A Note to All MFPE Members

If there was any question about whether or not MFPE members keep Montana running, the COVID-19 pandemic has put that debate to rest. The day COVID-19 was confirmed in Montana, it was MFPE members who moved at a remarkable pace to adapt and continue to deliver quality education to all Montana students. It was MFPE members who began processing unemployment claims at a dizzying pace. It was MFPE members who were running COVID-19 tests. It was MFPE members who prepared cities, towns, and counties for the outbreak. It was MFPE members who continued to keep our streets safe. It was MFPE members who delivered critical healthcare services. The only reason Montana has managed through this pandemic is because of our work.

Make no mistake. MFPE members are more than essential. We are the lifeblood of our state. That’s because we serve all of Montana regardless of social standing, wealth, or community.

While we looked out for our neighbors, we also looked out for each other. MFPE members and staff developed memorandums of agreement across state and local governments and school districts that guaranteed workplace rights and protected worker safety. We fought so that those who were at high risk could continue to do their work from home. We stopped employers from forcing our members to sign unnecessary waivers. We demanded PPE, masks, and improved sanitation in all workplaces.

We have accomplished so much for Montana and for our fellow union members, but our work continues. We continue to push for safe and secure workplaces. We continue to advocate for fair and equitable treatment of workers. We continue to adapt to changing circumstances. We are able to do all of this because when we speak with one voice, we can move mountains.

Our work is far from done, but MFPE members should be proud of the work we do for Montana. And we should be proud of the work we put in for each other.

MFPE Members Establish Fund for Students in Need

Back in 2018, MFPE member Daisy Rooks attended the Real College Conference which addresses food and housing instability experienced by students in higher education. Rooks left inspired by the concept of “FAST Funds.” FAST (“Faculty and Students Together”) Funds are established to provide financial aid to students facing immediate financial crises.

Rooks is an Associate Professor and the Chair of the Department of Sociology at the University of Montana and an active member of her local union, the University Faculty Association. When she got back from the conference, she brought the idea of creating a FAST Fund at U of M to UFA President Megan Stark, Associate Professor in the Mansfield Library. Both Professor Rooks and Professor Stark see the everyday struggles many Montana college and university students face. They and their fellow union members wanted to do something about it and that’s exactly what they did.

“There are so many issues that affect how a student can perform in school that have nothing to do with academics or working hard, but are about struggling with very real world issues,” says Professor Rooks.

COVID-19 has had a devastating impact on many students and made UFA’s FAST Fund absolutely essential. “The pandemic made the struggle more acute,” says Rooks. “Students on the edge had even more challenges.”

UFA acted quickly to raise funds for struggling students. Within just a few weeks of the outbreak hitting Montana, 280 students applied for financial aid. To date, UFA’s FAST Fund has approved $44,840 in assistance. Most of the grants range from $100 to $300. The grants are awarded to students who are struggling to cover housing, health, and transportation costs.

(FAST continues on page 2)
Montana communities depend on the nearly $3 billion of federal funds that are distributed to our state based on the number of people who fill out the census every 10 years. For too long, Montana has been undercounted, draining important resources from our schools, hospitals, and infrastructure needs. For every Montanan—adult or child—not counted in the 2020 census, we stand to lose $20,000 for every Montanan—adult or child—not counted in the 2020 census, we stand to lose $20,000 for every
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Public employee members have continued to provide essential public services from their offices or their homes. Members are still working in corrections facilities, visiting Montana homes and properties, and even processing COVID tests at the state lab. Many locals successfully used their union voice to bargain hazard pay. K-12 and Higher Ed members are right now continuing public education services, fending off privatizers and profiteers vying to make a buck by outsourcing member jobs.

While everyone adjusts to our “new normal” of providing services despite a global pandemic, MFPE continues to work on behalf of members and their families. We’re putting one foot in front of the other on the path to election victory, bargaining a pay plan with the Governor, working to appoint members to the boards that govern our professions, and looking ahead to the 2021 legislature to defend and strengthen benefits and pensions. And we’re still going to provide Montana’s best education professional development opportunity at our (virtual) Educator Conference on October 15 and 16—two days of release time that this union got passed into law decades ago.

