



Advocates for Children and Youth is a statewide non-profit focused on improving the lives and experiences of Maryland's children through policy change and program improvement. We champion solutions to child welfare, education, health, and juvenile justice issues, positioning us to influence the full spectrum of youth experiences. This multi-issue platform helps us to improve the entirety of children's worlds—the systems they touch, the people they interact with, and the environment where they live.

Testimony before the Education, Health, and Environmental Affairs Committee

In SUPPORT of

Senate Bill 73- Maryland Loan Assistance Repayment Program for Orphans and Foster Care Recipients

**Melissa Rock, Child Welfare Director, Advocates for Children and Youth
January 20, 2016**

Thank you for the opportunity to provide testimony on Senate Bill 73- Maryland Loan Assistance Repayment Program for Orphans and Foster Care Recipients. Advocates for Children and Youth (ACY) supports this bill.

In the largest study of older youth in foster care and young adults who had aged out of foster care (which included 732 youth in the foster care systems in Illinois, Iowa, and Wisconsin), they found that “although 40 percent of these young adults had completed at least one year of college, only 8 percent had a postsecondary degree from either a 2- or a 4- year school.” Courtney, Mark, et. al., “Midwest Evaluation of the Adult Functioning of Former Foster Youth: Outcomes at Age 26,” (2011) at p. 20. In this study, the two most common reasons given for dropping out of a postsecondary program were needing to work and not being able to afford the tuition and fees. Id. at 25. The study also found that when asked what the biggest barrier to continuing education was, the two most common answers were not being able to pay for school and needing to work full time. Id. at 26.

SB 73 will help eliminate some of the barriers to completing graduate programs and paying back student loans for this vulnerable population in Maryland. SB 73 creates a loan repayment program for youth who were in foster care for 5 or more years and for orphans. If a person, who meets that eligibility criterion, is employed by the state, a county, or municipality of the state full-time and received an undergraduate, graduate, or professional degree in Maryland, this program will subsidize 10% of that person's student debt for that year.

There are enumerable barriers that prevent most foster youth from beginning, let alone completing, their post-secondary education. **We urge this committee to issue a favorable report on SB 73 to help alleviate some of the financial strain for those foster youth and orphans who are able to access post-secondary education.**

