

Testimony In Support of SB 584 Student Horizons Sc

Uploaded by: Ceruolo, Rich

Position: FAV



February 21, 2021

Maryland Senate
11 Bladen St.
Annapolis, MD. 21401

In Support of SB 584: Education – Student Horizon Database and Score Card. Students Right to Know Act of 2021.

Members of the Senate Education, Health and Environmental Affairs Committee.

As a parent and advocate for persons with disabilities, and education reforms, I can't help but support a bill like the one being proposed.

Student Horizon Score Card: Information and knowledge is power in so many facets of everyday life. Having access to a database and scoring system for career training, education is a wonderful addition to the tool box students can potentially pull from when making secondary education and career direction decisions.

I say "YES" and offer my full support toward giving Maryland's High School, Vocational and Secondary and post-secondary education students access to the research and statistics that will serve them well when making their career track decisions. Knowing the costs and job / salary potential is a huge bonus for our next generation of workers, tradespeople, business owners and entrepreneurs.

Please help to support our students so that they can gain the skills and education so that they can reach their full potential. Please support Senate Bill 584 and return a favorable report.

Thank you for your time and your consideration of my testimony today.

Mr. Richard Ceruolo
Parent and advocate for persons living with disabilities.
Parent Advocacy Consortium

SB564_SUPPORT_FGA_OSP_Written.pdf

Uploaded by: Hessler, Therese

Position: FAV



SB584 – SUPPORT - Education – Student Horizon Database and Scorecard (Students Right to Know Act of 2021)

**Senate Education, Health, & Environmental Affairs Committee
February 25, 2021 – 11:00 am**

SB584 – SUPPORT – The Foundation for Government Accountability (FGA) in partnership with Opportunity Solutions Project (OSP) strongly supports the Students Right to Know Act of 2021.

This bill helps Maryland address a growing problem in the United States. As of September, student debt totaled more than \$1.7 trillion dollars, equivalent to roughly eight percent of the nation’s Gross Domestic Product (GDP).ⁱ⁻ⁱⁱ The average Marylander’s student debt, specifically, totals more than \$41,000, the highest in the nation.ⁱⁱⁱ Until presidential and congressional action that artificially reduced default rates on student debt, it was the defaulted on more commonly than any other kind of personal debt.^{iv} Accrual of student debt is, at times, an unavoidable cost of attaining a degree, but can also be the result of a simple lack of awareness of personal finances and economics, as well as a failure to plan ahead.

House Bill 46 would help young Maryland students by increasing access to important information on the cost of college, other training opportunities, and potential earnings data. This information will be delivered directly to its intended audience. It is smart, it is practical, and it is necessary. The end result is a connection: Students are connected with the kind of information they need to make informed decisions about school, work, and their futures.

Too many young people are forced to make one of the biggest decisions of their lives not only with an incomplete plan—but often with no semblance of one. “College is how you succeed in America now. Figure it out when you get there” is not good enough. Students can take out tens of thousands of dollars in loans with little more than a signature, without any real idea of how to pay off that loan. Many eventually struggle, particularly those who do not graduate in a timely manner, or those who do not graduate at all. Between 2014-2016, nearly four million undergraduates with student loan obligations dropped out, not realizing any income increase from college but suffering much of the debt.^v Unfortunately, those who do not graduate have a default rate three times higher than those who do.^{vi}

There are a multitude of opportunities available to young people, and there are ways to optimize the education experience and keep costs as low as possible. They just need to know about them. There are also opportunities outside the four-year, bachelor’s degree process. With the cost of college growing at a rate almost eight times faster than wages, now is as appropriate a time as any to explore those options.^{vii}



This bill is about raising up Maryland students, helping get the word out on our institutions of higher education, and partnering with employers in the state. It is a way to help connect students with the right school, graduates with the right job, and businesses with the right worker. This bill is pro-transparency, pro-growth, pro-education, and pro-student.

FGA applauds what this policy would do to make the cost of education more transparent and provide young Marylanders with much of the information they need to make a plan and decide their future. For these reasons, we strongly urge a favorable report for HB46.

