



## Investing in Education

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Little children, let us love, not in word or speech, but in truth and action. 1 John 3:18 (NRSV)

Like many, our family had high school graduates to celebrate this year. One was my nephew, Jacobi. He did well in high school and has chosen psychology for his career. He had visited colleges, and we all knew he wanted to go to his parents and grandmother's (my mom) alma mater Winston-Salem State University (WSSU), one of the great [historically Black universities of our country](#). However, he made the decision to matriculate at our hometown community college and then transfer to WSSU. It was a different decision than his parents or aunt or uncle made. Yet it was a sound, smart decision.

Education. We all need it. Many of us believe we should be lifelong learners. Our economy depends on workers who are educated, skilled laborers able to produce the goods and services needed to keep the economy thriving. The [history of free public education](#) is tied to the ability to educate our workforce. Yet, as types of jobs shifted, economies of states and regions diversified and, in some cases, shifted entirely; there was a need for advancement in skills and abilities of workers. Education is workforce development. Now, there are few jobs that only require a high school diploma. Our economies have diversified and grown and so have the skill levels to take part in the economy as a worker.

However, wages and the cost of higher education have not kept up with economic diversification. Well, it has not kept up to help workers and their families.

Education is an investment. We invest in ourselves so that we can have the skills needed to support our families. The [cost of higher education](#) and professional training is a societal and government investment in workers and their families. Workers are doing their part of getting skilled, [but our society and government continue to make it, at best, cost prohibitive and, at worst, a debt trap that can literally follow us to our graves](#).

Student loan debt is crushing individuals and families and increasing the wealth gap. [Black women in particular carry a higher percentage of student loan debt](#), which worsens the racial wealth gap in this country. Unfortunately, wages for some jobs have stagnated so much that workers in certain fields will never be able to pay back their loans given our current student loan financing structure. A lot of these jobs are in areas of public service. Thank God for the public service loan forgiveness (PSLF) program! Well, at least we are thankful for the “concept” of public service loan forgiveness.

In theory, PSLF is great; in practice it is not. Of those qualified who submitted applications for PSLF in the last roughly 18 months, [only 2 percent were granted loan forgiveness](#). This is unacceptable. [Now, clergy and religious workers are eligible for PSLF](#), yet this horrific approval rate can be a deteriorate to the process. We can do something about this right now. Raise your voice through our [UCC Action Alert](#) and tell the U.S. Department of Education that we must fix this system.

We just celebrated workers on Labor Day. Let’s honor their investment by doing our part as a society. Together we can end the student loan debt trap.



## ABOUT THE AUTHOR

Sekinah Hamlin is the Minister for Economic Justice for the United Church of Christ.

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