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Ways and Means Committee 130 Taylor House Office Building Annapolis, Maryland 21401

Tuesday, January 21, 2025

 $HB0184-Nonpublic\ Schools\ \hbox{-}\ Transcripts\ \hbox{-}\ Prohibition\ on\ Punitive\ Measures}$ Related to Student\ Debt

Position: FAVORABLE

Chair Atterbeary, Vice Chair Wilkins, and Esteemed Members of the Ways and Means Committee:

My name is Ronnie L. Taylor, and I serve as the Community Advocacy Manager at FreeState Justice, a nonprofit organization dedicated to addressing legal and systemic inequities affecting Maryland's LGBTQ+ community. I am here to testify in strong support of **House Bill 0184**, which seeks to prohibit nonpublic schools participating in state-funded education programs from withholding transcripts due to student debt.

Withholding transcripts as a debt collection tool disproportionately affects marginalized students, including those from the LGBTQ+ community. Research indicates that LGBTQ+ students often face financial hardships due to familial estrangement or discrimination, leading to increased reliance on financial aid and susceptibility to debt. When institutions withhold transcripts for unpaid balances, they hinder these students' ability to transfer credits, continue their education, or secure employment, perpetuating cycles of disadvantage.

A study by Ithaka S+R found that transcript withholding affects approximately 6.6 million students nationwide, preventing them from accessing their earned credits and credentials. This practice is not only ineffective, recovering merely seven cents on the dollar in aggressive collection states—but also exacerbates inequities for low-income and minority students.

HB0184 addresses this issue by prohibiting nonpublic schools from refusing to issue transcripts due to outstanding debt, ensuring that all students have equitable access to their academic records. This measure aligns with recent federal regulations limiting transcript withholding, reflecting a growing recognition of the practice's detrimental impact on student success.

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By enacting **HB0184**, Maryland can remove a significant barrier to educational and professional advancement for LGBTQ+ students and other marginalized groups. This legislation promotes fairness and supports the state's commitment to equity in education.

In closing, I respectfully urge the committee to issue a favorable report for **HB0184**. This legislation not only addresses a critical gap in educational access but also reinforces Maryland's dedication to inclusivity and equal opportunity.

Best,

Ronnie L. Taylor Ronnie L. Taylor

Sources:

- 1. Will federal regulations ban transcript withholding?
- 2. Solving Stranded Credits Ithaka S+R
- 3. Government Enacts Rules Against Transcript Withholding | BestColleges.com