**Assessment #2: Educational Online Community Analysis**

La-Dana Jenkins, Juan Rodriguez, Filiz Zeybek-Guven

Department of Educational Technology Leadership, New Jersey City University

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Dr. Laura Zieger

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**Introduction**

The Public Service Loan Forgiveness (PSLF) Support Facebook group is a private educational online community with over 87K members that was created on February 9, 2018, (Appendix A) and serves as a resource hub for individuals that work in the public and/or non-profit sectors seeking assistance with learning about and applying for student loan forgiveness thru the PSLF or Temporary Expanded Public Loan Forgiveness (TEPSLF) programs that are administered by the U.S. Department of Education ("Public Service Loan Forgiveness Program Support (PSLF)," n.d.).

According to Kraut & Resnick, there are three major design decisions when creating a niche online community. They include the scope of community, extent of compatibility and integration with other sites (i.e. social media sites), and internal organization of content, people, and activities within the community (2016, pp. 232-233). This active support group has carved out its niche by focusing on a topic that is attracting and engaging members due to the reward that can be gained if they meet the criteria for the forgiveness programs, and by also using a social media platform that currently has over 2.91 billion monthly active users ("Meta reports fourth quarter and full year 2021 results," 2022).

This group is currently managed by six administrators and eight moderators who approve and respond to over thirty daily posts (not including the countless posts and questions within initial posts) from members, along with providing resources and guides to help facilitate conversations and answer questions on applying for the PSLF and TEPSLF programs.

In addition to the separate guides page within the group, which all new members are strongly encouraged to read, there is also a quiz for members to test their knowledge about the resources and information available to help when applying for student loan forgiveness. Group members can also search for specific information and answers to their questions by checking the group topic hashtags section setup by the administrators. The most popular group topic with 449 posts is #PSLFVictory. This is the hashtag members use when posting that their student loans have been forgiven ("Public Service Loan Forgiveness Program Support (PSLF)," n.d.).

To join the group, all prospective members are required to respond to four screening questions and agree to the group rules. Without completing these two requirements, membership is denied and/or blocked (Appendix B).

For this analysis, Christina Ceballos, who is a founding administrator of the group, and Matt Amory, also an administrator, were invited to participate in a Zoom interview to discuss the purpose and goals of the group, along with their roles as two of its leaders (Appendices C and D). They both discuss in detail their experiences with managing the support group along with their passion and advocacy for student loan forgiveness and why they believe its purpose and mission are important for its members.

**Goals of the Online Community**

The Public Service Loan Forgiveness Support Group is dedicated to serving as a resource for their members by answering their questions regarding PSLF and TEPSLF. According to Ceballos (2022), their main goal is to help as many public servants achieve PSLF and TEPSLF for as long as they have access to this platform. Ceballos (2022) explained their secondary goals as maintaining their values, user interactions, culturally dynamic atmosphere, and senses of humor as their group grows. Liu et al. (2019) indicated that user interactions could create benefits and values, resulting in commitment and loyalty to the online community. Moreover, Ceballos (2022) added that their other goal is to provide a self-education platform for public servants to maximize the benefits under this program. According to Goodnough et al. (2020), principles for developing a community of practice reflect on the successes and tensions the group experienced, group dynamics, the nature of collaboration, and individual and group learning.

Amory (2022) stated that their overall goal is to answer everyone's questions from every public servant who has student loans. Sharing information with creating social sports groups for members is a common strategy for many online communities (Wenger et al., 2009). Amory (2022) mentioned that the community needs to be a place where people can get their questions answered, and then they should feel comfortable coming back to answer other people's questions. According to Goodnough et al. (2020), if online members can feel comfortable, they are willing to share their thoughts or experiences. In sum, the Public Service Loan Forgiveness Support Group serves as a resource hub by maintaining their values, user interactions, culturally dynamic atmosphere and provides a self-education platform for those seeking help in PSLF and TEPSLF.

**Actions Taken to Accomplish Community Goals**

Ceballos (2022) is the Public Service Loan Forgiveness Support Group 's founding administrator who started this support group in February 2018. The primary social media platform of the PSLF support group is Facebook. The choice to host an online community through social media is common among non-profit organizations since these apps do not cause a financial burden (Kanter & Paine, 2012). As Ceballos (2022) stated, her role is to guide their members as the support group grows with their identified values: respect, protection of the privacy of their members, and providing only the latest, most accurate information to the members. These values also model the expectations for communication between community members, which is a critical factor for regulating members' behavior and accomplishing community goals (Kraut & Resnick, 2016). Recognizing the importance of privacy and providing precise information for the community helps create a clear sense of group identity (Schimkowsky, 2020).

Ceballos (2022) explained integrity, honesty, transparency, and positivity are essential values while serving as a resource hub for those seeking assistance in PSLF or TPSLF. Sisson (2017) found that honesty, transparency, and positivity are critical in building trust within an online organization. McMillan (2021) stated that the first task of a community is to make it safe to tell "The Truth." That requires community empathy, understanding, and caring (McMillan, 2021). Amory (2022) explained that their mission is to receive public service loan forgiveness by answering their questions about the process, dispelling myths, quashing rumors, and encouraging the members to receive PSLF or TPSLF services. Generally, their answers to their members indicate suggestions, encouragement, and guidance. This type of interaction can help improve members' intrinsic motivation, leading to increased participation (Kraut & Resnick, 2016).

Celallos (2022) mentioned that members are rejoicing and celebrating other people's forgiveness, and these celebrations are growing consistently. These celebrations displayed on the community pages can help to increase bonds-based commitment between community members. Bonds between members are another factor that contributes to community continuity (Kraut & Resnick, 2016). Feelings of belonging, similarity, and interdependence are at the heart of the community concept and are frequently referred to as a sense of community (McMillan, 2021).

**Metrics**

Evaluating the progress and performance of online communities is crucial to determine whether individuals are making advancements towards goals and achieving value from the community's initiatives. Consequently, it is vital to observe performance metrics and indicators by looking at factors that reflect positive or negative outcomes. According to the founder, loan forgiveness victory posts are the primary indicators used to evaluate progress. The main aim of the online community is to offer resources and assistance that guide individuals towards achieving loan forgiveness. Therefore, the number of people posting about their victories is crucial because it indicates whether the group achieves its goals.

 Additionally, the founder points out that the group members giving credit to the group is also an essential indicator to note progress and identify issues. The purpose of online communities is to increase individuals' access to a wealth of resources and enhance interpersonal or social connections with people of similar interests to alleviate issues by sharing ideas (Vohra & Bhardwaj, 2019). Therefore, when more members give credit to a group, they benefit from what the community offers. Similarly, when members commend the work done by the admin, moderators, and group member contributions, the community might not be meeting its target of offering valuable information to users.

