

Committee on Innovation, Development, Economic Advancement and Business
c/o Legislative Information Office
Cross Building, Room 206
100 State House Station
Augusta, ME 04333

Re: LD 632: *An Act to Amend the Social Work Education Loan Repayment Program*

Dear Senator Curry, Representative Craft, and other members of the Committee on Innovation, Development, Economic Advancement and Business,

My name is Madison Courtois and I am a senior social work student at The University of Maine at Orono. I am from Old Orchard Beach and currently live in Orono while I'm in school. I am a concerned citizen that is **in favor** of LD 632. Please consider the following:

- In Maine, the average amount of student debt is more than \$33,000. This is the sixth-highest average in America (AP News)
- The issue of student loan debt, unfortunately, forces young individuals to pursue opportunities outside of Maine and significantly limits those who stay from doing this such as buying cars, homes, and fully participating in our economy (Maine Center for Economic Policy).

I live in a one-parent household where I have little to no financial support, specifically in regard to my education and student loans. Throughout the year I work two jobs that allow me to have barely enough money to meet my basic needs, let alone enough to pay student loans once I graduate.

Thus far in my education as a senior and to begin a professional career as a social worker, I have had an internship at Community Care, a non-profit organization that provides community-based services to promote the well-being of individuals and families. At this internship, I am an Adult Case Manager that works directly with clients to address various areas of support including housing, transportation, financial, mental and physical health, and building a support system.

Once I graduate with my Bachelor of Social Work, I hope to continue to do similar work in Southern Maine where I assist those of the community directly to address their needs, specifically mental health needs, and promote their overall well-being. With that being said, I hope to continue living and working in Maine but financially I am unsure about whether or not it will be possible for me. According to NASW, they view "student loan debt relief as a social justice priority – especially when placed within the context of a professional field in which the high educational debt burden intersects with historically low salaries.." (NASW Blog). Due to student loan debt and low pay in this line of work, I will be faced with the difficult decision of whether or not I should go to another state or profession with better pay.

If this bill is passed and such a program is implemented, it would substantially help individuals with a BSW from the State of Maine. The state of Maine has a huge need for social workers to help our communities and social workers need financial support.

I strongly urge you to vote "Yes" on LD 632.

Respectfully submitted,
Madison Courtois, MHRT/C
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Exact References:

AP News:

<https://apnews.com/article/maine-5d9e73518e98b28f738fcbbfe51091ce>

Maine Center for Economic Policy: <https://www.mecep.org/education/in-maine-higher-education-tuition-hikes-and-reduced-quality-threaten-economic-future/>

NASW Blog: <http://www.socialworkblog.org/advocacy/2022/05/nasw-continues-to-advocate-for-student-loan-debt-relief/>