



THE SENATE OF MARYLAND  
ANNAPOLIS, MARYLAND 21401  
ANNE ARUNDEL COUNTY DELEGATION

**Testimony in Support of SB0657 - Anne Arundel County - Student Loan Assistance  
Repayment Program for Educators - Established**

Mr. Chair, Madame Vice Chair, and Members of the Senate Education, Energy, and the Environment Committee:

SB0657 would authorize Anne Arundel County to establish a Student Loan Assistance Repayment Program for Educators employed by Anne Arundel County Public Schools (AACPS). The purpose of the program is to attract, recruit, and retain a diverse cadre of qualified educators in AACPS that reflects the student population within county schools. The program must be administered by AACPS. Funds for the program must be as provided on an annual basis in the county budget in an appropriation separate from the county's appropriation to the operating budget of the Anne Arundel County Board of Education. Funds for the program may be used to cover administrative expenses of the program.

**Background**

Chapter 140 of 2018 authorized Howard County to establish a Student Loan Assistance Repayment Program for Teachers employed by the Howard County Public School System (HCPSS). In June 2023, the Howard County Council unanimously passed Council Bill 14 which established the Student Loan Assistance Repayment Program for Teachers pursuant to the 2018 enabling legislation passed by the Maryland General Assembly. As the benefit design and funding amount is up to the locality, Howard County provided \$1.5 million over five years for student loan repayments.

**Solution**

SB0657 would enable Anne Arundel County to establish a student loan repayment program for educators who:

1. Receives a graduate, professional, or undergraduate degree from an accredited college or university;

2. Obtains employment as an educator in AACPS;
3. Commits to serve in AACPS for at least five years;
4. Receives an income that is less than the maximum eligible total income levels established by the county, including any additional sources of income the individual may earn;
5. Is not in default on any student loan; and
6. Satisfies any other criteria established by the county for the program.

Loan assistance provided under the program must be in the amount and on the terms and conditions established by the county. An applicant for assistance in the repayment of a commercial loan must demonstrate to the county that the loan was used for tuition, educational expenses, or living expenses for graduate or undergraduate study.

Per the Fiscal Note, SB0657 would not require any additional state resources. To the extent that Anne Arundel County establishes a student loan repayment assistance program pursuant to this bill, financial obligations will be entirely up to the county. For these reasons, I respectfully request a favorable report on SB0657.