Another metric employed to understand the group's progress is evaluating feedback and continuously improving by adopting a learning culture. User feedback is crucial to the success of online communities because it allows administrators and founders to quickly identify weaknesses and the input required to improve processes and outcomes. Moreover, end-users are in the best position to advocate for functional changes or improvements because they experience the community from a different perspective from its creators (Ogink & Dong, 2019). Therefore, the positive and negative feedback can apply various improvements to processes and adopt more reliable solutions to deal with everyone's issues.

**Is the Organization Successful?**

The Public Service Loan Forgiveness Support Group is highly successful because of the number of individuals it serves and its continuous growth since its inception. Although the online community has several requirements to join, including answering a questionnaire to limit time-wasters and bots, it has attracted more than 87,000 individuals with a common goal and similar needs. Moreover, the community receives new users daily, suggesting that it offers valuable information and improves the lives of thousands of people. Furthermore, the founder indicates that the group members are versatile, engaged, and always fun to interact with. All these factors reflect and contribute to the group’s success.

The group is also successful because of the number of success stories individuals post every day. The founder explains that the number of individuals posting success stories was limited because the group was still evolving. However, the Coronavirus pandemic and occasional government waivers have enabled more individuals to achieve loan forgiveness and financial freedom. Currently, multiple individuals post their success stories every day, which is an excellent source of motivation and encouragement to those still working towards the ultimate results. Consequently, these success stories attract more individuals interested in decreasing their loan payments and obtaining loan forgiveness. Therefore, they contribute to the community’s excellence.

 An organization's success can also be measured by the quality of its staff and team members responsible for its operations. On that account, the online community has a dedicated and hardworking team whose aim is to provide value for its members. The founder admits that all individuals in administrative and moderator positions are selected based on their interests and enthusiasm for helping others overcome their problems. The founder also points out that the team members are open-minded and go out of their way to help them address their issues. Therefore, the admins' dedication to solving individuals’ problems also reflects their success and unmatched ambitions to achieve positive outcomes.

**Conclusion and Recommendations**

 Although the group has amassed hundreds of thousands of followers and promises value from its initiatives, its future is uncertain because it is only established on one platform. If Facebook develops some issues or collapses, the group, all its resources, and members will go down the platform. Therefore, it is advisable to establish an online presence on other media like an official website page because it will allow more control, Instagram, Twitter, and other reliable social media platforms. Additionally, the group members could substantially benefit from occasional social programs and educational initiatives that allow them to meet and interact (Ogink & Dong, 2019). Social programs can play a critical role in the group’s development by enhancing trust between individuals. Moreover, it will encourage sharing ideas occasionally and holding events to kill the monotony of online interactions.

 Online communities are invaluable because they provide reliable solutions to everyday problems (Kraut & Resnick, 2012). Although most online communities are not established like business organizations, they provide reliable information, a wealth of resources, and social support to enable other human beings to thrive in the face of diversity. PSLF is a Facebook support group that has achieved several milestones since its establishment. However, the group can still make significant advancements by engaging with more people on other platforms and working on its physical presence. Eventually, its members will access more resources, learning materials, and infrastructure to create awareness and help other people manage their finances and avoid loans.

**Collaboration**

|  |
| --- |
| **Table 1***Group Collaboration Chart*  |
| **Group Member** | **Contribution**  |
| La-Dana Jenkins | * Created WhatsApp chat for group to start planning and scheduling meetings
* Identified and scheduled interviews with PSLF Facebook group administrators/moderators
* Interviewed both PSLF Facebook group administrators/moderators
* Created Google Drive for all team documents
* Edited transcripts of both interviews
* Wrote introduction page
* Completed appendices section
* Proofread and edited paper
 |
| Juan Rodriguez | * Viewed and read interviews to analyze the goals of the online community
* Wrote the section on the metrics employed.
* Wrote the section on the conclusion and recommendations
* Collaborated with the group to analyze the sections of the paper
 |
| Filiz Zeybek-Guven | * Created Google Doc for collaboration
* Created interview questions
* Viewed and read interviews to analyze the goals of the online community
* Wrote the section on the goals of the online community
* Wrote the section on the actions taken by the organization to accomplish their goals
* Collaborated with the group to analyze the sections of the paper
* Edited the references
 |

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**Appendix A**

 **Figure 1**

*Screenshot of Public Service Loan Forgiveness Facebook Support About Page*



**Appendix B**

**Figure 2**

*Screenshot of Public Service Loan Forgiveness Welcome New Member Post*



**Appendix C**

Interviewee: Matt Amory

Interviewer: La-Dana Jenkins

Date: February 15, 2022

Time: 9:30AM

Location: Zoom

**La-Dana Jenkins**

Alright, so what we're going to be doing, I hope you had a chance to look at the questions that I sent, as this will give you an idea of the type of questions going to be asking you today.

**Matt Amory**

I actually didn't. I actually just saw them one second ago.

**La-Dana Jenkins**

Oh, no worries. So this will be no more than about 30 minutes, and that we should be done. So I'm going to be on two screens, I'll be looking at the questions that come back. So I'm looking crazy, that's why.

**Matt Amory**

I totally understand.

**La-Dana Jenkins**

So the group is the Public Service Loan Forgiveness support Facebook group. So what exactly is your role with this group?

**Matt Amory**

So I'm an administrator, which means that I have the ability to approve posts and delete posts and shape the discourse, the way things get discussed on the site. Because it's a sort of, because it's a large community, there tends to be or a comparatively large community, there does tend to be a lot of repetition of the same questions. And we as moderators, and admins try to discourage redundant posting, and encourage people to do their own research and answer their own questions, not only by looking through the content on our, in our community, but also by you know, going back to the original source@studentaid.gov.

**La-Dana Jenkins**

Gotcha. Okay. So talk a little bit about the mission of the community. And you know, why you all started it and just share a little bit of that story.

**Matt Amory**

So the group was actually not started by myself. But about four years ago, one of my fellow admins was interested in sort of getting some support and sharing some support with other people who were in the middle of this crazy thicket of regulations and policies. So you know, I tend to think of this being like, what Facebook is really for. When Facebook was designed, it was designed as a utility, and as a way for people to, not only as a way for people to, you know, rate, how hot the people in their communities were, but as a way to, one of the idealistic things about it was it was a way to share people's causes and share people's passions and share people's experience of, you know, giving and share people, and allow people to gather together to provide, you know, to add to their lives, not just to be monetized into eyeballs to market to. So the mission of the community is to help people to receive public service loan forgiveness, and to answer questions about that process and to dispel myths and to quash rumors. And to encourage people really, to tell people that this is proof that this is possible that this is actually possible. And I consider that to be one of my primary roles to encourage people to, to encourage people to actually get this done for themselves.

