



Testimony to the House Appropriations Committee  
HB 1048: Federal Public Service Loan Forgiveness Program – Employee Certification and  
Awareness Materials  
Position: Favorable

March 9, 2023

The Honorable Ben Barnes, Chair  
Appropriations Committee  
Room 121, House Office Building  
Annapolis, Maryland 21401  
Cc: Members, House Appropriations Committee

Honorable Chair Barnes and Members of the Committee:

Economic Action Maryland (formerly the Maryland Consumer Rights Coalition) is a people-centered movement to expand economic rights, housing justice, and community reinvestment for working families, low-income communities, and communities of color. Economic Action Maryland provides direct assistance today while passing legislation and regulations to create systemic change in the future.

We are here in strong support of HB 1048.

HB 1048, which if passed, would provide critical information about the Public Service Loan Forgiveness (PSLF) program to public service employees across the state and make it significantly easier for adjunct and tenured faculty of higher education institutions to receive the benefits of the program.

In Maryland, where approximately [805,600 borrowers owe a collective \\$35.4 billion](#) in student loan debt, the state has a chance to leverage federal student loan forgiveness programs to deliver for its residents.

HB 1048 would ask the Student Loan Ombudsman to develop and disseminate information about the PSLF program and require public sector employers to share the information with their employees.

HB 1048 would also ensure that adjunct faculty and other part-time academic employees receive the appropriate credit for the hours worked outside of class-time to include in their calculation for PSLF time.

For all these reasons, we support HB 1048 and urge a favorable report.

Best,

Marceline White  
Executive Director

2209 Maryland Ave · Baltimore, MD · 21218 · 410-220-0494  
info@econaction.org · www.econaction.org · Tax  
ID 52-2266235

2209 Maryland Ave · Baltimore, MD · 21218 · 410-220-0494  
info@econaction.org · www.econaction.org · Tax  
ID 52-2266235

Economic Action Maryland is a 501(c)(3) nonprofit organization and your contributions are tax deductible to the extent allowed by law.