

SB713_Brooks.pdf

Uploaded by: Benjamin Brooks

Position: FAV

BENJAMIN BROOKS
Legislative District 10
Baltimore County

Education, Energy, and the
Environment Committee

Energy Subcommittee

Chair, Joint Electric Universal
Service Program Workgroup



THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

Annapolis Office
James Senate Office Building
11 Bladen Street, Room 303
Annapolis, Maryland 21401
410-841-3606 · 301-858-3606
800-492-7122 Ext. 3606
Benjamin.Brooks@senate.state.md.us

District Office
Windsor Mill Office
8419 Liberty Road, Suite B
Windsor Mill, Maryland 21244
410-496-4037

TESTIMONY IN SUPPORT OF SB 713
Institutions of Higher Education – Mandatory Disclosures for New and
Prospective Students (Informed Enrollment Act)

Education, Energy and the Environment Committee
March 5, 2025

Chair Feldman, Vice-Chair Kagan, and members of this committee,

Thank you for the opportunity to testify in support of SB 713, the Informed Enrollment Act. Access to higher education is a cornerstone of economic mobility and workforce development, but far too many students make critical postsecondary decisions without sufficient information about college options, costs, and outcomes. Although Maryland has long prioritized broadening college access, access alone does not guarantee success. Unfortunately, many families remain unaware of the U.S. Department of Education's College Scorecard, an invaluable resource that clearly presents essential data such as the total cost of attendance, average student debt, graduation and retention rates, median salary outcomes, and campus demographics. Instead, some students and their families rely on rankings from sources like U.S. News & World Report, which have been criticized for their reliance on subjective data and potential for manipulation. The lack of awareness about objective, publicly available data risks students choosing institutions that may not align with their academic, financial, or career goals.

SB 713 addresses this issue by requiring Maryland institutions of higher education to prominently display and disseminate information from the College Scorecard. Under this legislation, prospective students and families would find links to the Scorecard on institutional websites and social media accounts, while also hearing about it during recruitment events, orientation, and routine advisement sessions. This ensures that students learn about program offerings, career outcomes, financial aid resources, support services, and campus diversity before making life-altering decisions. Such knowledge is particularly vital in Maryland, where the average student debt is \$43,000—higher than the national average—and where 13.5% of residents carry student debt. Paying for college, often one of the largest expenses for American families, needs to be approached with full awareness of the potential financial burden. By guiding students toward data-driven decisions, we reduce the risk of debilitating debt and underemployment while helping them select institutions and programs that foster success.

This legislation also underscores the importance of institutional accountability. By requiring colleges and universities to proactively share transparent data, SB 713 provides students with the information they need to compare schools and decide which one best serves their goals. Over time, this level of transparency will strengthen Maryland's workforce, ensuring that taxpayer-funded financial aid supports a student population whose decisions align with meaningful employment opportunities and long-term economic well-being.

Because this measure requires only minimal investment by institutions—most of whom can use existing web and advising platforms to share the Scorecard link—it promises to be both cost-effective and highly beneficial. Students who fully understand the implications of pursuing higher education are much more likely to earn their degrees, manage debt responsibly, and secure meaningful employment upon graduation. This not only helps families but also contributes to a healthier state economy and a more efficient use of public resources.

For these reasons, I respectfully urge a favorable report on SB 713.

With kindest regards,

A handwritten signature in cursive script that reads "Benjamin T. Brooks". The ink is dark and the signature is fluid, with a long, sweeping underline.

Benjamin Brooks

Institutions of Higher Education - Mandatory Discl

Uploaded by: Derrick Coley

Position: FAV



**Maryland Higher Education Commission
Education, Energy, and the Environment Committee
Senate Bill 713
Informed Enrollment Act
March 5, 2025
1:00 PM
Favorable**

Good afternoon Chair Feldman, Vice Chair Kagan and committee members. Thank you for the opportunity to submit testimony and speak in support of Senate Bill 713. Thank you to Senator Benjamin Brooks for sponsoring this legislation.

Access to higher education is a cornerstone of economic mobility and workforce development. However, too many students make postsecondary decisions without sufficient information about college options, costs, and outcomes. This lack of awareness can lead to poor financial decisions, high student debt, low graduation rates, and underemployment.

To ensure that students make informed choices, it is essential to provide them with comprehensive, accessible, and transparent information about colleges and universities before they commit to an institution. The College Scorecard, currently produced by the US Department of Education, provides this information in an easy to navigate and easy to understand format. This includes:

1. Academic Programs & Career Outcomes – Students should understand which institutions offer programs aligned with their career goals and have strong job placement rates in their chosen fields.
2. Affordability & Financial Aid – Clear cost comparisons, including tuition, fees, expected debt, and available financial aid, empower students to select institutions that provide the best value for their investment.
3. Graduation & Retention Rates – Understanding an institution’s success in supporting students to completion can help prospective students assess their likelihood of earning a degree.
4. Support Services & Campus Life – Access to academic advising, mental health services, and extracurricular activities contributes to student success and well-being.
5. Diversity & Inclusion – Information about campus demographics and support for underrepresented students helps ensure that students find an environment where they can thrive.