**La-Dana Jenkins**

Yeah, because it seems overwhelming when you first started, but as you see other people…

**Matt Amory**

Yeah, it is. It's, I mean, if I hadn't been given, if I hadn't been given a whole bunch of training by the people in my union, I would never have known that this was out there. If I hadn't been encouraged by people in my local to actually pursue this for myself, I would have just gone with the assumption that I would never save any money. Because of how late I joined the process, and because of the size of my loans and the size of my income, I figured that I was disqualified. Um, but after I learned a bunch, after I learned about the program, the more I learned, the more I figured that it might be possible. And the more I felt like it might be possible, the more I felt like, I might have a role in convincing other people who are even more dispirited than me that they had a chance to do this too. So even though I received forgiveness last summer, or the summer before May, I'm not even sure. I've continued to be an active part of this community. And as the rules have changed, as the rules have radically, radically changed as of October, and that those rules have been clarified because of the way that those things have changed, people don't recognize that things have actually gotten a lot simpler under that. So like there used to be like 15 different paths, 15 different cases, depending on what kind of loans people had, depending on how long people had been in forgiveness, depending on how long since people had consolidated. And now that's actually been totally, totally simplified. And there really are only three different tracks that people are on. And that doesn't stop people from being totally confused. But it makes it easier to give advice.

**La-Dana Jenkins**

Yeah, I you know, as a quick aside is, you know, I can definitely say yes. I was told a number of years ago, no, you don't qualify because of some of the things you just mentioned. And it just, you know, turned me off. But I was like I have to at least try in this window that we have. So I'm going to do as much as I can. And this community has been a huge help with that. So I think that almost touches on the goal. My next question is going to be what are your goals for the community? So kind of what you just said touches on what I would say is your goal unless you have others, other goals, along with what you just said with the mission, but I think it kind of comes together?

**Matt Amory**

Well, there are some others. Earlier in the life of the group, there were a lot of people who would post about loan cancellation, there were a lot of people who would post about what things that should happen. And when the group was smaller, we were able to give space to those kinds of concerns. But as we've gotten larger, we have really needed to stick to our mission of helping people work within the system. And while we do occasionally vent about how terrible the loan services are, and how complicated the rules are, oftentimes I find that distracts from what a great job the government has done in creating and crafting this temporary waiver. And there are lots of people in our group who have specific grievances, but those sets of people are really just slivers. There aren't a whole lot of people who actually have FFEL spousal consolidation loans. I mean, those people, those people do have a really difficult, bad situation. And there should be a legislative remedy for them. But if we were to talk about spousal FFEL loan consolidations all day, we would waste our time, you know, because those people, as a group of 500, do not have a whole lot of ability to shape legislative policy. And so I'm trying to think of other situations - like people who had bankruptcies and did make their student loan payments while they were in bankruptcy. It is not productive for us as a community to spend a whole lot of time talking about that. Because it's not a matter of law. There's not really anything that we can do about that except for periodically provide people with a space to air out their grievances.

**La-Dana Jenkins**

Yes. Just to let them let it go. Let it out.

**Matt Amory**

I think I might have lost track of what your question was.

**La-Dana Jenkins**

No, it still stayed in that realm because it was touching on you talking more about staying focused on the overall goal, because these other areas can kind of you know…

**Matt Amory**

I think the question was, what is the overall goal? Yeah, wasn't it? The overall goal? Yeah, the overall goal is to answer everyone's questions. Is to answer every question from every public servant who has student loans, who has direct loans or who has FFEL loans or Perkins loans which can be consolidated into direct loans. And along the way of, you know, telling that simple story, we have a lot of strays that we need to gather in. We have to do a lot of running around and a lot of nipping at heels to get people to be like, No, your interest rate does not matter. No, no, no.

**La-Dana Jenkins**

It's so great reading all the different posts in there. I mean, it really is, and I just joined the group just a few weeks ago. And because I had on my to do list to do this, and someone outside of this group from another group I met, posted, and said, well join this group, because it's been helpful. And so I just said, you know what, let me click on and I clicked in there, and it just kind of got me going. And it's been great, because a lot of questions I have, get answered, because I'm doing that whole consolidation from Navient right now, and I just got my letter from them and so it's been helpful, it's just been great, I like things that just really serve a purpose. And this group has just been awesome. But that's an aside because that makes me biased (laughter).

**Matt Amory**

Maybe we should do some research into something that we hate? To balance it out. (laughter\_

**La-Dana Jenkins**

That's good. This really should be a dissertation topic, you know, I have to think about that (laughter). But how are you assessing or evaluating the meeting of these goals?

**Matt Amory**

You know, we don't, we don't really think about metrics because we're not for profit. But what I tend to think about in terms of assessing the quality of the group is our retention of admins and moderators, which is really good. Our growth in numbers of members, which has been fantastic. And here's the thing, that's actually really probably the most important thing for me is our consolidation and distillation of complicated policies and streams of information into manageable segments that people can actually read, rather than just having you know, commenter after comment after commenter give marginally good information, give completely inaccurate information. So we have this thing that we're doing called indexing. And we've developed this set of threads that sort of answer really common questions and provide people with really extensive and good threads about various different topics. So, you know, there have been hundreds and hundreds of 1000s of posts that say, Ah, I don't understand how to do this. I don't understand how to do this. And there have been 1000s and 1000s and 1000s of keystrokes entered that answer exactly that same question. And they're all the same (laugher). They're all like, Well, do you work in public service? No, being a cashier at Burger King, even though you're working with the public is not public service? Do you understand what it means to work in government? Do you understand what it means to work for a 501c3 nonprofit? Do you understand that there are a very small set of non 501c3 employers which do qualify? Do you understand these things? And a lot of people just don't? And so for us the sort of very important metric, a very important measure of our quality is how quickly people are finding information. Like do they have to scroll through hundreds and hundreds and hundreds of bad responses to their question before they finally get to? Oh, yes. Here's how I understand my situation. And here's what I need to do.

**La-Dana Jenkins**

Yeah, and you know when you talk about indexing, yesterday, I was looking under the different standard, graduated loans looking at that index that you guys had there, because they have…

**Matt Amory**

I wrote those (laughter)

**La-Dana Jenkins**

Oh really (laughter). I was going through them yesterday because I had a question.

**Matt Amory**

And that's actually like the weird thing about how the standard…so like I was just trying to

clarify that because I felt like it needed clarification.

**La-Dana Jenkins**

And it did. And it helped me because that's what they are trying to put me on. So but yes, that helped. So I think this one might be a little bit different. But well, let's see how you respond. One of the questions we had is how do you recruit or retain the members? So you touched on that a little bit with the growth piece and the indexing piece? But I think, is it a word-of-mouth thing now?

**Matt Amory**

Well we don’t really recruit members. I'm a librarian and I speak at library conferences every once in a while, and I talk about public service loan forgiveness and I mention the fact that we exist. And I mention the fact that there's a great subreddit that also exists. I mention the fact that one of my colleagues has a librarian and specific Facebook group, but we don't really go out and recruit people. As people, comment, as people write good comments and offer helpful suggestions, we do recruit those people to be moderators. And we do recruit those people to be administrators, we do recruit those people to become administrators at some point. But that's, really the extent of our recruiting policy. And we have a couple of different channels that we communicate with each other as moderators and as admins, but mostly, we just use those to bitch and moan. We use those a lot to bitch and moan. But then we also use those to share our best practices and to sort talk about things that we ought to add, ways that we ought to change the site, ways that we ought to, you know, answer questions better get people the information that they need quicker.

