

**LEGISLATIVE EDUCATION STUDY COMMITTEE
BILL ANALYSIS**

Bill Number: HJM 13

52nd Legislature, 1st Session, 2015

Tracking Number: .198935.2

Short Title: Study Student Loan Forgiveness Program

Sponsor(s): Representative Patricio Ruiloba and Others

Analyst: Travis Dulany

Date: March 14, 2015

Bill Summary:

HJM 13 requests that the Higher Education Department (HED) and Public Education Department (PED) study the feasibility of implementing a student loan forgiveness program at public postsecondary educational institutions in which qualified college students tutor and mentor K-8 students who need extra help to achieve academic success.

The joint memorial further requests that the departments report their findings and recommendations to the Governor, the Legislative Education Study Committee (LESC), and the Legislative Finance Committee (LFC), in addition to filing a copy with the Legislative Council Service Library.

Fiscal Impact:

Legislative memorials do not carry appropriations.

Substantive Issues:

PED cites studies indicating that mentoring programs, like Big Brothers Big Sisters, that are not specifically focused on academic outcomes can exhibit some positive effects. Specifically, one study found that, “relative to a control group, mentored youth performed better academically, had more positive perceptions of their own academic abilities, and were more likely to report having a ‘special adult’ in their lives.” The study also indicated, however, that the students did not show improvements in classroom effort; global self-worth; relationships with parents, teachers, or peers; or rates of problem behavior.

PED also notes that the federal Public Service Loan Forgiveness Program forgives a portion of loans based upon work in the public sector for professions such as teachers, nurses, firefighters, and others who seek work for nonprofit organizations.

With regard to programs in New Mexico, the *Teacher Loan for Service Act* in current law allows for loans for students who express intent to serve as a public school teacher in a teacher-shortage area of New Mexico, designated either by geographic area or discipline. The loans may be forgiven after the recipient completes years of service equal to the number of years he or she received the loan. The departments may look to expand this program as part of their recommendations for HJM 13.

PED states that any mentoring program that places adults into secondary schools would require background checks and other assurances of safety. Mentors would need to be trained and oversight would be required, according to the department.

Technical Issues:

HJM 13 requests that HED and PED report their findings and recommendations to the Governor, the LESC, and the LFC; however, the joint memorial does not specify a date by which these findings and recommendations should be reported.

Background:

In addition to the *Teacher Loan for Service Act*, HED's website lists the following programs:

- allied health loan-for-service;
- medical loan-for-service;
- minority doctoral loan-for-service;
- nursing loan-for-service;
- nurse educator loan-for-service; and
- Western Interstate Commission on Higher Education loan-for-service.

Committee Referrals:

HEC

Related Bills:

HB 121a *Use of Nurse Educators Fund*
HB 209 *Reversion of Special Funds & Review of Funds*
HB 373 *English Language Learner Teacher Prep Act*
HB 460 *Study Lottery Tuition Recipient Monitoring*
SB 33 *Social Worker Loan for Service Act*
SB 341a *Use of Nurse Educators Fund for Degree*
SB 349 *Student Loan Interest Tax Deduction*
SB 373 *Student Loan Interest Tax Deduction*
SB 470 *English Language Learner Teacher Prep Act*
SB 588 *Loans to Social Workers & Psychologists*