

HB0019_RichardKaplowitz_FAV
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TESTIMONY ON HB#/0019 – FAVORABLE
**Higher Education - Maryland Public Service Loan Forgiveness Program –
Establishment**

TO: Chair Barnes, Vice Chair Kaiser, and members of the Appropriations Committee
FROM: Richard Keith Kaplowitz

My name is Richard K. Kaplowitz. I am a resident of District 3. I am submitting this testimony in support of HB#0019, **Higher Education - Maryland Public Service Loan Forgiveness Program - Establishment**

The Route Fifty think tank has investigated *Can student debt relief attract workers to state and local government jobs?*¹

As state and local governments continue to struggle to hire and retain workers, one solution to the problem could be to help reduce or cancel student debt, according to a recent [report](#) by the MissionSquare Research Institute, a nonprofit that studies government workforce issues.

In a survey conducted in 2022 of more than 1,000 state and local government employees, the institute found that 46% were “extremely or very worried” about paying back their student loans.

Maryland, recognizing the need to attract and recruit and retain employees for the state, can take action to ameliorate these challenges.

This bill establishes the Maryland Public Service Loan Forgiveness Program to assist in the repayment of higher education loans owed by State employees in order to attract, recruit, and retain these employees; requires the Office of Student Financial Assistance within the Maryland Higher Education Commission to administer the Program; and requires the Office to report to the General Assembly on or before January 1 of each year on the implementation of the Program and any effects the Program has on State employee recruitment or retention.

Quality service for Maryland residents begins with having quality motivated employees to deliver that service. This bill will assist the state in meeting that goal.

I respectfully urge this committee to return a favorable report on HB#/0019.

¹ <https://www.route-fifty.com/workforce/2024/03/can-student-debt-relief-attract-workers-state-and-local-government-jobs/394733/>