ⁱ Federal Reserve, G.19 Report, Nov. 2020. <https://www.federalreserve.gov/releases/g19/current/default.htm>

ⁱⁱ Bureau of Economic Analysis, “Gross Domestic Product (Third Estimate), Corporate Profits (Revised), and GDP by Industry, Third Quarter 2020,” <https://www.bea.gov/news/2020/gross-domestic-product-third-estimate-corporate-profits-revised-and-gdp-industry-third>

ⁱⁱⁱ Vince Tabarracci, “States With the Most Student Loan Debt,” [smartestdollar.com](https://smartestdollar.com/research/states-with-most-student-loan-debt) (2021). <https://smartestdollar.com/research/states-with-most-student-loan-debt>

^{iv} Jeff Cox, “Student debt is over \$1.6 trillion and hardly anyone is paying down their loans,” [cnn.com](https://www.cnn.com/2020/01/16/student-loan-debt-is-over-1point6-trillion-and-balances-arent-going-down.html) (2020). <https://www.cnn.com/2020/01/16/student-loan-debt-is-over-1point6-trillion-and-balances-arent-going-down.html>

^v Elissa Nadworny and Clare Lombardo, 'I'm Drowning': Those Hit Hardest By Student Loan Debt Never Finished College,” [npr.org](https://www.npr.org/2019/07/18/739451168/i-m-drowning-those-hit-hardest-by-student-loan-debt-never-finished-college) (2019). <https://www.npr.org/2019/07/18/739451168/i-m-drowning-those-hit-hardest-by-student-loan-debt-never-finished-college>

^{vi} Ibid.

^{vii} Camilo Maldonado, “Price Of College Increasing Almost 8 Times Faster Than Wages,” [forbes.com](https://www.forbes.com/sites/camilomaldonado/2018/07/24/price-of-college-increasing-almost-8-times-faster-than-wages/?sh=475a6e4466c1) (2018). <https://www.forbes.com/sites/camilomaldonado/2018/07/24/price-of-college-increasing-almost-8-times-faster-than-wages/?sh=475a6e4466c1>



D I S C U S S I N G

Students' Right to Know



Millions of Americans are graduating from college each year with thousands of dollars of student debt. Millions more are struggling to build their futures while they pay off their student debt. But despite this crippling debt, the road to college is still sold as the only option to young adults. Students and their parents must be aware of all the options in front of them, from vocational tech and apprenticeships to other routes to a well-paying job. Students must also have the facts about what the real cost of a college degree will be, average graduation rates, and a list of the most in-demand jobs in their states. It's time to stop leaving students in the dark about their options for the future and start providing them with the facts they need to make a well-informed decision that's best for themselves.

Voters support providing students with the costs of college and vocational tech degrees as well as job information.

What messages really move them? These messages work best.

- ▶ Providing students with college cost and job option information could **help employers fill a record number of open jobs** across the country.
- ▶ **Vocational and technical jobs have competitive starting wages** that students should be informed of.
- ▶ **Many good-paying jobs do not require a four-year degree.**
- ▶ After six years, **nearly half of college students still have not graduated.**
- ▶ From 2014 to 2016, nearly four million **undergraduate students with college loan debt dropped out of college.**
- ▶ **The student loan default rate** among those who do not graduate is three times higher than among those that do graduate with a degree.

