

Testimony from Nicholas Knowland, MPH in Support of LD 1834,

An Act to Authorize a General Fund Bond Issue to Provide for Student Loan Debt Relief

March 15, 2018

Joint Standing Committee on Appropriations and Financial Affairs

Senator Hamper, Representative Gattine and distinguished members of the Joint Standing Committee on Appropriations and Financial Affairs, I am Nicholas Knowland from Portland, Fourth Year Medical Student in the Maine Track Tufts Program, Student Board Member of the Maine Medical Association and I am here today to testify in strong support of LD 1834, An Act to Authorize a General Fund Bond Issue to Provide for Student Loan Debt Relief.

I grew up in South Portland and graduated from South Portland High School. In my late 20s, I determined that my skills and desire to serve my neighbors would be most suited to a career in the health professions. I began my post-graduate studies at the University of Southern Maine as a non-traditional student. I am grateful for the affordable tuition at USM but nevertheless accrued nearly fifty thousand dollars in debt as I acquired the pre-requisites to apply for medical school and then earned my Master of Public Health Degree. The superb education I received from USM provided the springboard for me to successfully apply into medical school at the age of 30. However, I have since required several hundred thousand dollars of further loans to pay for medical school. The rigors of studying to become a medical provider have prevented me from paying off these debts. My total debt burden continues to increase substantially. This compounding effect will continue through residency. I will likely repay two to three times the more than three hundred thousand dollars in debt I presently hold.

64% of the practicing graduates of the Maine Track program are working in Maine. Like them I anticipate living and practicing in Maine once I have completed residency. I applied for my pre-medical and public health work at the University of Southern Maine because I am committed to this state. Non-traditional students like myself from Maine look to the Maine system of graduate education for the simple reason that they have already decided to make their life here. We do not desire to go elsewhere. However, when we look for a job there is little doubt that a lower debt burden enables graduates to prioritize a life in Maine rather than simply the highest paying offer. The financial burdens that modern post-graduate education imposes are well known. I worry that Maine's most well-educated and innovative students will be drawn away by the pressures to repay their loans.

I lend strong support to this bill because it promotes the opportunity for young Maine people to stay in this state for their careers. The students who plan to reside in Maine long-term are the most likely to benefit. I ask that you ensure access to debt relief for 'non-traditional' students and those studying in the healthcare professions here in Maine like myself.

For the reasons above, I urge the Committee to vote Ought to Pass on LD 1834 and help address the growing healthcare worker shortage in Maine. Thank you for your time and I would be happy to answer any questions you may have.