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## **Written Testimony for the Maryland General Assembly**

### **RE: Bill 475**

I am writing as the beneficiary of a Maryland Prepaid College Trust (MPCT) and current freshman in college. My parents, a school teacher and police officer, knew long ago that affording college for me was out of the question without proper planning. Thankfully, they did their part and enrolled in the MPCT in 2006. For 16 years, they made annual payments to the Trust. My parents did their part and contributed as required by the contract.

### **How can the contract and rules of the game change after 16 years? Freezing funds, holding our money hostage and even taking the money we are due is simply wrong!**

I graduated high school at the top of my class academically (never earning anything but A's my entire school career) and served as Class President. I played several sports growing up and served as the Captain of my high school volleyball team, who were state finalists my senior year. Additionally, I was President of the Relay for Life club, member of the National Honor Society, Peer Mediator and Student Senate representative. Because of my dedication to academics, my school and community, I was able to receive many scholarships that helped offset the expenses of my first year in college. For this reason, I did not have to draw upon funds from the MPCT account my parents set up this year. However, moving forward, I need all funds restored so I can rollover the principal and interest to a MCIP.

I have continued to work hard, stay focused on my studies and am actively involved in campus life. Most notably, I am a cadet in the Air Force ROTC program and won the award for the Most Outstanding Freshman Cadet after the first semester. I chose to take AFROTC as an elective and have since realized it is my calling. I look forward to completing the program, graduating and becoming a commissioned officer in the United States Air Force. This will not be possible if the funds are not restored to our MPCT accounts. I am counting on these funds to attend an out-of-state university.

Please help restore my MPCT account to the amount shown on our December 2021 statement immediately. It is the right thing to do. Any delay in doing so jeopardizes my opportunity to succeed at what I set my sights on.

Respectfully submitted,

Jenna B. Catlett