

REGULAR CALENDAR

February 1, 2023

HOUSE OF REPRESENTATIVES

REPORT OF COMMITTEE

**The Committee on Education to which was referred HB
45,**

**AN ACT establishing a committee to study student loan
forgiveness in New Hampshire. Having considered the
same, report the same with the following resolution:**

RESOLVED, that it is INEXPEDIENT TO LEGISLATE.

Rep. Valerie McDonnell

FOR THE COMMITTEE

COMMITTEE REPORT

Committee:	Education
Bill Number:	HB 45
Title:	establishing a committee to study student loan forgiveness in New Hampshire.
Date:	February 1, 2023
Consent Calendar:	REGULAR
Recommendation:	INEXPEDIENT TO LEGISLATE

STATEMENT OF INTENT

This bill would require the appointment of three members from each chamber to a new committee studying student loan forgiveness. Nationwide, the average student debt for a 4-year degree is \$28,400 while in the Granite State, student debt is the highest in the country at \$39,950. Forming another committee to resolve or further research the debt issue is not needed, as this task is better suited to the currently-existing Public Higher Education Study Committee that has the responsibility to examine the goals, purposes, organization, and financing of public higher education in New Hampshire.

Vote 15-4.

Rep. Valerie McDonnell
FOR THE COMMITTEE

Original: House Clerk
Cc: Committee Bill File

REGULAR CALENDAR

Education

HB 45, establishing a committee to study student loan forgiveness in New Hampshire.
INEXPEDIENT TO LEGISLATE.

Rep. Valerie McDonnell for Education. This bill would require the appointment of three members from each chamber to a new committee studying student loan forgiveness. Nationwide, the average student debt for a 4-year degree is \$28,400 while in the Granite State, student debt is the highest in the country at \$39,950. Forming another committee to resolve or further research the debt issue is not needed, as this task is better suited to the currently-existing Public Higher Education Study Committee that has the responsibility to examine the goals, purposes, organization, and financing of public higher education in New Hampshire. **Vote 15-4.**

HOUSE COMMITTEE ON EDUCATION

EXECUTIVE SESSION on HB 45

BILL TITLE: establishing a committee to study student loan forgiveness in New Hampshire.

DATE: February 1, 2023

LOB ROOM: 207

MOTIONS: INEXPEDIENT TO LEGISLATE

Moved by Rep. McDonnell

Seconded by Rep. Peternel

Vote: 15-4

Respectfully submitted,

Rep Arlene Quaratiello, Clerk

HOUSE COMMITTEE ON EDUCATION

EXECUTIVE SESSION on Bill # HB 45

BILL TITLE: Student Loan Forgiveness

DATE: 2/1/23

LOB ROOM: 205 - 207

MOTION: (Please check one box)

- OTP
- ITL
- Retain (1st year)
- Adoption of Amendment # _____
- Interim Study (2nd year) (if offered)

Moved by Rep. McDonnell Secounded by Rep. Polster Vote: 15-4

MOTION: (Please check one box)

- OTP
- OTP/A
- ITL
- Retain (1st year)
- Adoption of Amendment # _____
- Interim Study (2nd year) (if offered)

Moved by Rep. _____ Secounded by Rep. _____ Vote: _____

MOTION: (Please check one box)

- OTP
- OTP/A
- ITL
- Retain (1st year)
- Adoption of Amendment # _____
- Interim Study (2nd year) (if offered)

Moved by Rep. _____ Secounded by Rep. _____ Vote: _____

MOTION: (Please check one box)

- OTP
- OTP/A
- ITL
- Retain (1st year)
- Adoption of Amendment # _____
- Interim Study (2nd year) (if offered)

Moved by Rep. _____ Secounded by Rep. _____ Vote: _____

CONSENT CALENDAR: _____ YES _____ NO

Minority Report? _____ Yes _____ No If yes, author, Rep: _____ Motion _____

Respectfully submitted: Aylene E. Quaratella



2023 SESSION

Education

2/1/23

Bill #: HB 45 Motion: ITL AM #: _____ Exec Session Date: ~~_____~~

<u>Members</u>	<u>YEAS</u>	<u>Nays</u>	<u>NV</u>
Ladd, Rick M. Chairman	15		
Cordelli, Glenn Vice Chairman	1		
Lekas, Alicia D.	2		
Ford, Oliver J. Clerk	3		
Belcher, Mike S.			—
Drye, Margaret M.	4		
McDonnell, Valerie E.	5		
Noble, Kristin	6		
Peternel, Katy	7		
Quaratiello, Arlene	8		
Myler, Mel		1	
Cornell, Patricia	9		
Tanner, Linda L.	10		
Luneau, David J.	11		
Ellison, Arthur S.		2	
Woodcock, Stephen L.	12		
Hall, Muriel C.	13		
Balboni, Peggy	14		
S-Cascadden, Corinne E. <i>Fox, Drew</i>		3	
Damon, Hope		4	
TOTAL VOTE:	15	4	—

HOUSE COMMITTEE ON EDUCATION

PUBLIC HEARING ON HB 45

BILL TITLE: establishing a committee to study student loan forgiveness in New Hampshire.

