

Innovation, Development, Economic Advancement and Business Committee
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 Roberts, and the members of the Innovation, Development, Economic Advancement and Business Committee:

I am writing in support of LD 632 *An Act to Amend the Social Work Education Loan Repayment Program*. I am living proof that loan repayment programs can help Maine retain social workers. I am one of only three social workers who is a fortunate recipient of the Maine Health Care Provider Loan Repayment Pilot Program. This played a role in my decision to stay in Maine after graduating with my MSW in 2021. I have more affordable out-of-state housing options with loved ones. Though my income increased 75% after graduation, my housing costs also increased . . . by 175%. Myself included, we are *all* impacted by the financial and logistical difficulties of basic necessities: the current housing crisis, the high cost of medical care (even with insurance), transportation costs, and the rising cost of food. Adding years—or decades—of student loan payments can make it impossible for social workers to have financial security. Receiving my loan forgiveness award felt like the difference between struggling, and hopefulness for my future. I urge you to pass this bill to impact the lives of the many deserving social workers who can benefit from student loan relief.

Education costs are unsustainably high. I worked full-time during graduate school, and part-time during my undergraduate degree. My mother and I share this in common. She earned her nursing degree in the early 80s and graduated with \$4,000 in loans, the equivalent of roughly \$13,000 today. The average debt for Maine Social Workers with a Bachelor's degree is \$51,000, Master's is \$75,000, and Doctoral degree is \$118,000 (Carnevale, 2021). With the cost of living and the variations in social work salaries, these numbers can turn people away from the profession. It is a profession with a lot of heart, but we have a significant shortage of providers. The seven-month waitlists (Carnevale, 2021) are a testament to this. Social workers have big hearts, but we also need financial security to sustain the work. I am advocating on behalf of myself, and my colleagues, who would like to see the difference between struggling, and hopefulness for the future.

Thank you for your consideration.

Michelle Moschkau, LMSW-CC
Outpatient Mental Health Clinician
NASW-ME Policy Committee member
MSW, University of Maine, 2021

Reference:

Carnevale, AP, Gulish, A. Campbell, KP. (2021) If Not Now, When? The Urgent Need for an All-One-System Approach to Youth Policy. Center on Education and the Workforce. Georgetown

University. Washington, DC. Accessed on October 9, 2022.

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