



United Way
of Central Maryland

**Testimony to the Senate Finance Committee
SB 152: Institutions of Higher Education – Transcripts – Prohibition on Punitive 3
Measures
Related to Student Debt
Position: *Favorable***

My name is Melisa Dudley and attending college to earn my bachelor's degree was extremely important to me and still is. Both of my parents only have two-year degrees, so it was largely important to obtain an undergraduate degree to make them proud—but more importantly, I wanted to set an example to my children regarding the importance of education. Lastly, I needed to obtain a higher-paying job to essentially provide for my family and pay bills, but most of these jobs required a bachelor's degree at minimum, so I was stuck in lower-paying jobs with no room for growth or advancement.

At the time of attending classes at the University of Baltimore (UB), my major was Policy, Politics and International Affairs (fka, Government & Public Policy) and my minor was Economics. After experiencing some health-related concerns, I was forced to withdrawal from classes after the grace-period and that left me with a balance owed to the school. After being unable to pay, it eventually went into state collections and the last I recall the balance was around \$8,000 dollars. Since then, any state tax refund has been withheld to repay the balance, so it has since reduced but I am not sure of the exact amount.

During my hiatus from school, I have experienced several issues with struggling to find adequate employment to financially provide for myself and children, and the inability to even transfer to cheaper institution and get back into school, all because I was unable to obtain my official transcript. Missing out on several employment opportunities, and not being able to go back to school has greatly impacted my financial stability and event my mental health. I have struggled with depression and at numerous times felt like I let my parents and children down. As of today, I currently still owe a balance to UB and have not received my transcripts.

SB 152 addresses this issue and prohibits this practice that has no place within higher education. For all of these reasons, we support SB 152 and urge a favorable report.

Best,

A handwritten signature in black ink that reads "M. Dudley". The signature is written in a cursive style and is positioned above a solid blue horizontal line.

Melisa A. Dudley (she/her)

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