DATE: January 19, 2023

LOB ROOM: 205-207 **Time Public Hearing Called to Order:** 2:45pm

Time Adjourned:

Committee Members: Reps. Ladd, Cordelli, A.Lekas, O. Ford, Belcher, Drye, McDonnell, Peternel, Myler, Tanner, Luneau, Ellison, Woodcock, Hall, Balboni, and Damon.

Bill Sponsors:

Rep. Schultz

Rep. H. Howard

TESTIMONY

* Use asterisk if written testimony and/or amendments are submitted.

***Rep. Howard**

- Co-Sponsor of Bill
- Submitted written testimony

Rep. Selig

- Supports bill
- Daughter now applying to out of NH. NH state colleges (are the) worst funded in US.

Respectfully submitted,

Rep.Oliver Ford, Clerk

House Remote Testify

Education Committee Testify List for Bill HB45 on 2023-01-19

Support: 10 Oppose: 6 Neutral: 0 Total to Testify: 0

Export to Excel

<u>Name</u>	<u>City, State</u> <u>Email Address</u>	<u>Title</u>	<u>Representing</u>	<u>Position</u>	<u>Testifying</u>	<u>Non-Germane</u>	<u>Signed Up</u>
Smith, Hayden	Hanover, NH hasmith1520@gmail.com	A Member of the Public	Myself	Support	No	No	1/14/2023 2:13 AM
Davis, Johnna	Gilford, NH jdavis@metrocast.net	A Member of the Public	Myself	Support	No	No	1/14/2023 4:52 AM
Wagner, Michelle	Concord, NH michelle@speakingupforchange.com	A Member of the Public	Myself	Support	No	No	1/14/2023 9:58 AM
Richardson, Daniel	Nashua, NH daniel6_22@comcast.net	A Member of the Public	Myself	Oppose	No	No	1/14/2023 10:15 AM
Creem, Jeffrey	Nashua, NH jeff@thecreems.com	A Member of the Public	Myself	Oppose	No	No	1/14/2023 3:48 PM
Smith, Julie	Nashua, NH cantdog@comcast.net	A Member of the Public	Myself	Oppose	No	No	1/15/2023 3:03 PM
Hackmann, Kent	Andover, NH hackmann@uidaho.edu	A Member of the Public	Myself	Support	No	No	1/16/2023 11:56 AM
Termini, Marcella	Manchester, NH marcellatermini@gmail.com	A Member of the Public	Myself	Support	No	No	1/17/2023 6:03 PM
Korzen, Lori	Berlin, NH lekorzen@hotmail.com	A Member of the Public	Myself	Oppose	No	No	1/17/2023 7:49 PM
Eaton, Alexis	Durham, NH ameaton481@gmail.com	A Member of the Public	Myself	Support	No	No	1/17/2023 8:37 PM
McConnell, Liz	Brentwood, NH lizmc99@yahoo.com	A Member of the Public	Myself	Support	No	No	1/19/2023 8:56 AM
Hawkins, Samuel	Manchester, NH shawkins@naminh.org	A Lobbyist	NAMI NH	Support	No	No	1/19/2023 12:14 PM
Widger, Barbara	Manch, NH b.uuidger@gmail.com	A Member of the Public	Myself	Support	No	No	1/19/2023 2:03 PM

Howes, Debrah	Bow, NH president@aft-nh.org	A Lobbyist	American Federation of Teachers - NH	Support	No	No	1/19/2023 7:01 PM
Shea, Katherine	Goffstown, NH klynshea4618@gmail.com	A Member of the Public	Myself	Oppose	No	No	1/19/2023 11:12 PM
Pike, Jennifer	New London, NH jennifer-pike@comcast.net	A Member of the Public	Myself	Oppose	No	No	1/19/2023 11:52 PM



January 19, 2023

Honorable Chairman Rick Ladd
House Education Committee
Legislative Office Building 205-207
33 North State Street, Concord, NH, 03301

RE: NAMI NH Support for HB 45

Dear Chairman and Committee Members:

Thank you for the opportunity to testify today. My name is Sam Hawkins, and I am the Public Policy Assistant at NAMI NH, the National Alliance on Mental Illness. NAMI NH is a non-profit, grassroots organization whose mission is to improve the lives of all people impacted by mental illness and suicide through support, education and advocacy. On behalf of NAMI NH, I am writing today to speak in favor of HB 45, establishing a committee to study student loan forgiveness in New Hampshire.

New Hampshire, like many other states in the country, is amidst a debilitating workforce shortage. Our systems of care simply can't keep up, and our most vulnerable populations are feeling the consequences. Mental healthcare has been especially impacted, leaving overworked professionals stranded in a mental health crisis with no end in sight.