**La-Dana Jenkins**

Fascinating! This is those two old kind of school questions, what would you say are the strengths

or the weaknesses of your online community?

**Matt Amory**

I would say the, the greatest strength of our online community is the fact that it needs to exist, because this phenomenon, this program - the people that the people at student aid.gov, the people at Federal Student Aid, they actually do I think they do a pretty good job of explaining, , especially now, especially under this this new administration, they have been doing a really much better job of communicating about what's actually going on with the Public Service Loan Forgiveness Program. And, you know, even in 2017, even in 2018 there was some good things happening and while I am incredibly suspicious of anything that Betsy DeVos planned, her next generation Loan Servicing plan, might actually have been an improvement. I mean, granted, like, she's a terrible woman and her and her entire, sort of…but she's not the only one to blame, like the whole student loan portfolio had been managed it was an appreciating asset. Not like it was a public good. So even under Arne Duncan there was this process of tacking on interest, tacking on interest upon interest, tacking on interest, keeping interest compounding for people who are already in default. But that was a huge, huge problem. Even under Saint Barack. So this is a problem and so we need to exist because we need…so sorry, what we were talking about. So we are talking about strengths, sure, yeah. Right. Okay. So our strength is that we do exist in this niche where we absolutely need to exist. So even though federal student aid and the Department of Education are doing a marginally good job of explaining their policies, just having a couple of web pages, doesn't really cut it for people who have radically different levels of understanding of the program, for people who have radically different levels of ability to navigate the internet or ability to understand words that are written in English. People who…I'm not going to go there (laugher). So we exist, we are strong, because we help to make the information that is available from the government, accessible to people in a new way. That's the huge strength of our group - that we are a caring community where we're interested in sharing information, and occasionally making, only occasionally making jokes at other people's expense (laughter).

**La-Dana Jenkins**

Yeah, well. That’s a release (laughter)

**Matt Amory**

Yeah, exactly. That's it, that's a release we all have, we all have (laughter)

**La-Dana Jenkins**

Yes, I have my students whom I love, but some days I look at them and I say, what is going on? (laughter). But are there any areas of improvement or weakness areas or things that you all feel you want to do better?

**Matt Amory**

I think that we can improve the range and the quality of our index. And I think that we can improve the sort of, I hate to use corporate speak, but the onboarding of new members. One of the things that we really tried to do was to change the focus of the group. And to change, we put together, we joined this thing called the social learning group. We turned ourselves into a social learning group and we had this idea that if we presented content in a sequence, that if we gave people sort of a track, one track in order to approach the information, or we required people to do read a couple of things before we allowed them to answer questions, we thought that that was going to be a good idea. And we kind of embarked upon that. But we had some problems with implementing that and so and now that I think about it, the things that we had seen, the examples that we had seen, were much more like sort of marketing sites, much more sites that were driven by professionally produced video, and we're amateurs, we're not good at this, we're just a little bit better than most of the people that are coming to us. So we have tried to…some of the things that we might be able to do is structure the site a little bit better so that everybody who comes in has a has a sort of a baseline of knowledge. And the funny thing about that is that I authored this quiz that we still have buried in our guides, and.

**La-Dana Jenkins**

I did them

**Matt Amory**

Oh, yeah? Good - when did you do it? Because I made it a lot better recently.

**La-Dana Jenkins**

It hasn't been about two weeks ago now.

**Matt Amory**

Okay, I think that's a pretty good version. And you probably got the trick that like every single answer is correct.

**La-Dana Jenkins**

Yeah. What you are saying.

**Matt Amory**

You know when I first put it together, I tried to fill it full of trick questions and people hated it. And I looked at it and I hated it. I was like, man, What am I doing here? This is not my job to tell people that they're not smart enough to get public service loan forgiveness, my job is to help people get new information. So when there was this huge change in October, and when the rules really, really changed, I went back and I looked at that, and I thought that, you know, as an educational tool, as a pedagogical exercise, I needed to really change that quiz. And so even now people sometimes respond to the qui and they're like, why do I need to know all that? Because all I want to do is get my questions answered. Initially, with the quiz, there were lots of people who were like, I don't know why I need to know all this stuff, when I just want to get my loans forgiven. And it was kind of like, well, you know, we're not here as mods and admins to answer every single question that every single person has about their individual loan situation, which they could just as well answer on their own. Like, that's not…and like that's abusive. To have people be like, tell me exactly how I need to fill out this form. No, no, tell me. Do I need to put a dash there? (laughter)

**La-Dana Jenkins**

This is volunteer (laughter)

**Matt Amory**

Or even worse to be like, why does this have to take 120 months? Why can't they forgive me quicker? Why don't you have an answer to that question? Because there is no answer to that question. Because, you know, the rules are the rules. People are like, Why is that the rule? Because that's the rule. Why do I have to work in public service to receive public service? Loan Forgiveness? I don't know (laughter). Because you do, because that's what the program is all about. Why do I have to walk? Why do I have to have federal student loans to get the government to forgive my loans? Well, because you do.

**La-Dana Jenkins**

Yeah, some questions, there's no answer, so let's get the answers to the questions that we can

**Matt Amory**

Exactly! We try to do that with our acceptance policies. We try.

**La-Dana Jenkins**

I guess this next question, which I think I know the answer to but I want to hear your response is, so do you feel the community has been thriving?

