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SB 552 – FAVORABLE
“Education- High School Graduation Requirements- Financial Aid Application”

Senate Education, Energy and the Environment Committee
February 21, 2025

CollegeTracks submits this written testimony in support of SB 552.

CollegeTracks is a non-profit organization in Montgomery County that works in partnership with Montgomery County Public Schools (MCPS). Our mission is to empower first-generation-to-college students and students from low-income and immigrant households in Montgomery County, Maryland by helping them bridge systemic opportunity gaps with enough support to get to and through postsecondary education and onto a career pathway.

CollegeTracks is currently working with more than 900 High School students from 4 MCPS High Schools, and over 550 college students, over 90% of whom attend colleges in Maryland. The program begins with our CollegeTracks Access Program, which serves high school students starting in their junior year and focuses on College Admissions and Financial Aid advising. The CollegeTracks Success Program supports these students once they graduate high school, and helps them enroll, persist, and graduate from college, and move on into a meaningful career. 99% of our students are accepted into at least one college or vocational school. Furthermore they enroll, persist, and graduate at rates that match their more affluent peers. In fact over 97% of our scholars persist to a third semester, well over the national average of 74%.

CollegeTracks supports the graduation requirement for all high school seniors to submit, make a good faith effort to submit, or affirmatively opt out of the Free Application for Federal Student Aid (FAFSA) or the Maryland State Financial Aid Application (MSFAA). Without federal and/or state aid almost all of the students we serve at CollegeTracks would have insufficient funds to attend college.

According to the National College Attainment Network in 2024 only 51% of Maryland seniors submitted the FAFSA. This is compared to our FAFSA-eligible seniors, 593 (92%) of whom submitted the FAFSA, and an additional 34 students of whom submitted the MSFAA. And this year our students are completing the FAFSA at a pace far out-reaching that of

Maryland's (CollegeTracks at 54% of eligible seniors compared to Maryland's rate of 31.8% and the National rate of 28.5%).

Why are CollegeTracks seniors completing FAFSA at such a high rate? Because of the education and support they receive in understanding and submitting their financial aid documents. As these numbers show, without support, low-income students are less likely to apply for the aid they need to pursue a post-secondary education.

We know that some parents and students will decide to opt out of submitting an application for financial aid. However, by elevating the visibility of these applications, many students who might otherwise be unaware of the possibility of financial aid will have the opportunity to apply.

The largest impediment to a student completing their postsecondary education is financial pressure. If a student does not submit the FAFSA or the MSFAA they will not receive federal or state aid. We strongly believe that all young people in Maryland deserve the opportunity to pursue higher education, if they choose, and to have access to as much financial aid as they need to do so.

SB 552 takes important steps towards ensuring that those who have the most financial need in Maryland are given the assistance they need to pursue higher education, get on a career pathway, and continue contributing to a thriving state economy.