In short, MFPE members, staff, and governance continue to provide essential services across Montana while at the same time protecting our professions and pensions, uplifting our voice wherever decisions are made, bargaining our pay and working conditions, and providing the best professional development—pandemic be damned.

I can’t help thinking that my first two months as president of MFPE have felt a lot like stepping out of an airplane at 10,000 feet. I vividly remember jumping out of a plane in 2005 and just like then, I’m grateful to have a jump partner and a parachute. All those member leaders and staff that I’ve just described are the jump partner—the folks with the experience and expertise to carry out the plan.

And just like stepping out of an airplane, the ground is rushing toward us at 100 miles per hour. The November election threatens to annihilate this union. Thank goodness we have fifteen members running for the state legislature, member Melissa Romano running for Superintendent of Public Instruction, and member Casey Schreiner running for Lieutenant Governor. Mike Cooney and MFPE member Casey Schreiner are this union’s parachute, carrying the potential for safety followed by a long and prosperous future for this union—but it is up to all of us to deploy the chute!

It is incumbent on all of us to provide MFPE a safe landing; we cannot sit this election out. This pandemic and this election season will both eventually end, and I hope we can look back one year from now and know we did our collective part.
MFPE member Lucas Logan had his student loans forgiven and you could, too!

MFPE member Lucas Logan is now free of his student debt thanks to a partnership between MFPE and Savi, a student loan forgiveness tool. For ten years, Logan tried to have his debt forgiven under the federal student loan forgiveness program, but was rejected again and again. Unfortunately, his story is all too common. In 2019, Forbes reported that “99% of requests for a federal student loan forgiveness program were denied.”

Logan, an educator in the Sheppard School District since 2009, says he started the application process with his student loan lender ten years ago, but each application was denied. In 2019, Logan attended the MFPE Educator Conference in Belgrade where he met a representative from Savi. “I had turned in about four applications with another company and they could never tell me what I was doing wrong,” says MFPE member Logan. “So, that’s why I attended the student loan forgiveness session in Belgrade.”

The difference was remarkable.

Through Savi, a tool offered by MFPE to MFPE members, Logan received expert assistance and re-submitted his loan forgiveness application.

“I got a letter in the mail and then read it and walked into the bedroom,” says Logan. “I had no idea what was happening to me and tears were falling down my face, my puppy was blubbering, and my wife thought someone passed away. By this point I said, ‘No. They forgave all of it. And that was it.”

After ten years of hitting a wall, Lucas Logan is finally free of his student debt thanks to this new and unique tool offered through MFPE. “It’s been over a 10 year process trying to apply to this and Savi got it done in under a year,” says Logan. “I was ready to just give up.”

The difference it’s made in his life has already been remarkable. He’s now investing in household improvements and his daughter’s college fund.

If you are an MFPE member, you can access Savi at no cost.

In addition to providing tools like Savi, MFPE recently won a major victory in court for public employees saddled with student loan debt (see page 4). MFPE members are not only entitled to NEA member benefits, but to AFT members benefits, as well. AFT has its own student debt management tool called Summer. Find out more about Savi and Summer at mfpe.org/benefits.

It Pays To Be A Member

We know that our MFPE members live on tight budgets. That’s why, along with NEA and AFT, MFPE provides members with a broad range of special discounts and benefits that can help you and your family save hundreds of dollars each year. Our member deals and discounts provide for insurance, entertainment, shopping, travel, and much more.

(FAST continued from page 1)

“Most of the grants are to prevent hunger and homelessness,” says Rooks. “About 75% of applicants had lost their jobs.”

Professors Stark and Rooks recruited UFA faculty members to help streamline the process, manage logistics, and review applications. Retirees also jumped on board to help raise funds.

There has been an outpouring of appreciation. One recipient wrote, “thank you for everything you, the faculty association, and the university are doing to help students during this difficult time. It means more to us than you know.” Another wrote, “this assistance will be of tremendous help to me in these unprecedented times. I cannot express my gratitude enough.”

“I cannot thank you, the faculty, or U of M enough for supporting me during this time,” wrote a third. “It’s been a long haul and I feel so blessed to have a University that’s done everything it can to make sure students are taken care of. I hope you are well and please pass on my best regards to all.”

Although the union-created FAST Fund at the University of Montana is getting attention for helping students during the ongoing COVID-19 pandemic, the fund is intended to be an ongoing source of financial help to students. Missoula College students are also eligible.

