations, and Panel Discussion

Women now earn 57 percent of the bachelor's degrees from U.S. colleges and universities, a remarkable achievement since AAUW's founding in 1881 when women were awarded only a small fraction of college degrees. However, during the past few

decades, student loans have become an increasingly common means of paying for post-secondary education. As a result, 44 million borrowers in the United States hold about \$1.3 trillion in outstanding student loans, which has caused increasing awareness of student debt as a challenge for the U.S. economy as well as for individual borrowers.

AAUW's new research report, *Deeper in Debt: Women and Student Loans*, examines student debt from the perspective of gender and shows its disproportionate effects on women. Women hold nearly two-thirds of the outstanding student debt in the United States—more than \$800 billion. And the gender pay gap contributes to the finding that women pay back their loans more slowly.

On Nov. 9, the Sacramento Branch and the California State University Sacramento AAUW partner will present the AAUW research report findings and recommendations on student debt, followed by a panel discussion. We are pleased to have the participation of some very highly regarded California leaders in areas of education financing. Our panelists include Lupita Cortez-Alcala, Executive Director of the California Student Aid Commission, and Assemblyman Kevin McCarty, the Chair of the Assembly Budget Subcommittee on Education Finance.

Please plan to attend this important program at the Carmichael Public Library. Also, consider bringing a friend with potential for joining AAUW. If they join at the meeting, they will receive a 50 percent discount on the national dues, a savings of \$24.50. You can register for free at Eventbrite by clicking the link below.

Register for Free 

Featured panelists:

- Assemblyman Kevin McCarty—Chair, Budget Subcommittee on Education Financing
- Lupita Cortez-Alcala— Executive Director, California Student Aid Commission
- Yolanda Garcia—Financial Aid Supervisor, Cosumnes River College

AAUW Sacramento and AAUW Sacramento State Chapter invite students, faculty, AAUW members & the public

Presidents' Message by Donna Holmes and Marty McKnew



Our joint showing of *Equal Means Equal* with the Citrus Heights/American River (CHAR) branch on Oct. 10 was a great success. More than 100 people attended the two showings, including one American River College class and many community members. Many thanks go to Liz Jordan and her indefatigable team who showered the community with flyers and came out to help at the event. In preparation for the showings, Liz appeared on Insight with Beth Ruyak on Capitol Public Radio on Monday, Oct. 9.

You can listen to the segment by going to www.capradio.org/news/insight/. Many attendees cited hearing her presentation as how they heard about this event.

Bravo Liz! Raising awareness of the status of the ERA is more important than ever.

More kudos to our Tech Trek Co-Director, Morgan Glover, who organized our representation in the Take Back The Night event on Oct. 14. Thank you to all who came out to help.

Deeper in Debt, AAUW's latest research on student loan debt, will be the subject of our next program on Thursday, Nov. 9. This should be an informative evening as we learn about the research and hear from a panel of experts on the latest developments and what our state is doing to make college more affordable. Once again a very timely subject, as student debt is prevalent in the news these days. As with all public events, anyone who joins at the event receives half off of National Dues, a savings of \$24.50. We hope to see you there.



Mark your calendars for two events coming up soon. Our annual holiday party will be held on Dec. 9 at Northridge Country Club. This is always a fun event to start off the holidays. Then on Jan. 27, 2018, join fellow AAUW members from around the area for the annual Inter-Branch Council sponsored luncheon – another worthwhile event featuring recipients of our AAUW Funds fellowships. **This year's event will be local for us as Plates is the venue. We know you won't want to miss either of these events.**

Holiday Luncheon on December 9 – Save the Date!



Mark your calendars for the annual holiday luncheon on Saturday, Dec. 9 from 11 a.m. to 2 p.m. at the Northridge Country Club. Watch for more information about registration, menu choices, and the agenda.

AAUW Funds-Causes Worthy of Our Support by Kathy Papst, Funds Committee Member



Joining AAUW allowed me to find like-minded friends when I moved to Sacramento. It also involved me in a community that supports women and girls in their efforts to advance their education and conduct critical research.

Our grant funds help make these activities possible. Find and support the ones that reflect your interest. For instance, if you wish to help with Title IX and women's equity in academics and employment, you can donate to the Legal Advocacy Fund. You can also support the Eleanor Roosevelt Fund or Fund #9110, which our Association uses where needed.

I would also like to encourage donating to our branch's 100th Anniversary Research and Projects Grant. We are well on our way to reaching our goal of \$75,000 to fully fund this grant, but we need to keep in mind that we are not done until we reach that goal. When completed, our anniversary fund will provide one more resource for women from the United States and around the world to work to improve the lives of all women.

As we near the holiday season, it is time for us to get into the giving spirit. It would be a wonderful gift to contribute to these worthy grants and know that you are helping women and girls fulfill their dreams and advance research and knowledge around the world.

Public Policy Updates by Ashley Anglesey

The AAUW Sacramento Branch Public Policy Committee had our first event of the branch year on Sept. 26 for National Voter Registration Day, where we teamed up with our California State University, Sacramento Chapter and held a voter registration drive on campus from 8 a.m. to 1 p.m. It was a great chance to bring our presence onto campus. We handed out 50 "It's My Vote" buttons and other materials, and a handful of people registered to vote. Most everyone we talked to said they were already registered to vote, so that was great news!



We held a social media campaign using the "It's My Vote because ____" posters, where people were able to write in their own reason why voting was important to them and then take a picture with it. We then posted the photos on Instagram using AAUW National's hashtag #itsmyvote. We received lots of recognition and praise from AAUW National and AAUW California for our efforts.

Going forward, we are working on finalizing the committee, and we will be planning small advocacy events (i.e. letter writing and calling legislators) for the busy holiday season. Our next BIG event, which we are beginning to plan, is Equal Pay Day, on April 10, 2018.

News from our Campus/University Partners by Gloria Yost

On Saturday, September 9, Cosumnes River College held its first A FOCUS 4 WOMEN Conference entitled *The Art of Wellness*. Three more conferences are planned for this academic year. A FOCUS 4 WOMEN is also presenting a “COUCH TO 5K” run on Saturday, Nov. 4, at Cosumnes River College. For more information contact (916) 691-7365. Proceeds will provide support for their program.

The California State University, Sacramento, AAUW Chapter has held several tabling events on campus to promote women’s issues and recruit new members. They are also collaborating with our branch on several events. On National Voter Registration Day, they partnered with our branch public policy committee to register new voters and promote voter participation, followed by joint participation in “Women Take Back the Night.” In November, Sac State AAUW will co-sponsor our Deeper in Debt program.

Branch Directories for Sale by Sharon Anderson

“If you would like a second copy of the Branch Directory, please send cash or a check for \$5 (which already includes postage) made out to AAUW Sacramento, and mail it to my address (see the current directory) or call me at 594-7650.”