**Matt Amory**

It's been growing! The question of whether…to tell you the truth. So, in a certain way, it's thriving, like we have a huge number of members, we have a huge number of…here's how I here's how I know it's thriving, because I don't have to spend as much time on it. Because community is not just about the members community, is about the mods and admins and the people who are running the group and making sure that everything…I hate the word sustainability, I hate it, because I tend to think that, you know, sustainability is just a way of saying, well, you have to learn to live with less money, because we as a corporation are building or building a community of sustainability. Which means that our shareholders expect a sustainable return (laughter), which means that you as employees will need to be able to sustain yourselves on what your wages are. And granted, you know, like that's private sector and can see that's a private sector concern. But the public sector is good, you know, public sector people get paid even less. And in our own sort of, anyway, so forgive me…what do I say, What am I saying? What does our community need to thrive? In order to thrive, our community needs to be a place where people can get their questions answered, and then come back and help other people answer their questions. And that is, maybe a crazy ideal, but in a lot of ways, I think that we do have this kind of virtuous cycle going on that once somebody figures out the answer, once somebody gets on track, then they are able to respond to another person's question and say, I used to be in that same situation, and you don't have to listen to all the chatter, all you have to do is fill in this one form and fill in this other form, and then you got to wait. And then you got to wait. And then you got to wait some more. And then you got to wait some more (laughter). So a thriving community is, for me, actually, a lot of the thriving communities, are about resolving anxiety. This is a scary process for a lot of people. When my mother bought the house that I grew up in, she paid $38,000 for this triple decker house in Somerville, Massachusetts. And the night before she was going to close, she broke out in hives, because she was convinced that she would never be able to make a $180 a month mortgage payment. I mean, granted, this was 1972, but you know big financial things, big numbers, make people crazy, make people hugely anxious. And so just telling people that it's all part of the plan, you just got to wait for…sometimes it's great. We just tell people, oh, you just got to wait for six more months. You just got to make six more payments before you're through. And then you got to wait. And then you got to wait. And then you got to wait. So like our most infuriating questions, are people who are like, I just consolidated two days ago, how come my loans haven't been forgiven yet? I just consolidated 48 hours ago, who can I call at Fedloan? To ask why. Even worse, I just consolidated 48 hours ago, who can I call it? How come Navient is making so many problems for me. Who can I call over there? I called Navient and they said they had nothing more to do with it. Why is that? That's unacceptable. You know we get fear driven crazy comments like that. Just totally unrealistic. Just totally, totally unrealistic.

**La-Dana Jenkins**

Like this is still a government we're dealing with, there's a process and you know, you just applied for something. So it's a process.

**Matt Amory**

Right. I mean, the funny thing is that student loans, student loans come through very, very quickly. Which is I think is a relic of running that portfolio like a business. Running that portfolio like an asset that needs to be maximized. Yeah, but that's the way it works. You know, anyway, so how or why are we thriving?

**La-Dana Jenkins**

The question was how do you feel you've been thriving?

**Matt Amory**

So yeah, do we feel we've been thriving? So like, yes, we're doing really, really well. In terms of members. Yes, we're doing really, really well, in terms of consolidating information. Yes, we're doing really, really well in terms of reaching out to one individual at a time and getting those people the information that they need. Yes, we're a place that people are coming. Yes, we're a place where people are sort of engaged with some Facebook metrics. But those metrics are really not what we're really looking at. We only look at those every once in a while, to sort of scratch our heads at why so many people have been joining in to try and figure out why it is that trying…we make a betting pool on when we're going to get to 100,000 members or something. You know, we're not really looking at that stuff about how we're thriving. So it's much more of we're judging our progress, our quality on much more intangible things than just…we’re not looking for advertisers. We're not looking. We don't work for the government and we don't work for SoFi and we don't work for the servicers. We don't work for any of the private lenders. We don't work for Forbes. We have this policy of do we accept, quote unquote, journalism? You know, we're not journalists, but we have some ideas about what's good quality content that we should include, we have some ideas about what's lousy content that we shouldn't, and that we should include. We don't have strict content guidelines, but I think in order to truly thrive, we will need to continue to adapt to changing policy situations. And the questions that we keep answering has really changed over time. So we used to get dumb questions about do I have federal student loans? (laughter) What is it? What is this? Help me read this. We still get questions like that. What is the first sentence of your letter? We have completed your consolidation request - I don't understand what this means. Because people sometimes will look at these letters and these postings and these crazy things on their site, and it's these big messages in yellow and red and think, Oh, my God, this is crazy. When it just says the site is down for maintenance. Does that mean that my loans aren't going to be forgiven? Uh, no (laughter).

When the temporary, expanded public service, loan forgiveness, money runs out, which may or may not, it might, there might be a continuing appropriation for that, that'll be a big change for us. And when the temporary waiver ends, that'll be a huge change for us. When, when student loan payments resume after April 30, that'll be a huge change for us. How we manage those changes…I put a bet that we would reach 100,000 members in May, as soon as payment had to be made again. We get people who be like, why do I have to make payments again?

**La-Dana Jenkins**

Yeah, I think that's going to be something because it's been almost three years.

**Matt Amory**

For me, I've continued to have income. I've continued to get my cost-of-living adjustments, I continue to be pretty well paid as a librarian for what I do, working in a good Union. But I recognize that not everybody is in that same situation. Not everybody has a full-time job. I mean, I spent six years working, cobbling together 30 hours a week from three part time library gigs. And that was really…I'm not making myself a hero about that. My work history is less peripatetic than lots of people's, less tenuous, I didn't have to ever take forbearance or deferments. My forgiveness process was very, very, very straightforward. But I had a lot of preparation going into it. I knew a lot. I've been taught a lot before I went in. So I recognize that you know, once again, that we need to meet everybody where they are, we need me to do what we can and start where we can start where we are with everyone.

**La-Dana Jenkins**

Well, I have to tell you, this has been a great interview, and very helpful in gathering the information that we need and has been a great help just for me in general, but it's been really great. Those are all the questions. I was looking at the group information. So right now it's 14 admins and model moderators at the moment. That's what I see in the group.

**Matt Amory**

That might be yeah, usually when I put it down, I say we're about 20. Okay, maybe…we try to add as many people as we can. We do need to get more of us. We need to get less over committed as admins and mods than we are.

**La-Dana Jenkins**

You guys are great. You guys are all great.

**Matt Amory**

I could spend two hours a day on this stuff (laughter).

**La-Dana Jenkins**

Oh, I'm sure, I'm sure (laughter). And I think as you get closer to those timelines of May, and things changing again, I think it'll even be even more hectic, like you said, for you all.

**Matt Amory**

I mean, there's, you know, hectic is an understatement. But I do think that when people's loan payments have to start being made once again, that that's going to be a big change for us. And I also feel like I've been making bets on this since October 7. I've been saying, what we really need to do is make sure that people understand that on November 1, 2022, they will no longer be able to consolidate their loans. Because I am sure and we need to say in November 2022, we will have a zero tolerance, zero tolerance for posts that say, but wait a minute, they didn't communicate that the October 31 deadline was happening. They didn't tell me. They didn't send somebody to my house and say knock, knock, knock, you have the waivers ending, but I didn't open the door (laughter).

**La-Dana Jenkins**

I mean, when you go to the sites, it's right there on the page, and that was my motivator when this first hit last fall, I looked and went in and did the little calculator. They had their quiz to see if you qualified, and it still said the same thing. And I was like, This can't be true. It can't, I have to be able to apply and so I had to kind of refocus. I said, I'm coming back to this when I can really focus. And I'm focusing now because there's no way that I will want this opportunity to pass me by - no way! So I think that some people are waking up saying, you know what, I better at least try my best to do all that I can do while we're in this window that we're in. So we shall see. But this has been great and thank you so much. I'm actually looking forward…I think I have Christine tomorrow because they wanted us to interview at least two admins or moderators. So just hearing the background story to the development of this group has been awesome. And just, again, being a member and how you've all been a great resource has been such a…there's things in life that are real purposeful - this is really purposeful and has served a major purpose, I believe and I may mention that in the paper (laughter).

