

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

February 9, 2022

The Honorable Paul Pinsky, Chair  
Education, Health, and Environmental Affairs Committee  
2 West, Miller Senate Office Building  
Annapolis, Maryland 21401  
Cc: Members, Senate Finance Committee

Honorable Chair Pinsky and Members of the Committee:

The Maryland Consumer Rights Coalition (MCRC) is a statewide coalition of individuals and organizations that advances economic rights and financial inclusion for Maryland consumers through research, education, direct service, and advocacy. Our 8,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

For the past several years, MCRC has been engaged in research, awareness-raising, and advocacy on student issues including for-profit colleges, food and housing insecure college students, homeless and formerly foster youth tuition waivers, and supporting college students needs in March 2020 when campuses closed suddenly due to the COVID-19 pandemic.

Withholding college transcripts due to students' debts is simply wrong. After speaking to students we heard stories of transcripts being held because of tickets, library fines, or other debts under \$1000. This practice penalizes low-income students and harms their ability to obtain employment in the field that they trained and studied for while at the college. Transcript withholding is an action that is punitive and disproportionate to the action that led to the withholding. This practice disproportionately harms Black and Brown college students, first generation college students, and students from immigrant and low-income backgrounds.

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,

Marceline White  
Executive Director