Visit thefga.org/studentsrighttoknow

Students' Right to Know

	ALL VOTERS	GOP	DEM	IND
Would you be more or less likely to support providing students with college costs and job options if you knew that it could help fill a near record number of open jobs?				
More Likely	67%	69%	66%	66%
Less Likely	15%	15%	14%	17%
Unsure	18%	16%	20%	17%
Would you be more or less likely to support providing students with college costs and job options if you knew that vocational and technical jobs have competitive starting wages?				
More Likely	64%	62%	66%	63%
Less Likely	18%	21%	15%	19%
Unsure	18%	16%	19%	18%
Would you be more or less likely to support providing students with college costs and job options if you knew that from 2014 to 2016, nearly 4 million undergraduate students with student loan debt dropped out of college?				
More Likely	63%	59%	65%	65%
Less Likely	18%	23%	14%	18%
Unsure	19%	18%	21%	17%
Would you be more or less likely to support providing students with college costs and job options if you knew that the student loan default rate among those who didn't graduate is three times higher?				
More Likely	63%	59%	63%	66%
Less Likely	18%	24%	11%	20%
Unsure	19%	17%	25%	14%
Would you be more or less likely to support providing students with college costs and job options if you knew that after 6 years, nearly half of college students still have not graduated?				
More Likely	63%	61%	63%	67%
Less Likely	19%	25%	14%	18%
Unsure	18%	15%	23%	15%
Would you be more or less likely to support providing students with college costs and job options if you knew that there are good-paying jobs that don't require a four-year college degree?				
More Likely	63%	60%	64%	64%
Less Likely	20%	24%	17%	20%
Unsure	17%	16%	19%	17%

DEMOGRAPHICS	Party Affiliation			Age			Gender	
		34% R	37% D	29% I	39% 18-44	40% 45-64	21% 65+	48% MALE

Results for this poll are based on automated telephone interviews conducted among a nationwide sample of 511 likely voters. Data for this survey research was collected by Cor Strategies Inc.

Interviews were conducted via a computer-assisted telephone interviewing system utilizing techniques designed to achieve the highest possible respondent cooperation. The surveys were conducted August 5-8, 2019. The margin of sampling error is plus or minus 4.34 percentage points. The margin of sampling error may be higher for certain subgroups. Results presented may not always appear to total 100 percent due to rounding.

Data was sampled using weighted demographic information from the U.S. Census Bureau's Current Population Survey Voting and Registration Supplement and the state election authorities. Demographic information for actual voters in past elections were used to construct sample target weights.

The Foundation for Government Accountability paid for all costs associated with this survey.



Students' Right to Know

THE PROBLEM: HIGH DEBT AND UNFILLED JOBS



Students are not fully informed about **alternative pathways to successful, good-paying jobs.**



Students are being pressured into four-year degrees that **may not reflect the needs of the modern economy.**



Total U.S. **student debt totals more than \$1.4 trillion**—the average debt per student is more than \$37,000.



Seven million jobs remain unfilled, many of which do not require four-year degrees.

THE SOLUTION: GIVE STUDENTS A CAREER ROADMAP

Provide students with important information about:



The cost of **four-year degrees versus the cost of technical schools**



The cost of **student loan repayment**



The **most in-demand jobs in the state**, including starting salary and educational requirements for those jobs



Students' Right to Know

IT WOULD HELP: STUDENTS AVOID DEBT

Ashlee had been balancing school and full-time work as she worked towards a four-year degree while helping to support her family financially. During her third year of college, she made the tough decision to stop attending classes—but she still had \$12,000 in loans to pay back.



Ashlee
in default on student loans

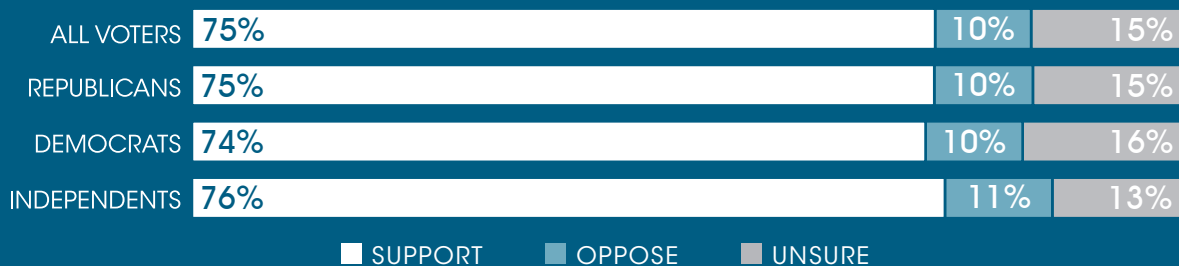
“I’m drowning in debt for a piece of paper I never received,” she says.

Now, Ashlee is in default, owes more than she initially took out, and her debt has ruined her credit.

Ashlee isn’t alone. More than half of college students enrolled in a four-year program have not graduated after six years. Dropouts face a student loan default rate that is three times higher than those who have graduated.