This is an aside, the interview is over, but I do want to say, when I see people done and finished and all of that, and I'm trying to make a purpose, every time I see those posts, I give them a hand clap or say congratulations. Because I think that's amazing. It's amazing and in mind, God is no respecter of one. So I know that if they can happen for one person, it can happen for me, as well as for other people. And I love what you said about the virtuous cycle. I think that's amazing. And I think that piece there - coming back to help others after you got your victory, it’s awesome, it’s what it's about too.

**Matt Amory**

Yeah, and even if you’re the only way you can do that is with a humble brag about how you had $499,000 forgiven. That's still a fantastic message to convey.

**La-Dana Jenkins**

Absolutely, absolutely! Well Matt, I thank you so much for your time. This has been an absolute pleasure. I look forward to seeing you in all the post messages in the group (laughter). Again thank you so much - it's been great. I really appreciate it.

**Matt Amory**

Well, thank you for being involved in the group and thank you for subjecting us to academic criticism. Getting us out there. Thank you so much!

**La-Dana Jenkins**

Stay safe and well and I'll see you in the group.

**Matt Amory**

Okay, you be well thanks, a lot. Take care. Bye now.

**La-Dana Jenkins**

Take care

Transcribed by https://otter.aiLa-Dana Jenkins

**Appendix D**

Interviewee: Christina Ceballos

Interviewer: La-Dana Jenkins

Date: February 16, 2022

Time: 9:00PM

Location: Zoom

**La-Dana Jenkins**

So not going to keep you long. I sent you the questions to give you an idea of the type of questions I'm going to be asking you, so please feel free to respond however you want to respond and we'll just take it from there. So we'll start just with “what is your role with this community, this online community, this Facebook group?”

**Christina Ceballos**

Thank you so much. I'm really, first of all, I just want to say, I'm very honored that you asked us for feedback like this through interviews. And I just want to say that I'm very humbled and appreciate it. So my role in the online community is that I'm the founding administrator for the group. We started on February 9, 2018, we just had our fourth anniversary. Yeah, and I did have another co-founder, but they have since left the Facebook platform. And so it's just me as the original originals (laughter). So as my role, I see it as keeping our groups compass pointing towards our true north and guiding our group as it grows, with our identified values in mind, that's respect, mutual respect, protection of the privacy of our members, providing only the latest, most accurate information to membership. And, of course, to celebrate all the many PSLF and TEPSLF victories.

**La-Dana Jenkins**

I tell you, it's been an awesome last two days, seeing everyone's posts, I love this group, I really do this scene, everyone's getting forgiven the last two days. It's just been amazing.

**Christina Ceballos**

I mean, it's just like, were getting forgiveness stories. We were getting a trickle here there at first, and overtime and then now under COVID and the waiver, it's just like weekly now it's almost every other day. There's so many good things going on right now. So to get in a little bit of the tasks, but also very important as being the founder and having this role, is I clarified our disclaimer language with legal counsel just to make sure that we have some level of protection. We built out training guides on a separate Facebook page for new moderators, so they can go there, they can dive in, like what are the expectations and etc., roles and responsibilities of moderators. I set the pace for the group as well. So we went two and a half years, I think roughly without doing any pauses or breaks. So I set the pace now for those pauses. And then, I lead the efforts for recruitment of new moderators. I just try to keep my finger on the pulse to see how people are feeling, especially in the era of COVID and all the changes to the program. Just trying to stay apprised of how people are feeling. If we need more breaks, we need longer breaks, I'm always just trying to check in and stay in touch with that as well.

**La-Dana Jenkins**

That's like a full-time job.

**Christina Ceballos**

It's some work and the thing is, it's not very visible to membership. So they're like, who's this other Christina? Because we have two Christina's and the other Chrissy is also an admin. I'm like, I'm the founder and I do lots of stuff that you don't see (laughter).

**La-Dana Jenkins**

That's a lot. So I guess along with that, and you just mentioned your role, what would you say? Can you talk a little bit more about the mission of this community, what would you say is the mission?

**Christina Ceballos**

Well, we defined that pretty early on in our group and that also helps us help guide us as we grow. Our mission is to serve as a resource hub for those seeking public service loan forgiveness or PSLF as well as temporary expanded public service loan forgiveness or TEPSLF and we could probably almost add waiver to that but because it's a limited time, we're not going to do that and rehash but that's really the mission and we've also identified - I kind of identified values and action and I think everybody just went along with it because you know, it's like we're all about integrity, honesty, transparency, positivity, taking action, of course, protection of privacy, open communication and problem solving. That's a lot of values. But honestly, when I think about it, it's like, we really espouse those and we really live it. So it's, it's really important and that we have that at least in like, the secondary page, the training for the moderators. So again, they can always go back and be like, okay, they believe in transparency and honesty, okay, I'm going to be honest and you know what, I always leave the door open. I'm always like, I'm here. If you don't feel comfortable in this larger mods chat that we have - moderators chat, DM me, just talk to me. Um, and I think some, you know…I'll just stop it (laughter).

**La-Dana Jenkins**

That's awesome! So I guess you kind of sort of already answered some of this, but I'll just ask it. So what would you say are some of the components of the community? So I know, you touched on the guides?

**Christina Ceballos**

Yeah, we recently…there's a new feature, newest feature on Facebook called guides and there you can build social learning, and build out these posts that help basically train the members in whatever your group's focus is. So ours is always about the program of public service loan forgiveness, it is one of…I'm going to say this, and this is me my personal opinion, I believe it's like one of the worst manages public benefits program in the history of this country and because of how far astray they've led 1000’s, if not millions of public servants on their path to public service loan forgiveness, this is such a driving force for me. But we've set the group to private. We want to protect the privacy of our people. We make new members answer four questions. If they don't answer all four questions, when they become members, they do not come into our group. That really helps us reduce bots, spammers, multi-level marketers, all those things and that's also a part of that privacy and protection. We've all been through a lot in public service, and we want to reduce the trauma, right? The collective trauma. Then we have files, we've got resource files - we have combed through every possible feature of this platform and we've tried to use it to our best advantages, because it's free. I mean, nothing's really free, but as long as the platform is free and available, we're keeping 80,000 plus people on the platform right now. So, I mean, it's kind of nuts right now. So that's kind of the essence of the components we've used.

**La-Dana Jenkins**

All these questions kind of build on each other. So the goals of the community - what would you say are the overall goals, and how do you assess that you're accomplishing those goals?

