



April 8, 2025

Dear Chair Fateh and Members of the Higher Education Committee,

Thank you for the opportunity to share Lutheran Social Service of Minnesota's comments on SF2483 – the Higher Education omnibus budget bill. LSS is a provider of essential services across all 87 counties with more than 2,500 employees who serve one in 63 Minnesotans every year. This includes LSS Financial Counseling which has over 35 years, helping individuals overcome debt, build assets, and achieve financial wellness. Each year, we serve over 14,000 families through in-person, phone, or virtual counseling through the support of 22 certified financial counselors across Minnesota, including in Duluth, Willmar, Brainerd, Mankato, Rochester, Virginia, and three metro offices.

Thank you for the inclusion of additional funding to the student loan debt counseling program in Article 1, Section 2. LSS has been the grantee of the Office of Higher Education's Student Loan Counseling Repayment grant since March of 2020 and counseled more than 4,755 borrowers. In 2024 alone, LSS supported 1,104 borrowers in 58 counties and continue to experience a high demand for the services. This funding will create opportunity to provide counseling to an estimated additional 500 individuals who are facing challenges with their student loans. Access to this individualized, repayment counseling will help more neighbors overcome their debt, achieve financial wellness and contribute to our state's economy.

Thank you, again, for this opportunity. Please contact me at erin.sutton@lssmn.org if we may provide further information.

Sincerely,

Erin Sutton
Senior Director of Advocacy
Lutheran Social Service of Minnesota