

**Testimony in Support of House Bill 488**  
**Janet L. Hoffman Loan Assistance Repayment Program - Mental Health**  
**Professionals in Public Schools**

**House Ways and Means Committee**  
**February 15, 2023**

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The Maryland State Education Association supports House Bill 488, which would expand the purpose of the Janet L. Hoffman Loan Assistance Repayment Program to include assisting in the repayment of loans for mental health professionals serving as school psychologists, resource psychologists, psychologist coordinators, social workers, social worker supervisors, or mental health coordinators in the public schools. It would also require the Office of Student Financial Assistance to publicize the Program to eligible mental health professionals to help recruit and retain mental health professionals in the public schools.

MSEA represents 75,000 educators and school employees who work in Maryland's public schools, teaching and preparing our almost 900,000 students for the careers and jobs of the future. MSEA also represents 39 local affiliates in every county across the state of Maryland, and our parent affiliate is the 3-million-member National Education Association (NEA).

According to a 2021 joint report from the National Education Association and the Center for Enterprise Strategy, nearly two-thirds (65%) of educators\* under 35 years of age had to take out student loans to complete their education, and 59% of educators with unpaid loans reported that their student debt impacted their ability to save for the future.<sup>1</sup> The burden of student loan debt, which disproportionately

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*\*In this research, "educator" includes K-12 teachers, other certificated members such as school psychologists and social workers, and education support professionals.*

<sup>1</sup> Student Loan Debt Among Educators: A National Crisis, p. 3-4, Accessed February 2023.

<https://www.nea.org/sites/default/files/2021-07/Student%20Loan%20Debt%20among%20Educators.pdf>



impacts educators of color due to institutional racism, persists amidst a critical shortage in school personnel, including mental health providers.<sup>23</sup> In SY 2021-2022, the student to school psychologist ratio in Maryland was 1 to 1,061.<sup>4</sup>

We must strengthen the pipeline of mental health professionals and support those who are already providing support to Maryland students. Including school psychologists, social workers, mental health coordinators, and related school-based mental health professionals in the Janet L. Hoffman Loan Assistance Repayment Program will ease the burden on many of these critical providers and incentivize more people to consider school-based mental health professions.

**We urge the committee to issue a Favorable Report on House Bill 488.**

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<sup>2</sup> Student Loan Debt Among Educators: A National Crisis, p. 4, Accessed February 2023.

<https://www.nea.org/sites/default/files/2021-07/Student%20Loan%20Debt%20among%20Educators.pdf>

<sup>3</sup>Schools struggle to hire more mental health professionals for students, PBS.org, Accessed February 2023.

<https://www.pbs.org/newshour/education/schools-struggle-to-hire-more-mental-health-professionals-for-students>

<sup>4</sup> NASP State Shortages Data Dashboard, Accessed February 2023.

<https://www.nasponline.org/about-school-psychology/state-shortages-data-dashboard>