

Committee on Innovation, Development, Economic Advancement and Business
Re: LD 632: An Act to Amend the Social Work Education Loan Repayment Program

To whom it may concern,

I'm a first generation college student at the University of Maine studying social work. I graduate this semester in May and I plan to get my masters degree as well. I have decided to pursue a masters degree to further my education and help children, adults, and families in Maine. I hope to get my clinical license and become an LCSW as well.

After being in college for the last four years and continuing my education for another couple of years, I'm nervous about my student loans. I have already taken out loans for my undergraduate degree (around \$15,000) and I will need to take out more loans for my master's degree (around \$40,000 +/-). My junior year in college I started living in an apartment and have been responsible for my own rent, groceries, and bills. I have been struggling with money the past couple of years that I always need to be working part-time while also being a full-time student. This has made my undergraduate degree very stressful and overwhelming at times. I will need to continue to work throughout my masters degree just to make ends meet. Rent and food is very expensive so most of my money goes towards necessities only. When I graduate with my master's degree I will have roughly \$50,000-60,000 in debt. Social work employers are very desperate and willing to hire but the pay is not great or competitive. I'm nervous that I won't be able to keep up with my loan payments and bills including; rent, food, and other needs. I hope to buy a home and start a family one day but sometimes I feel that I'll never be able to afford that life I've always dreamed of.

Having a loan repayment program for social work graduates would greatly benefit myself, other students, and the clients we will be working with. Social workers can not help others if they are not being taken care of.

I urge you to vote yes on LD 632.

Respectfully,
Jennifer Crone
University of Maine
Bachelors of Social Work Student