UFA is an incredible example of the dedication MFPE members demonstrate in our communities every single day. When we stand together, we are capable of incredible things, including changing people’s lives. UFA is doing work that matters. ■
SEPTEMBER 2020
14-16 2020 MFPE Pre-Retirement Workshops • TRS
TRS 101 • Ready, Set, Retire
21 Southwest Regional Meeting Districts 3, 4 • Zoom
Helena, Bozeman, Butte, Dillon and surrounding areas
23 North Central/Northeast Regional Meeting Districts 5, 6, 7
Zoom • Great Falls, Havre, Glasgow, Wolf Point and surrounding areas
24 2020 MFPE Pre-Retirement Workshops • TRS
Ready, Set, Retire
24 West Regional Meeting - Districts 1, 2 • Zoom
Missoula, Kalispell, Hamilton and surrounding areas
29 2020 MFPE Pre-Retirement Workshops • TRS
Ready, Set, Retire

OCTOBER 2020
1 South Central/Southeast Regional Meeting Districts 8, 9
Zoom • Billings, Miles City, and surrounding areas
1 2020 MFPE Pre-Retirement Workshops • TRS
Ready, Set, Retire
15-16 MFPE Educator Conference • Virtual

NOVEMBER 2020
13-14 MFPE Board Of Directors • Billings • Virtual

DECEMBER 2020
15 MFPE Legislative Contact Training • Virtual

Visit mfpe.org for more information and registration

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Edmonton, Canada
May 20, 2023

Montana Scores Major Victory Against Predatory Student Loan Servicers

The Montana Supreme Court has unanimously handed down a major victory for student loan borrowers struggling to hold financial institutions accountable. The court ruled in favor of Montana public servant James Reavis who sought relief from student loan servicer Pennsylvania Higher Education Assistance Agency (PHEAA), also known as FedLoan Servicing. The Montana Supreme Court reversed a district court’s ruling and found that Montana state law claims against federal student loan servicers are not preempted by the Federal Higher Education Act. The decision was announced on July 14, 2020.

James Reavis sued PHEAA alleging it miscounted his student loan payments made in an effort to qualify for forgiveness under the Federal Public Service Loan Forgiveness Program. Servicer abuses, like the ones Reavis claimed he experienced, are common and force borrowers deeper into debt while denying them their right to partial forgiveness after years of public service.

The Montana Federation of Public Employees (MFPE) actively supported the appeal and filed an amicus curiae brief in support of Reavis. The Montana Supreme Court’s decision ensures that borrowers are able to bring state-law claims against their loan servicer for failing to accurately account for their student loan payments.

MFPE President Amanda Curtis released the following response to the court’s decision:

“Income-driven repayment plans and the Public Service Loan Forgiveness Program are of critical importance to Montanans who choose to pursue public service. Loan servicers like PHEAA routinely deny borrowers like James Reavis of their rights. The Montana Federation of Public Employees was proud to stand with Mr. Reavis, a dedicated public servant. We know loan servicers have plenty of allies and lobbyists in Washington, D.C., while working people depend on union membership for protection. MFPE members believe the promises made to Montana borrowers should be honored and that public servants should be rewarded for their sacrifices, not exploited. MFPE applauds the Montana Supreme Court’s decision.”

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Did you know?
MFPE members can attend college at no cost!

Getting a college degree doesn’t have to be expensive. Thanks to a partnership between MFPE and AFT, you and your family members can earn an associate degree online—for FREE.

“I never would have gone to college without the union as it just wasn’t feasible for me financially. But thanks to MFPE I was able to pursue higher education,” says MFPE member Bryan Blair.

Bryan Blair had heard from other MFPE members that union members could pursue college for free. “I immediately looked into it and enrolled in the criminal justice program, I also received some credit for the law enforcement academy. Since I work in corrections it seemed like that path would work best.”

Blair says he pursued an associates degree not only for his career, but for his family, too. “I feel like any education is a great thing and as I have a nine month old son I wanted to be able to tell him I pursued higher education.”

“After I had my son I wanted to be able to tell him I pursued higher education.”

Blair’s son I wanted to be able to tell him I pursued higher education.”

If you are interested in attending college and attaining a degree for FREE, you can learn more at egcc.edu/admission/application/union.