IT’S POPULAR

Voters Support Students’ Right to Know



WRITTEN TESTIMONY - SB 584 (SENATOR GALLION).pdf

Uploaded by: Juarez, Angeles

Position: FAV

WRITTEN TESTIMONY - SB 584 (SENATOR GALLION)

NAME: Angeles Juarez-Ruiz

ADDRESS: 695 Americana Drive

Hello,

I am writing in support of SB 584 Education– Student Horizon Database and Scorecard (Students Right to Know Act of 2021). As a high school student in Maryland, I believe this will be greatly helpful in the decision making process about where I want to attend college.

Right now, it is difficult to accumulate the information that this bill would make accessible. Since attending college is such a financially significant decision, any legislation that would make this easier is much appreciated.

As a first generation student, I will be the first in my family attending a higher education institution within the next 2 years. This is exciting as it will open many doors to a career in our society, to brighten the future for others. However, I believe it to be a fundamental right to understand how to best use the resources available to me, to go through this process efficiently and accessibly.

This bill would make a great difference for students such as myself who have no prior understanding of the process of applying to colleges. Not only benefitting my class year, as well as students in the future. A bill like Students Right to Know Act of 2021 would help many students achieve their dreams and passions, filling our future world with individuals who can change the world.

Respectfully,

Angeles Juarez

SB584_USM_INFO_CLARK.pdf

Uploaded by: Clark, Andy

Position: INFO



SENATE EDUCATION, HEALTH AND ENVIRONMENTAL AFFAIRS COMMITTEE
Senate Bill 584
Education – Student Horizon Database and Scorecard
February 25, 2021
Informational

Chair Pinsky, Vice Chair Kagan and members of the committee, thank you for the opportunity to share our thoughts regarding Senate Bill 584. The bill requires the State Department of Education to collect information each year and publish a Student Horizon Scorecard

The Federal government already has a comprehensive comparison tool that incorporates much of what is outlined for the Maryland scorecard. Here is the link to College Navigator: <https://nces.ed.gov/collegenavigator/> The Federal tool will always be better because a prospective student can compare institutions across the country. The Maryland tool would be limited to only the schools in Maryland.

Graduation rates at the program level is problematic because students often change their majors. For example, pre-nursing students who may drop out of a program but change majors and successfully complete in sociology. Additionally, USM institutions would be unable to report on low enrollment majors. Even if FERPA were not an issue, the rates would be very erratic because of the low headcounts.

Reporting starting salary data is problematic too. Not all students go right into the workforce. Some go to graduate school, some choose to work only part-time, some don't find employment right out of school. These are not included in the calculation, but the fewer students in the average again skews the numbers. Salisbury University, for example, collects this information through the first destination survey, but the calculation would be limited to those who respond and limited again to those who are working full-time maybe not necessarily in their degree major.

The higher level of detail in College Navigator really gives students a robust number of data points on which to compare institutions across the country. The data are sound because all of it comes from IPEDs submissions which are very clear in their definitions and reporting methodology. For this to be done properly, clear definitions and concise methodology will be required to avoid each institution interpreting the data request differently.

SB 584 - LOI - Education – Student Horizon Databas

Uploaded by: Hands, Zachary

Position: INFO



Karen B. Salmon, Ph.D.
State Superintendent of Schools

BILL: Senate Bill 584 **DATE:** February 25, 2021

SUBJECT: Education – Student Horizon Database and Scorecard (Students Right to Know Act of 2021) **COMMITTEE:** Education, Health, and Environmental Affairs

POSITION: Information Only

CONTACT: Zachary Hands
410-767-0504 (Annapolis)
Zachary.hands1@maryland.gov

EXPLANATION:

The Maryland State Department of Education (MSDE) is providing information for consideration regarding Senate Bill (SB) 584 - Education – Student Horizon Database and Scorecard (Students Right to Know Act of 2021). The bill requires MSDE to collaborate with the Maryland Higher Education Commission (MHEC), Maryland Department of Labor, and Maryland Longitudinal Data System (MLDS) Center to annually collect, maintain, and publish specific data for a Student Horizon Database and Scorecard on MSDE’s website.