Student loan forgiveness programs have the power to address this crisis by providing individuals the freedom to pursue the education necessary to join these professions, and by drawing new students and professionals to our state. Studying the various possible programs and finding the best fit for our state is an important first step to revitalizing our workforce and enabling our health systems to provide their life-altering care. For these reasons, NAMI NH urges the committee vote to recommend ought to pass for HB 45.

Sincerely,

A handwritten signature in black ink that reads "Samuel C. Hawkins". The signature is written in a cursive style.

Samuel C. Hawkins

Michelle Wagner

As someone who incurred much student loan debt in pursuing advanced degrees, I have experienced the burden of student loan debt and how it negatively impacts people's lives. Change is needed so that we can support people in obtaining education without financial hardship.

Daniel Richardson

This is a waste of time. Pay your debts. Its part of your education and you will be wiser for ethical behavior.

Jeffrey Creem

Lori Korzen

If you took out a student loan, YOU need to pay it back! It really is that simple! There is no reason why taxpayer money should be given to those who took out the loans!

Testimony in Support of HB45

Representative Heath Howard (Strafford-4)

January 19, 2023

The state of New Hampshire has a serious problem when it comes to what our workforce will look like in the next 15 years. Our public university system is one of the most expensive in the entire country and our students are paying the price at almost \$30,000 for in-state tuition and fees.¹ This disincentivizes students from attending in-state universities and contributes to our state's brain drain. High school grads are leaving our state for cheaper options and the out-of-state students are often unable to stay here. New Hampshire is the second oldest state and our workforce will be entering retirement soon, while at the same time we are also unable to retain students.² Unfortunately I could not find official data on this, but a private study published in 2021 saw that, upwards of 75% of high school grads could be leaving the state for higher education.³ So if our workforce is going to be retiring soon and our students do not want to stay here what are our options because if we do not start looking at solutions for this clear problem then our state will suffer. If you join me in supporting the creation of this study committee then we can clarify statistics and create a plan that will benefit our students and our state.

¹ Hanson, Melanie. 2022. "Average Cost of College by State" EducationData.org, January 9, 2022, <https://educationdata.org/average-cost-of-college-by-state>

² U.S. Census, 2020. "Median Age by Sex" census.gov, 2020, [https://data.census.gov/table?q=B01002&g=0100000US,\\$0400000_0400000US02,05,06,08,09,10,11,12,13,15,16,17,18,19,20,21,22,23,24,25,26,27,28,29,30,31,32,33,34,35,36,37,38,39,40,41,42,44,45,46,47,48,49,50,51,53,54,55,56&tid=ACSDT5Y2020.B01002&moe=false&tp=true](https://data.census.gov/table?q=B01002&g=0100000US,$0400000_0400000US02,05,06,08,09,10,11,12,13,15,16,17,18,19,20,21,22,23,24,25,26,27,28,29,30,31,32,33,34,35,36,37,38,39,40,41,42,44,45,46,47,48,49,50,51,53,54,55,56&tid=ACSDT5Y2020.B01002&moe=false&tp=true)

³ Kupriyanov, Volodymyr. 2021. "2021 Study: Which Colleges & Universities Do Freshmen Travel Farthest For?" hireahelper.com, October 7, 2021. <https://blog.hireahelper.com/2021-study-which-colleges-and-universities-pull-the-most-out-of-state-students/>

HB 45 - AS INTRODUCED

2023 SESSION

23-0005

09/08

HOUSE BILL **45**

AN ACT establishing a committee to study student loan forgiveness in New Hampshire.

SPONSORS: Rep. Schultz, Merr. 18

COMMITTEE: Education

ANALYSIS

This bill establishes a committee to study student loan forgiveness in New Hampshire.

Explanation: Matter added to current law appears in ***bold italics***.
Matter removed from current law appears ~~[in brackets and struckthrough.]~~
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Twenty Three

AN ACT establishing a committee to study student loan forgiveness in New Hampshire.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 1 Committee Established. There is established a committee to study the status of student loan
2 forgiveness in New Hampshire.

3 2 Membership and Compensation.

4 I. The members of the committee shall be as follows:

5 (a) Three members of the house of representatives, appointed by the speaker of the
6 house of representatives.

7 (b) Three members of the senate, appointed by the president of the senate.

8 II. Members of the committee shall receive mileage at the legislative rate when attending to
9 the duties of the committee.

10 3 Duties. The committee shall study student loan forgiveness in New Hampshire and how to
11 ensure equality and economic justice in its application.

12 4 Chairperson; Quorum. The members of the study committee shall elect a chairperson from
13 among the members. The first meeting of the committee shall be called by the first-named house
14 member. The first meeting of the committee shall be held within 45 days of the effective date of this
15 section. Four members of the committee shall constitute a quorum.

16 5 Report. The committee shall report its findings and any recommendations for proposed
17 legislation to the speaker of the house of representatives, the president of the senate, the house
18 clerk, the senate clerk, the governor, and the state library on or before November 1, 2023.

19 6 Effective Date. This act shall take effect upon its passage.