**Christina Ceballos**

Right, those are big. Our main goal is to help as many public servants achieve PSLF and TEPSLF for as long as we have access to this platform. If tomorrow, Facebook went kaput, and went poof, I wouldn't be able to rebuild this community. Like to be honest, and that, to me, to a certain degree is a little scary. But at the same time, I know we're helping people along the way. So I take a lot of satisfaction and gratification from that. Secondarily, our goals would be maintaining our values and action as the group grows, and adding new moderators. Whenever a new group of moderators come on, there's a cultural dynamic shift, new senses of humor, new personalities that have a way of evolving the group culture, which is really cool and the other goal is also of course, self-education, providing a platform for self-education for public servants so they can maximize the benefits under this program. Now, how we assess those schools is we're seeing public service loan forgiveness victory posts very regularly, which we've already touched on. That to me…and many members giving credit to our group is a sign of success. For me, it puts fuel in the engine keeping me going. And I have no idea how long this road is going to go, but I'm here. We also have a learning culture on the team. So we take feedback and we process and we try to make the improvements. This group is so smart, my moderators, and my admins are so smart. I'm so lucky as a founder that these folks rose to the top and we're so excited to come on board and contribute their talents and their time to this platform. It's a huge blessing, I know, not just for me, but for all the people who were part of it and so taking that feedback loop, and incorporating, what is it we're seeing, are we seeing policy changes? Yes. How do we adapt? Are we seeing an influx of people from teacher support group? Yes. How do we adapt? You know, and with their questions about teacher loan forgiveness. And so we're kind of like, the, I'm sorry, I'm forgetting the word, but we're kind of like the piece of the CPU of the organization. We're constantly churning the data through the human lens that we have, and doing the best we can with it to address it.

**La-Dana Jenkins**

Wow. It's just amazing, I think I've been in this group now maybe three weeks. I think around that, because this is a process I've been wanting to start for a minute and another group I'm in, in another educators group, someone mentioned and posted their victory there. Someone was like, how did you know? What? Where? How did you do? I’m so confused and frustrated. So I said, this is a great group to join. I clicked on it immediately, and I answered the questions. I waited to get invited in and then when I got invited in, I went through all the guides and quiz and I just think it's just a great resource. So in talking about the admins and the moderators, how would you say you recruit and you retain your members or your administrators or the moderators?

**Christina Ceballos**

Okay, so when it comes to just broader membership, we don't need to recruit, we don't need that help and for some reason, Facebook turned on this feature about grow your group or something, and I'm like, no, do not suggest this group to anyone (laughter). We need more moderators. We're in the middle of this worst surge, one of the worst surges of COVID and I don't know what these people are dealing with. So I turned it off (the group) every 30 days. At any rate, so no, we don't have any problems with recruitment of members and this is something that I don't know…I think things happen for a reason. The best and the brightest rise to the top, they're active, they're engaged. Those are the new moderators we recruit, I recruit. I leverage the activity of the current admins and moderators and be like, who's standing out for you? Who do we need to put on this list? We've got an ongoing shortlist of very active members who are amazing who I would love to have on our MMA team, you know, and I think out of the multiple rounds of moderator recruitment, I've done I think only maybe two said no. I think over the four years, aside from the original founder, I'm going to say we've had very low attrition. People come here and they stay. And so it's in terms of moderators and again it's a testament to their commitment, their professionalism, their desire to want to see other people get forgiveness, even after they've gotten forgiveness their admins, most of my admins have gotten forgiveness except for me. I've only gotten partial which is a whole other story and then another one of my admins, I think she's got a few years out and then there's a handful of the moderators who haven't gotten it yet. So it's just a testament to them. Like, they're just rock stars. And I so appreciate them. I cannot talk about them enough.

**La-Dana Jenkins**

Yes. So is it now 14 admins and moderators?

**Christina Ceballos**

Yep, we have six admins, including myself, and then eight moderators. And so we'll probably, I'm looking at adding two more, because I lead that and I'm really stretched thin right now. So I'm probably just going to have to go one at a time and I'm like, okay, can we bring our people? Who should I ask first, and then I will, strategically because everyone else is just, you know, full plate as well. So I just want to like, that's where I step up and say I’ll this, you know.

**La-Dana Jenkins**

Gotcha! So what would you say are the strengths of the community and some of the areas of improvement?

**Christina Ceballos**

I alluded to this already, but I think the strength is the commitment of our admin team to the mission, and living and exuding the values and action. I mean they're 100% for the mission and for these values. I've said it already, they're so smart. They're super creative problem solvers. They're just like, my kind of people and our membership too, is actually pretty incredible. Like, there are people who like I said, like there's the, the rock stars, they stand out. And then there are the other ones are like, no, that's not exactly right. But this is where you really need to go with that, you know, and that engagement again, it's the very active engagement of our membership that is a super strength…that like part of me is always just like pinching myself. Like how did we make this happen? And, you know, it's, I think it's honestly, just right, you know, staying committed to the mission and the values and problem solving, on the fly, pivoting, all that other stuff. The weakness is clearly that it's on Facebook, I mean, we are beholden to the Facebook minions and all the features that they decide to turn on, turn off, the updates that they push out, and I have some moderators who are only on mobile phones, they are only on the phone app, and I have it on my phone, but I don't have messenger on my phone, I have that just on my desktop, because I can't keep getting these messages and be distracted all day at work. I have a very rigorous, very demanding day job and so and there are some other people too like that as well. So it's like these programmers, they change things without warning and then we have to pivot again. But it's the nature of the beast, right? So it's something that we accept and when I recruit new moderators, I'm like, I know, Facebook isn't like the coolest platform right now, but this is where we built this. As long as you're going to hang around for a while on Facebook, we would love to have you as a moderator, and then they commit to stay on Facebook is pretty cool.

**La-Dana Jenkins**

Awesome! Awesome! Awesome! So I guess you touched on this, what methods have you employed to improve the weaknesses?

**Christina Ceballos**

Yeah, it's that feedback loop. Two things, two other components that we instituted, is we have a moderators chat, and everyone, the whole 14 of us, are on the moderators chat. I created a separate administrators chat for the six admins and the administrator cha is where we kind of talk leadership stuff, and that's where I discuss our recruitment timeline and then any other things that we need to discuss kind of away from the main group because the moderators are really like where the rubber meets the road. They're doing the stuff every day and so they are in constant communication on Facebook, and there are times when it's going ding, ding, ding, ding, ding, and I'm like, okay, I better log on, see what's going on. But having the admins there…I don't like using this word, but I've empowered them. I've kind of just said, you know…I guess I'm going to sum it up, because that way I've empowered them to lead and I want them to lead and I'm always here to vet ideas, bounce ideas off of other people, poke holes in, I'll drop these random thoughts like, what about mastery Mondays where we just don't approve any posts and we force people just to read? And then someone would say, haha, isn't that what the weekend pauses are already? Fine? Well, maybe when we stop doing weekly pauses, we'll have mastery Monday, I don't know. We'll just have to experiment. But yeah, Facebook messengers is key, really key.

**La-Dana Jenkins**

Okay, I can imagine, I can imagine. I'm in the group and I follow it so I’m always seeing the post on my newsfeed. It's the most active, one of most active groups that I’m in and it's been very helpful. We, you talked about the growth. So I think this kind of answers the question as well, too, but I'm still going to ask you, do you feel your community has been thriving?