The MSDE is identified as the lead agency to coordinate the implementation of Bill requirements; however, most required data items identified in the bill are specific to MHEC and the Maryland Department of Labor. For example, the bill requires the collection of information regarding student loan debt, monthly student loan payments, cost of attendance, starting salaries of graduates, and other items that are not specific to the K-12 educational system. The items identified that are unique to K-12, such as the highest enrolled career and technical education (CTE) programs, are already publically available on the CTE Enrollment Data Dashboard (<https://www.mdctedata.org/>). Additionally, the completion rate of students in CTE programs will be publically available on the CTE Data Dashboard in March 2021.

There is already a law, [Maryland Education Code § 24-702 \(2018\)](#), that establishes the MLDS Center as the lead for facilitating and enabling the linkage of student data and workforce data for no longer than 20 years from the date of last attendance in any educational institution in the State. It is unclear how SB 584 is in alignment with the current law since it appears to shift the responsibility of longitudinally linking student data and workforce data to MSDE.

The timeline provided in the bill does not lend itself to the implementation of sound practices for data collection, validation, cleaning, analysis, and publication for the amount and type of data required by the bill. Additional time is needed to adopt a regulation, hire qualified staff, secure a data system, develop and provide training on data protocols, and build capacity on how to navigate and use data in the Horizon Database and Scorecard.

Senate Bill 584 - Education – Student Horizon Database and Scorecard (Students Right to Know Act of 2021)
Education, Health, and Environmental Affairs Committee
February 25, 2021

We respectfully request that you consider this information as you deliberate **SB 584**. For further information, please contact Zachary Hands, at 410-767-0504, or Zachary.hands1@maryland.gov.

SB 584 MHEC Letter of Information 02252021.pdf

Uploaded by: Towers, Lee

Position: INFO



Larry Hogan
Governor

Boyd K. Rutherford
Lt. Governor

Andrew R. Smarick
Chair

James D. Fielder, Jr., Ph. D.
Secretary

Bill Number: Senate Bill 584

Position: Letter of Information

Title: Education – Student Horizon Database and Scorecard (Students Right to Know Act of 2021)

Committee: Senate Education, Health & Environmental Affairs Committee

Hearing Date: February 25, 2021

Bill Summary:

Senate Bill 584 would require the Maryland State Department of Education (MSDE) to annually collect information for the purposes of establishing and maintaining a publicly accessible database called the “Student Horizon Scorecard.” MSDE would be required to collect data on a number of topics, many of which the Maryland Higher Education Commission (MHEC) would be expected to provide to MSDE.

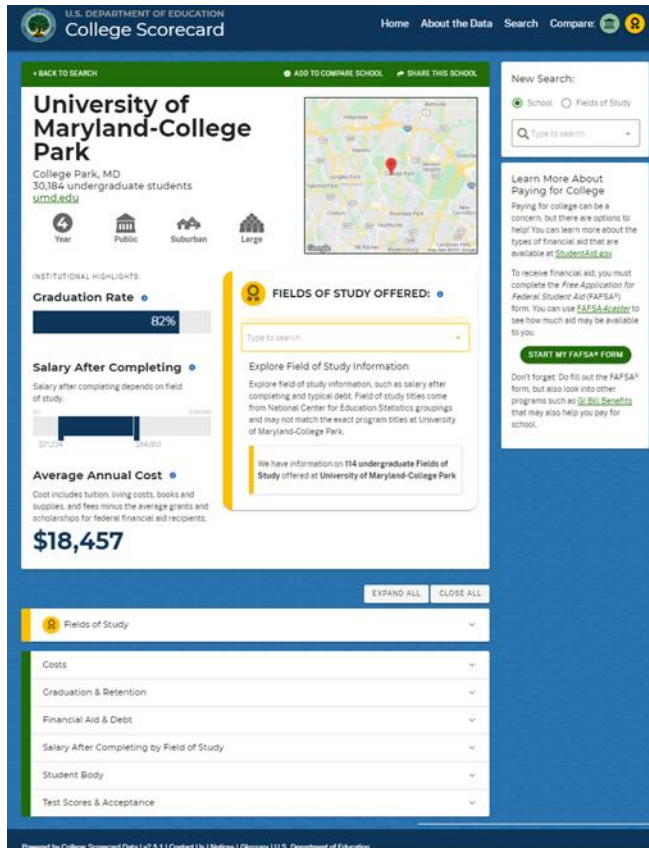
Information:

