

March 26, 2019



## Maine Student Veteran Alliance

Senator Sanborn, Representative Tepler, and honorable members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services: My name is Mary Swanson, I am a resident of Portland and I am here today to testify in favor of LD 995 on behalf of the Maine Student Veteran Alliance.

The Maine Student Veteran Alliance believes student veterans are lifetime learners with limitless potential to add value to our communities, but too many are falling through the cracks. With community support, we believe that all student veterans can excel in higher education, enhance their valuable skills, and secure meaningful employment that contributes to Maine's economy.

Like many of my fellow student veterans, I'm doing my best to better myself, my family, and my community. Growing up in foster care, I knew joining the military and then going to college was the best way to pull myself up by the bootstraps. I left Maine at age 17 to serve in the United States Marine Corps from 2009-2017.

Following my eight years of military service, I returned to Maine to pursue a degree in biology at University of Southern Maine. Unlike most of my classmates, I feel fortunate to have the financial burden of going to school lightened by the post 9/11 GI bill and the vocational rehabilitation program.

However, being a mother of two beautiful children, Jaxon and Mackenzie, means that even with these benefits and holding multiple jobs, I still needed about \$10,000 in student loans each year for the last two years to make ends meet. After I graduate from USM next spring, I plan to attend medical school, where I will take on even more student loans.

My story is not unique. Many veterans still find themselves needing to take out student loans in order to finish their degree. Student veterans are non-traditional students, those with families may rely on student loans to reach our full potential. Veterans who are attending college full-time, raising children, and working part-time jobs don't have the time and energy to become experts in student loan packages and re-payment options. This is exactly what student loan companies who use aggressive and unfair practices count on.

I support LD 955, the Student Loan Bill of Rights, because I worry about my financial future and the very real possibility of a future where my federal income tax refunds are garnished, social security and other federal programs garnished, or simply the damage to credit with no real solution on how to resolve such serious financial consequences. Thanks to Senator Vitelli and her cosponsors, you have an important opportunity to look out for the future leaders of Maine by voting for LD 955.