



January 22, 2014

Dear Friend:

On Wednesday, January 8th, we began the General Assembly's 434th session in Annapolis and it promises to be a busy one. This year we will focus on important issues such as the minimum wage, pre-K education, stormwater fees, marijuana laws and many others. As always, your input is important to me and I encourage you to keep in touch through my office, [website](#), or [Facebook](#) page as the session continues.

For several years, I have championed efforts to improve financial education in Maryland. I serve as co-chair of the Financial Education and Capability Commission, which over the past year has focused on the issue of student debt and the burden it places on college graduates. The costs of a college education have risen significantly over the past decade, even as a college degree has become more necessary to succeed in today's economy. An increasing number of college students are financing their education by taking out loans. Over half the students in the state are borrowing to pay for college, graduating with an average debt of \$24,000.

I've heard from parents that it can be difficult to get a clear picture of the total cost of attending a college and the amount of financial aid that is being offered. To bring transparency to the cost of higher education, I've introduced [House Bill 18](#), which would require all public institutions of higher education to provide freshmen with information on the cost of enrollment and financial aid options. This information will allow students to more accurately compare costs between schools and avoid taking on too much debt.

Another bill I am introducing would create an incentive for graduates in public interest careers to buy homes in economically distressed areas in the State. Participants in the State's Janet L. Hoffman scholarship program could get a certain amount of student loan relief if they lived in low-to-moderate income areas in the State. This would further encourage public interest careers and help increase homeownership in challenged areas.

Speaking of scholarships, I would like to encourage 11th District residents to apply for the H. Allan Lipsitz Memorial Scholarship for higher education, which I award every year. The scholarship can be used for either college or graduate education expenses. Criteria include academic achievement (especially in English and writing), community service, and financial need.

The scholarship is dedicated to my former teacher H. Allan Lipsitz, who taught English at Milford Mill High School for 13 years before teaching students at Towson University and later becoming director of adult education at Beth El Congregation. Scholarship information and applications for the 2014-2015 school year can be found [here](#) on my website. Applications must be mailed by March 28, 2014.

\* \* \* \* \*

I am proud to be representing you in Annapolis and to be a part of the District 11 legislative team, which includes Senator Bobby Zirkin and Delegates Jon Cardin and Dan Morhaim. Please contact me at 410-841-3527 or [dana.stein@house.state.md.us](mailto:dana.stein@house.state.md.us) if I can ever be of assistance.



Sincerely,

A handwritten signature in black ink that reads "Dana Stein". The signature is written in a cursive, flowing style.

Dana Stein  
Delegate

*Paid for by Friends of Dana Stein, Charles Spira, Treasurer*

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