




Howard County

Internal Memorandum

Subject: Testimony on Council Bill No. xxx-2023, an act establishing the Howard County Student Loan Assistance Repayment Program for Teachers

To: Brandee Ganz, Chief Administrative Officer

From: Yousuf Ahmad, Senior Advisor for Education Policy and Performance 

Date: April 19, 2023

The Administration supports and urges the passage of Council Bill xxx-2023 which establishes the Howard County Student Loan Assistance Repayment Program for Teachers, as authorized by Chapter 140 of the 2018 Maryland General Assembly Legislative Session.

Elevating the teaching profession to one that attracts and retains quality talent requires investment in opportunities for those professionals to build sustainable wealth. According to The National Center for Education Statistics, after adjusting for inflation, the average total cost of one year at a public institution of higher education increased thirty one percent from July 2008 to July 2018. Unsurprisingly, this has correlated with a rise in student debt taken on by educators. Nearly half of all educators have taken out a student loan to fund their own education, with the average total amount standing at \$55,000. Over half of those who had to take out a student loan still have a balance remaining. Two-thirds of educators who are entering the workforce, ages 18-35, have taken out a loan as compared to thirteen percent for those who are 61 years of age or older.¹ Taking into account a recent survey by MSDE conducted during the 2021-2022 school year, teacher retention is a growing problem for the entire State. Each local school system in Maryland started the school year with a greater number of teacher vacancies as compared to prior school years and ended the school year with an even greater number of vacancies.²

According to HCPSS data, of the 393 newly created positions in the FY23 budget, 72 positions remain unfilled. The FY24 budget fully funds the negotiated and planned salary increases for HCPSS employees addressing the root cause of the vacancies, educator pay. This program, if approved, will be another tool in the toolbox for our school system to use to close the vacancy gap and retain staff.

The authorization of this program will allow Howard County Public Schools to attract, recruit, and retain a workforce of qualified educators that meets the needs of our school system. Funds for the program are appropriated for the next three fiscal years, and the program is to be administered by HCPSS. This legislation allows for the use of funds to cover certain costs associated with administering the program.

Fiscal Impact

Proposed FY 2024 budget includes \$300,000 to fund the Program.

¹ Student Debt Among Educators: <https://www.nea.org/sites/default/files/2021-07/Student%20Loan%20Debt%20among%20Educators.pdf>

² Maryland's Teacher Workforce Supply, Demand, and Diversity: <https://www.marylandpublicschools.org/stateboard/Documents/2022/0726/TabGBlueprintAndDataDeepDiveTeacherPipelineAndDiversity.pdf>