

# Company offers services to help with student debt

**Business works with educators to obtain loan forgiveness through federal programs**

**ERICK PETERSON**  
Hermiston Herald

Matthew Cecil said he is helping free people from student loan debt.

He is a licensed insurance producer with Horace Mann Insurance Company, 662 E. Main St., Hermiston.

“We work primarily with educators,” he said. “We have a service called ‘Student Loan Solutions.’ What it provides is a way for the educators to obtain student loan forgiveness through federal programs that are available.”

He said he will sit down with a client for an assessment, going over the size of the debt, the types of loans and determine eligibility for forgiveness. Then, he will assist with paperwork.

If he is not able to get the loan totally forgiven, he said he can often get a portion forgiven or payments reduced.

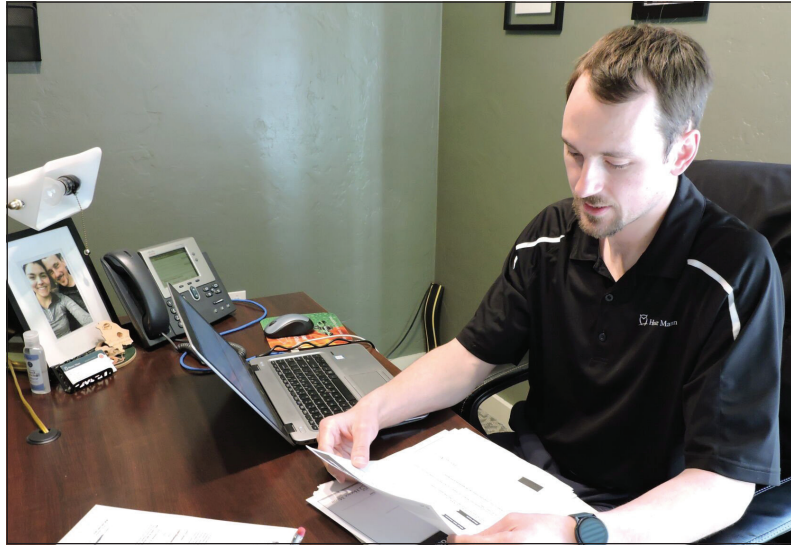
That consultation is free, he said, and he can help other public service employees, too. If a person works for a governmental employer or a 501(c)(3) tax-exempt employer, they can qualify. Other employees of not-for-profit organizations also may be helped, he said.

He listed emergency management, military, public safety, law enforcement, public legal services, disability services, services for the elderly, public health, library services and other school-based services as professions covered by loan-forgiveness programs.



Matthew Cecil on April 22, 2022, stands outside Horace Mann Insurance, 662 E. Main St., Hermiston. Cecil said he has been able to help several people manage their student loans.

Erick Peterson/Hermiston Herald



Matthew Cecil looks over paperwork April 22, 2022, in his office at Horace Mann Insurance in Hermiston. The paperwork documents his efforts in helping people manage their student loan debts.

Erick Peterson/Hermiston Herald

“I currently have 249 active clients from the Northwest,” Cecil said.

He added he has 506 records,

including people who have expressed interest in the program and around 52 who were declined because of ineligibility. He has

*“HELPING PEOPLE IS SOMETHING I REALLY LIKE TO DO.”*

— Matthew Cecil, Horace Mann Insurance Co.

helped 50 people to date, he said. And those 50 have had a total of nearly \$1.4 million forgiven.

He called student loan “a burden” for many people, and he is thankful he was able to pay for his own schooling without such an albatross.

“Unfortunately, with the structure of their careers, (educators and other public servants) have to pursue higher education and get that degree to be certified, so it’s required for them,” he said. “A lot of them go back for their masters, but then they’re saddled with student loan debt.”

Increasing interest, forbear-

ance, life problems and more can complicate a person’s situation and make the end of debt seem impossible.

“I’ve heard all kinds of stories, whether it’s a small amount or hundreds of thousands of dollars, and (borrowers) are not going to be able to pay (the loans) on their own,” he said.

