



Delegate Anne R. Kaiser, Chair  
Delegate Alonzo T. Washington, Vice Chair  
Ways and Means Committee  
House Office Building, Room 131  
Annapolis, MD 21401

**Bill: House Bill 142 – Income Tax - Student Loan Debt Relief Tax Credit - Alterations**

**Position: Support**

Dear Chairman Kaiser, Vice Chair Washington, and Members of the Committee:

I am writing on behalf of the Maryland School Psychologists' Association (MSPA), a professional organization representing about 500 school psychologists in Maryland. We advocate for the social-emotional, behavioral, and academic wellbeing of students and families across the state. School psychologists provide comprehensive psychological services to Maryland's students. As our students return to school buildings, they will bring an unparalleled level of both mental health and academic concerns arising from the pandemic. We expect a dramatic increase in need for the supports that school psychologists provide.

School psychologists have been identified by the Maryland State Department of Education as a "critical shortage area" for many years. Becoming a school psychologist requires at least three years of full-time graduate study; there are few part-time programs, and none in Maryland, that allow working professionals to pursue this career. This reality means that many school psychologists cannot avoid incurring significant student loan debt.

House Bill 142 greatly expands the existing Student Loan Debt Relief Tax Credits. The current awards are helpful but very low. In 2020, graduates of in-state institutions received \$1,000 toward repaying loans while those from out-of-state universities received \$883. HB 142 provides major financial support toward loan repayment and would make pursuing helping professions such as school psychology more financially feasible.

MSPA is in strong support of House Bill 142 and we respectfully urge a favorable vote. If we can provide any additional information or be of any assistance, please feel free to contact us at [legislative@mSPAonline.org](mailto:legislative@mSPAonline.org).

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Kyle Potter'.

Kyle Potter, Ph.D., NCSP  
Chair, Legislative Committee  
Maryland School Psychologists' Association