By requiring institutions to share this information on their website and social media channels, and include it in student orientation and recruitment events, students will likely be better informed before making a college decision. This information can help students choose an institution that is aligned with their academic, financial, and career goals—ultimately leading to better outcomes for individuals and society. A well-informed student body strengthens our workforce, reduces student loan burdens, and ensures that taxpayer-funded financial aid supports students in making decisions that lead to long-term success.

In closing, Senate Bill 713 is more than institutional accountability, it is about transparency and ensuring student success. It is aligned with MHEC's commitment to an equitable and accessible higher education system. I urge a favorable report.

SB713 Testimony 2025.pdf

Uploaded by: Tisa Silver Canady

Position: FAV

Greetings Chair Feldman, Vice Chair Kagan and members of the committee.

I am Dr. Tisa Silver Canady, Founder and Executive Director of the Maryland Center for Collegiate Financial Wellness.

The heart of our mission is to help Maryland's students make informed decisions about higher education and how to pay for it. A common refrain we hear from clients is "I wish someone would've told me."

Whether it is about the burden of student loan debt, lack of career opportunities, or lower than expected pay, each regret points to a person's desire to have achieved a better return on their investment in higher education.

The greatest ROI is achieved when a person is can minimize costs, maximize benefits or employ a combination of both. The estimated ROI is just that—an estimate—and if the estimate is built on faulty assumptions then student outcomes may suffer. Students must have accurate information to make informed decisions.

We refer Marylanders to federal government resources such as the College Scorecard, College Navigator, and the CFPB's GradPath. We direct them to school websites for details on admissions and financial aid processes, costs, and sources of funding. The presentation of information varies by campus and this can create a frustrating experience especially for first-generation students and others who are handling the selection process without support.

SB0713 requires institutions to share existing information in a deliberate, coordinated fashion across the campus ecosystem. The bill refers to the Cost of Attendance, graduation rates, salary outcomes, and debt outcomes, all of which financial aid professionals know well due to federal reporting requirements. Having a state level requirement will ensure that this information remains available with prominent positioning for students to reach with relative ease.

In closing, SB0713 provides schools with:

- Ample time to build or enhance existing web spaces and
- The opportunity to encourage informed decision making and financial preparedness for what is likely the most significant financial decision of the student's life at the time the decision is made.

Thank you for your consideration. I ask that you issue a favorable report on SB0713.

Respectfully submitted,



Tisa Silver Canady, EdD, MBA

Founder and Executive Director

Maryland Center for Collegiate Financial Wellness

SB713_USM_INFO.pdf

Uploaded by: Andy Clark

Position: INFO



SENATE EDUCATION, ENERGY, AND ENVIRONMENT COMMITTEE

Senate Bill 713

**Institutions of Higher Education – Mandatory Disclosures for New and Prospective Students
(Informed Enrollment Act)**

March 5, 2025

Letter of Information

Chair Feldman, Vice Chair Kagan and members of the committee, thank you for the opportunity to offer testimony on Senate Bill 713. The bill requires each institution of higher education to publicize College Scorecard information on its website and in certain publications, as well as to share this information with current and prospective students in several prescribed ways.

The University System of Maryland (USM) is composed of twelve distinguished institutions and three regional centers. We award eight out of every ten bachelor's degrees in the state. Each of USM's institutions has a distinct and unique approach to the mission of educating students and promoting the economic, intellectual, and cultural growth of its surrounding community. These institutions are located throughout the state, from western Maryland to the Eastern Shore, with the flagship campus in the Washington suburbs. The USM includes three Historically Black Institutions, comprehensive institutions and research universities, and the country's largest public online institution.

This bill largely aligns with practices of our institutions and their efforts to make prospective and current students aware of what their institutions offer in the way of programs, what their programs cost, what kind of outcomes students can expect, and what typical student debt is for those leaving the institution. Institutions take seriously the obligation to ensure that students and their families understand this information prior to enrollment. Currently, the College Scorecard of the US Department of Education aggregates in the Scorecard information the institutions provide through collections to the Integrated Postsecondary Education Data System (IPEDS), as well as data it has through the Department's National Student Loan Data System (NSLDS).

So long as the College Scorecard remains as it is in its current form, institutions should be able to comply with the proposed legislation in time, but the July 1, 2025, implementation date is potentially challenging both logistically and financially with respect to updating all "related recruitment materials." The bill calls for not only publicizing a link but also an explanation of what is at the link, which might require the redesign and reprinting of certain materials, which can be costly.

While the bill anticipates the possibility of data not being available through the Department of Education, it does not account for the possibility that the Department could change the Scorecard so that its content might no longer be aligned with the goals of the proposed legislation.

The bill has requirements for when and how information will be shared. The USM institutions share this information routinely, but how, when, and where they share it may vary from one group of people to another in order to tailor the message to the moment.

Should the Department of Education no longer provide the College Scorecard in its current form, it will add a burden to institutions to identify debt outcomes as institutions and the State do not have access to all the information of the NSLDS.

Thank you for the opportunity to comment on this bill.