Senate Bill 584 would redundantly reproduce data that is already publicly accessible. First, many of the postsecondary variables listed in Senate Bill 584 are currently available on the federal College Scorecard (<https://collegescorecard.ed.gov/>), administered by the US Department of Education. The entire scorecard is intended to make education, employment, and other data available for students to help them make informed decisions about postsecondary opportunities. Apprenticeship data has recently been added, as well as data queries at the field of study level (versus at the institutional level). The College Scorecard data are available for download in aggregate form (<https://collegescorecard.ed.gov/data/>).

The College Scorecard data already include many of the data elements that would be required of Senate Bill 584, such as: cost of attendance, monthly student loan payments, student loan default rates, graduation or completion rates, student demographics, and starting salary of graduates or completers. Additionally, the College Scorecard allows users to compare schools on these variables (as would be required of Senate Bill 584) and search for similar variables on specific majors/academic programs within a specific college (as would be required of Senate Bill 584). Senate Bill 584 would, in many ways, require MSDE to unnecessarily replicate the College Scorecard (with considerable dependence on MHEC and significant cost and operational impact to MHEC to produce the applicable data so that it can be searchable).

Second, the Maryland Department of Labor (through national data obtained through the federal government, the Bureau of Labor Statistics) publishes information on projected workforce demand (<https://www.dlhr.state.md.us/lmi/iandoproj/>). The projections include information regarding the educational value, work experience, and on-the-job training for each occupational title; this information was added to present a more complete picture of the education and training needed for entry into a given occupation and to become competent at performing the occupation. Similar

to the College Scorecard, these data are available for download (either as short-term projections, long-term projections, or regional projections; and, broken out by occupation and industry). These projections, and the accompanying data, would include data elements required of Senate Bill 584, such as identify the most in-demand jobs in the state and the education levels required for each job.



As noted earlier, should Senate Bill 584 pass, there would be constraints on access to the data. MHEC does not have access to some of the data listed in the bill nor are the data readily available to MHEC for much of the data required in Senate Bill 584 (even though the data are readily available through the College Scorecard). All this poses a challenge particularly if MSDE is expected to provide a platform that is searchable (meaning MHEC could not rely on aggregate data). For example, MHEC does not collect nor is there another known source for the following data:

- Cost of attendance for all students (MHEC only has visibility into those who receive financial aid, which constitutes about 1/2 to 2/3 of enrolled students in a given year)
- Loan default data
- Socioeconomic variables or family income data for all enrolled students as stated on the FAFSA (MHEC gets some data from those who obtain financial aid but that is only about 1/2 to 2/3 of the students enrolled in a given year and those data have use restrictions imposed by the federal Department of Education)

- Graduation rates and starting salaries for private career school graduates
- Data specified in the bill for students who enlist in the military after high school

Again, MHEC could not rely on aggregate data that is publicly available and there would need to be a cross-agency data sharing agreement that would leverage/utilize MHEC data. Data in this bucket include:

- Wage and education requirement for employment (Labor)
- Outcomes and salary data for those in apprenticeship programs while in high school (Labor, MSDE)
- Enrollment and employment outcomes (MLDS)

Last, the Maryland Longitudinal Data System (MLDS) Center may be better suited to provide relevant dashboards for data that are not otherwise publicly accessible: “The mission of the MLDS Center is to develop and maintain a data system that contains student data from all levels of education and workforce data in order to provide analyses, produce relevant information, and inform choices to improve student and workforce outcomes, while ensuring the highest standards of system security and data privacy.” Indeed, the MLDS Center already produces annual reports and dashboards on college-going, college completion and earnings for high school graduates, some of which are disaggregated by local school system and school.

For further information, contact Dr. Emily Dow at emily.dow@maryland.gov.