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**HB 19 – Higher Education – Maryland Public Service Loan
Forgiveness Program – Establishment
Hearing Before the Appropriations Committee
March 10, 2026**

Position: FAVORABLE WITH AMENDMENTS

To the Honorable Members of the Appropriations Committee:

[Community Legal Services](#) (CLS) is a nonprofit legal services organization that provides free, high-quality civil legal services to ensure equal access to justice, protect fundamental rights, and uplift the individuals, families, and communities we serve. CLS assists thousands of low-income individuals and families every year who are facing eviction, family law disputes, domestic violence, foreclosure and consumer issues.

As Executive Director of CLS, an employer of approximately 50 individuals, and as an individual who is grateful for having received the benefit of a public interest loan forgiveness program, I write to strongly support House Bill 19, which would provide student loan forgiveness to State employees. I would respectfully request *an amendment to expand the program to employees of public interest non-profits*.

Working at nonprofits and the State, come with financial sacrifices that employees accept because they are passionate about public service and nonprofit missions. However, employees with great skills and resumes often leave public service for the private sector after a few years - not because they are no longer passionate about the work - but because **they cannot afford to continue to both pay student loans and save for their futures** on the limited income from government or nonprofit organization salaries. For CLS, this means **we lose great talent every year because we cannot compete with the salaries paid in the private sector**. The loss of employees comes with additional financial concerns for an employer because every time we lose a great employee, a much-needed position is left vacant until we can locate a new employee who can work for a lower salary and has passion and talent for the job. The costs for an employer include financial ones like training new staff and non-financial ones including a reduction in services we are able to provide to clients and the community.

Public service student loan forgiveness programs provide employers with much-needed incentives for staff to entice them to stay in the public sector for at least 10 years. In my professional experience, this allows our office to attract talent that would otherwise never work at a nonprofit because, financially, they cannot have student loans for most of their adult lives and work towards financial stability including buying a home at the same time. Additionally, as is the case at many nonprofits, **our staff reflect the population we serve - many of them come from humble means, and the only way they were able to afford college and law school were loans.**

In my own personal experience, I am first generation American-born. I am the first person in my family to attend college and graduate from college and law school. I attended school with scholarships, but unfortunately, even with the scholarships, I had to take out a substantial amount of student loans. I paid on my student loans for over 15 years, with forbearances when I took leave from work for the birth of my children. Despite paying all that time, I never really paid down the balance. Although I worked in the public sector for almost 10 of the 15 years I was paying on my student loans, **I was not covered under the federal student loan public interest forgiveness program until President Biden expanded it during the Covid-19 pandemic.** I was able to qualify for forgiveness about 4 years ago, and **it was an absolute game changer** - I can now save substantially for my children's future education, as well as save more money for retirement, neither of which I was able to do on a public interest salary while paying my student loans.

Because I have been financially able to remain in public interest work, I have been able to make substantial contributions to the community through my work at CLS, including managing a passionate staff of advocates who prevent evictions, provide representation to survivors of domestic violence, and advocate for those who can't advocate for themselves. **We want to keep passionate employees with a love for public interest work, and public interest student loan forgiveness programs help us to do just that.**

For these reasons, we respectfully urge a favorable with amendments report on HB 19.

Please feel free to reach out to Jessica Quincosa, Esq., at Quincosa@clspgc.org with any questions.