

**Testimony in Support with Amendments to Senate Bill 482
Janet L. Hoffman Loan Assistance Repayment Program - Mental Health
Professionals in Public Schools**

**House Appropriations Committee
House Ways and Means Committee
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The Maryland State Education Association supports Senate Bill 482 with amendments, which would expand the purpose of the Janet L. Hoffman Loan Assistance Repayment Program to include assisting in the repayment of loans for mental health professionals serving as school psychologists, resource psychologists, psychologist coordinators, social workers, social worker supervisors, or mental health coordinators in the public schools. It would also require the Office of Student Financial Assistance to publicize the Program to eligible mental health professionals to help recruit and retain mental health professionals in the public schools.

MSEA represents 75,000 educators and school employees who work in Maryland's public schools, teaching and preparing our almost 900,000 students for the careers and jobs of the future. MSEA also represents 39 local affiliates in every county across the state of Maryland, and our parent affiliate is the 3-million-member National Education Association (NEA).

According to a 2021 joint report from the National Education Association and the Center for Enterprise Strategy, nearly two-thirds (65%) of educators* under 35 years of age had to take out student loans to complete their education, and 59% of educators with unpaid loans reported that their student debt impacted their ability to save for the future.¹ The burden of student loan debt, which disproportionately

**In this research, "educator" includes K-12 teachers, other certificated members such as school psychologists and social workers, and education support professionals.*



impacts educators of color due to institutional racism, persists amidst a critical shortage in school personnel, including mental health providers.²³ In SY 2021-2022, the student to school psychologist ratio in Maryland was 1 to 1,061.⁴

We must strengthen the pipeline of mental health professionals and support those who are already providing support to Maryland students. Amendments made to the cross-file of this bill, House Bill 488, as embedded in the text of House Bill 1219, further extends eligibility to school counselors, and ensures that teachers have similar eligibility criteria. MSEA asks that the committee adopt the same amendments to Senate Bill 482.

Including school psychologists, social workers, mental health coordinators, school counselors, and related school-based mental health professionals in the Janet L. Hoffman Loan Assistance Repayment Program will ease the burden on many of these critical providers and incentivize more people to consider school-based mental health professions.

We urge the committee to issue a Favorable Report, with amendments, on Senate Bill 482.

¹ Student Loan Debt Among Educators: A National Crisis, p. 3-4, Accessed February 2023.

<https://www.nea.org/sites/default/files/2021-07/Student%20Loan%20Debt%20among%20Educators.pdf>

² Student Loan Debt Among Educators: A National Crisis, p. 4, Accessed February 2023.

<https://www.nea.org/sites/default/files/2021-07/Student%20Loan%20Debt%20among%20Educators.pdf>

³Schools struggle to hire more mental health professionals for students, PBS.org, Accessed February 2023.

<https://www.pbs.org/newshour/education/schools-struggle-to-hire-more-mental-health-professionals-for-students>

⁴ NASP State Shortages Data Dashboard, Accessed February 2023.

<https://www.nasponline.org/about-school-psychology/state-shortages-data-dashboard>