

Hearing Testimony March 4, 2020
House Economic Matters Committee
Service Employees International Union, Local 500, CtW, CLC

House Bill 1562 – Action to Collect a Private Education Loan – Required Documents

SUPPORT

I am Dr. Anne McLeer, Director of the Higher Education Division of SEIU Local 500, a labor union that represents 20,000 working people in the region, including 5,000 contingent faculty in area colleges and universities, including MICA, Goucher College, McDaniel College and Montgomery College here in Maryland. Thank you, Mr. Chair and committee members, for giving me the opportunity to testify in support of House Bill 1562, which would end the problematic practice of robo-signing wage garnishments for student loan debts by requiring a creditor to prove ownership of a debt before they use the courts for wage garnishment on private student loans. We would also like to say a special thank you to Delegate Lopez for her leadership on tackling the student debt crisis that plagues our state and our nation.

Many of the faculty represented by SEIU Local 500 have incurred student debt to earn the graduate qualifications - Masters degrees and PhDs - necessary to teach in our institutions of higher education. Despite showing a dedication to their students, adherence to excellence in teaching, and on-going commitment to the institutions in which they teach, adjuncts and contingent faculty struggle with low pay, lack of benefits and resources. The levels of student debt carried by many of these faculty is a further encumbrance that makes it difficult for them to make ends meet, never mind to prosper. The burden of student debt is beginning to create a disincentive for future generations to enter higher education. We are not investing in the future if our educators cannot honestly tell their students that there is value in pursuing higher education and graduate degrees. In the state of Maryland, where education is prized as a public good by legislators and citizens alike, educators themselves should not just be able to survive, but be able to thrive and serve as an example of the importance of further higher education to our society.

SEIU Local 500 therefore supports House Bill 1562 – Action to Collect a Private Education Loan – Required Documents. We must do all that we can to protect borrowers and ensure that creditors are providing the correct documentation before garnishing worker's hard-earned money. Thank you for your time and for your consideration of our testimony.

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