

**HB 0019:** Higher Education - Maryland Public Service Loan Forgiveness Program - Establishment: Please vote to **OPPOSE** this bill.

Dear Appropriations Committee:

I am writing to respectfully **oppose HB 0019**, concerning *Higher Education – Maryland Public Service Loan Forgiveness Program – Establishment*.

While encouraging public service careers is an important goal, establishing a new state-funded loan forgiveness program raises significant fiscal and policy concerns. **Creating an additional forgiveness program could place a long-term financial burden on Maryland taxpayers, particularly at a time when the state must carefully manage its budget and prioritize essential services.**

There are already federal loan forgiveness options available for individuals who choose careers in public service. Creating a separate state-level program risks duplicating existing efforts while expanding government spending without clear evidence that it would meaningfully improve recruitment or retention in public sector roles.

**Additionally, policies that focus on forgiving debt after the fact may inadvertently encourage higher levels of student borrowing while shifting the financial responsibility to taxpayers who may not have attended college or who have already repaid their own loans.**

**A more sustainable approach would focus on addressing the root causes of rising education costs, improving workforce development pathways, and ensuring that public funds are used in ways that benefit the broadest number of Maryland residents.**

For these reasons, I respectfully urge you to **oppose HB 0019**.

Thank you for your time and thoughtful consideration.

Respectfully,

Trudy Tibbals