Cecil spoke of a few stories from people he has helped. He shared the written testimonial of one Umatilla educator who said he had \$110,000 before Cecil could help him. This educator, according to the testimonial, started an income-based repayment plan with lower payments. He also got \$65,000 worth of student loan debt forgiven.

“I still have \$40,000 that I still need to pay on, and some of those payments have been counted toward forgiveness. Thirty-nine more payments and I’ll be done,” he said, according to the testimonial.

A second written testimonial told of how another educator, from Walla Walla, was able to reduce his loan by more than \$10,000. He, too, expressed gratitude to Cecil for his work.

Cecil stated this sort of help, assisting people at no cost to them, makes sense from a business standpoint. By helping people with their student loans, he is attracting potential customers. Also, he is better serving his existing customers.

His agency sells auto, home, life and other forms of insurance.

In addition to being good for his company’s bottom line, helping people cancel their student debt is personally satisfying, Cecil said.

“The looks on people’s faces are worth it alone,” he said. “Helping people is something I really like to do.”

# Hermiston resident hired for community health leadership role

Hermiston Herald

Greater Oregon Behavioral Health, Inc., hired Lourdes Reyna Alcalá to be its regional community health development manager. She started the position April 11.

“I’m really happy to join the team,” she said.

GOBHI is an administrative services organization for Eastern Oregon Coordinated Care Organization. EOCCO is a partnership between local health agencies, which also includes Good Shepherd Health Care System,



Alcala

CHI St. Anthony Hospital and Yakima Farm Workers Clinic.

In her new position, she oversees the department as it works with other EOCCO providers in 12 counties.

She said that the biggest challenge of her new

position is maintaining key community partners and collaborating on changes when they are needed.

A recent GOBHI press release states that she is a “familiar face among local civic and human services workgroups,” as she is a longtime Hermiston resident. She said housing

and food costs have been important to her, and her job includes working on these issues, as they relate to health.

She holds a bachelor’s degree from Washington State University and is completing a master’s degree in special education from the University of Oregon.

“We’re thrilled for Lourdes to come aboard and lead this community role,” Karen Wheeler, GOBHI CEO, said. “Her expertise in collaboration with diverse communities in Eastern Oregon will help take us to the next level in uplifting local voices and improving services for residents.”

# Hotel wins platinum award

**Umatilla’s Econo Lodge hotel manager credits community for award**

Hermiston Herald

Econo Lodge recently won an award, according to Lynne Kitrel, hotel manager.

“We’ve received a platinum award from Choice,” she said.

Choice Hotels International, Inc., owns Econo Lodge and several other hotel brands.

This is a big deal, she said, for the former Tillicum Inn, 1481 Sixth St., Umatilla. Its history under its former name includes a fire in 2017. It was renovated, rebranded and reopened in 2018, but has faced recent challenges, Kitrel said, coming back from the pandemic.

She said the hotel received its award based on customer reviews. On the Choice website, customers have given the hotel a rating

of 3.9 out of 5 stars, with 83% of customers recommending it.

Recommendations praise the service, comfort, food and more.

Kitrel said she and her staff is working hard to create a positive experience for their customers, though she added that the entire city of Umatilla deserves credit.

“It was very much a team effort,” she said. “If you look at those reviews, it’s not just us that made this. It’s the Bridge Bistro (& Brews), Java Junkies, Harvest Foods and the people of this community in Umatilla.”

She added that she could have “the cleanest hotel in the world,” and it would not have mattered if her neighbors were not stellar. Thanks to them, she said, visitors to her hotel are pleased with their experience.

“It’s really nice to see Umatilla sprouting up so nicely,” she said.



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Pictured above (l to r): Stacy Hunter, Associate Commercial Relationship Manager; Juliann Dodd, SVP/Commercial Banking Team Leader; Steve Campbell, VP/ Senior Commercial Relationship Manager

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