**Christina Ceballos**

Without a doubt? You know, when I first created the group, it was 2018 and I had started in 2017 by going back to my employers all the way back to 2007 to certify my employment, even though I knew I had my clock start over with direct FFEL consolidation. I'm like, I'm going to get this stuff, just in case something happened and then here came the waiver. And when in 2017, I was starting this process, I wasn't finding any good resources. On the few social media platforms I was on, I was on Facebook, I was little bit on Twitter, but that's not a very useful platform for what I was looking for. And then I really hadn't even heard of Reddit. Reddit has a really active PSLF group too. And so I was just like, gosh, I was trying to find a way and I tried partnering with non-profit happy hour and they're like, no, we're not going to go there. I was like, okay, fine and then me and the co-founder we were like, should we just do this? I'm like, I'm so scared and I honestly, I was really scared, because I had no idea what I was doing. But I was like, I'm going to figure it I guess or I'll never figure it out. It was very hard for me to be seen or visible at first, but over the four years, it's a lot easier now because now everyone gets to read my saga updates about how only I only got partial forgiveness under the waiver. All that to say, I believe we are thriving. Everyone's commiserating. Everyone is rejoicing and celebrating other people's forgiveness. Like, I can't even keep up with the victories right now. Because normally, I would give it a like, and then I write congratulations with the two exclamation points. Like, that's my thing, when people get victories, and then I still haven't even been able to keep up with that - there's so many running, it's just nonstop. So yeah.

**La-Dana Jenkins**

Yeah, it's just a fabulous group overall and you can tell it's a well-run group, and then the resources and the information that is there, because I'm sure you're part of groups or have been a part of some groups on Facebook, that starts for a moment and that dies down. Nothing else and that's fine with somebody or some group if they are for a moment or whatever it is – for laughter or joke, to talk about a movie or whatever, but this is really an educational online community.

**Christina Ceballos**

That means a lot from coming from a future Ph.D.

**La-Dana Jenkins**

Well Ed.D., we’re Ed.D. (laughter)

**Christina Ceballos**

Oh Ed.D., Ed.D. (laughter)

**La-Dana Jenkins**

Yes, educational technology leadership. Okay, so yeah, this is…we'll stop recording (laughter).

**Christina Ceballos**

I just, I just want to share one more secret.

**La-Dana Jenkins**

Absolutely, because I was just going to say any final thoughts, anything you wanted to share. Please do.

**Christina Ceballos**

Yeah, so, gosh, it was about, let me see admins. Oh, when I'm looking at the best and the brightest in the group to recruit and promote to moderator or administrator, when I first started bringing on new admins, my first new admin was someone who was really into advocacy and I have a secret wish for my group to turn into an advocacy group. And it kind of is getting there, but people are still so overwhelmed by the personal situation. So that's maybe further down the road, but so I look at people's strengths, and what their interest is. So one of my admins is advocacy. Another one of my admins is an expert in income driven repayment plans. Another one of my admins is an expert in TEPSLF, another one of my admins wanted to institute the guides for us and she started off as a moderator, and I promoted her to an admin so she could play around in the backend and see her vision come alive. And so I think you don't need to look outside, need to bring people that you know, personally, and you just need to look at who's already here, and what are they already doing and what are the talents that they're bringing to the table. That's what I've been able to capitalize on. I don't even like using that one, but that is what I was like, oh well, you're good at that, so come on board. For me that has been I think the secret to the success of this group - bringing on the people because I don't know it all. I certainly don't know it all, no one person knows it all, but if they have the strength in that one area, or they want to put all the time and energy and effort to see the guides come alive, I'm all for it. I enable it. I'm like, I'll follow you. I'm a servant leader. That's what servant leadership is about is bringing people along. I just wanted to share that secret for everyone else that may read your paper. Because it’s been the key.

**La-Dana Jenkins**

Yeah, and that's evident as well, because you have to have a servant's heart or a servant's mindset to do this day in and day out and the thing that I find interesting and that I appreciate are that the responses are detailed responses. It’s not like oh, that sounds good, no the responses are go here. Yes, if you do this, ABC, I mean, it's very detailed in terms of the responses that you're getting to try to help as much as possible or to direct you to where you can look, you know, for even more information based off of the response. So absolutely, absolutely. Well, this has been awesome and I so appreciate it. I know my cohort members, which are Juan Rodriguez and Filiz, I know that they are appreciative too. You know, we had a meeting to discuss this assignment on Saturday. We were trying to think who can we ask, what groups can we reach out to? We had some thoughts we were throwing around and I'm also thinking about some stuff and said I'll get back to you guys later this afternoon when I come up with something. I was on Facebook a little bit later and was like, this group right here, this group, and so this has been great. We definitely just really appreciate both of you taking the time to share the story and just to share all that you're doing. I just want to say well done and bravo, bravo to you guys, because it's amazing. People getting $150,000 forgiven because it's an overwhelming process.

**Christina Ceballos**

I think our biggest has been $600k, almost 600K

**La-Dana Jenkins**

Oh my goodness!

**Christina Ceballos**

$543K some reason like sticks out in my head. It was like $543K somewhere. It was huge. I literally like, oh my god, could you imagine that? It's like a house and I'm like, Oh, these folks, these members. I'm just like, thank God they got rid of that. And that's the other thing about the weakness of the platform. It's like, I can barely track the forgiveness stories. I have no idea how many people of the 80,000 we helped towards forgiveness because it's so hard. To use the search function, like it's, it's very clunky. So it's very hard to pull the data analytics. Man, if I could just build this, like on a regular website where I can control everything, that would be cool, but I don't have the time because I have a full-time job.

**La-Dana Jenkins**

This is my now in my school mind thinking, is it possible in the group to create if you wanted a survey? Google, a jot form or whatever, just to get a survey of it. Have you been forgiven? When? Whatever questions you want to ask to gather that information? I don't know if you guys have thought of that, or, or it can be a little overwhelming, though. You know, a lot, but it might be a way to gather some additional data.

**Christina Ceballos**

Yeah, it's going to be what is called a slice of the membership that's representational. If we want to get social statistics in that space, I guess we could do like a survey for like two weeks, keep it open, put it in the feature and be like have you gotten forgiveness? Yes or No? It doesn't matter what kind, it's gone right? So that could be a representational slice and that's just something that we could do on an annual basis to update those the percentages, because if it's like, we had 2000 respondents, and of 2000, who actually answered no, and yes, it was 90% or 90% of 2000 is 1800 and do the proportionality across the membership. You know, it's like, and who knows how many people leave after they get forgiveness and then we kind of lose that data. It’s kind of a lost opportunity I think, and unfortunate for being tied to that platform, but regardless, it fills our tanks every time, you're like yes, you're another one, another one for sure.

**La-Dana Jenkins**

I'm going to just stop the recording for a moment (the interview had ended and we continued chatting about our personal student loan forgiveness journey).