

Federal Public Service Loan Forgiveness Program – Employee Certification and Awareness  
Materials / HB 1048  
Official Testimony  
Position: **FAVORABLE**

To the House Appropriations Committee,

My name is Franca Muller Paz, I am a teacher of 13 years & educator in Baltimore City for the last 10. I'm a District 46 Baltimore City resident and an elected member of the Baltimore Teachers Union Executive Board. I support Federal Public Service Loan Forgiveness Program – Employee Certification and Awareness Materials / HB 1048

I am writing today to urge you to support initiatives that increase awareness and information about the Federal Public Service Loan Forgiveness (PSLF) program among educators. The PSLF program was created in 2007 to incentivize individuals to work in public service by forgiving their federal student loans after 10 years of qualifying payments. Educators, who often work in public service, are among the many professions that can benefit from this program. However, many educators are unaware of the program, and those who do know about it often face challenges navigating the application process.

The PSLF program is an essential tool for educators to manage their student loan debt. As we know, the cost of higher education in the United States has skyrocketed in recent decades, leaving many educators with significant debt burdens. This debt can limit their ability to invest in their professional development, and in some cases, can lead them to leave the education profession entirely. By providing educators with the opportunity to have their federal student loans forgiven, the PSLF program can alleviate some of these financial burdens and help retain talented educators in the profession.

However, despite the potential benefits of the PSLF program, many educators are unaware of its existence. A recent study by the Government Accountability Office found that only 1% of borrowers who applied for PSLF had their loans forgiven. This is due in part to a lack of information about the program and difficulties navigating the application process. In our own union survey, over 35% members shared that information on student loan forgiveness is a priority for them.

We must take action to increase awareness and information about the PSLF program among educators. This could include creating targeted outreach and education campaigns for educators, partnering with educational institutions and organizations to promote the program, and simplifying the application process to make it more accessible for borrowers.

By increasing awareness and information about the PSLF program among educators, we can help alleviate the financial burden of student loan debt and retain talented educators in the profession.

I respectfully urge this committee to support Maryland educators & issue a favorable report on HB 1048.

Sincerely,

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