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HB 795 - Federal Public Service Loan Forgiveness Program - Employee Certification and Awareness Materials

Senate Finance Committee

March 19, 2025

SUPPORT

Donna S. Edwards

President

Maryland State and DC AFL-CIO

Madame Chair and members of the Committee, thank you for the opportunity to submit testimony in support of HB 795. My name is Donna S. Edwards, and I am the President of the Maryland State and District of Columbia AFL-CIO. On behalf of Maryland's 300,000 union members, I offer the following comments.

HB 795 ensures that Maryland's public service employees can fully benefit from the Federal Public Service Loan Forgiveness (PSLF) Program. Many of our public service workers who dedicate their careers to improving our communities often struggle under the burden of student loan debt. While the program was created to alleviate these burdens, many employees face challenges in certifying their employment and understanding their eligibility.

This legislation simplifies the often complex loan forgiveness process by establishing clear requirements for public service employers to certify employment for PSLF, ensuring timely and accurate verification of qualified work. Additionally, it increases awareness and participation in the program by requiring the Maryland Student Loan Ombudsman to develop and disseminate informational materials, allowing employers to better guide their employees through the loan forgiveness process.

HB 795 makes the PSLF Program more accessible and supports the financial well-being of our dedicated public servants.

For these reasons, we urge a favorable vote on HB 795.