

## **Nonpublic Schools...**

Uploaded by: Amar Yousaf

Position: FAV

Dear Chairperson and Distinguished Members of the Committee,

I hope this letter finds you well. My name is Amar Yousaf, and my wife, Uzma Sher-Yousaf, and I write to you in strong support of House Bill 184, as we believe it directly addresses the challenges we have faced regarding our children's education. We are the parents of Seth and Isabella, who attended a private Christian school (Chapelgate Christian Academy) from 2022 to 2023. We have always sought an environment that honors Christian values and fosters our children's academic, emotional, and spiritual growth. However, an unexpected shift in our professional lives led us to make the difficult decision to withdraw our children from their school, which has resulted in significant hardship.

Below is our story, which we share to illustrate why we believe House Bill 184 is so crucial for families like ours:

**Forced Withdrawal and Financial Hardship**

- Due to new workplace demands, my wife and I found ourselves commuting up to six hours daily to transport our children. This grueling schedule jeopardized our jobs, strained our mental and physical health, and prevented our children from participating in extracurricular activities.
- By June 2023, it became clear we needed to transfer them to a closer school. Upon requesting their transcripts, we learned we were expected to pay for the entire first semester of the upcoming year.
- The school refused to release our children's transcripts until payment was made, effectively holding their academic records "hostage." This policy imposes undue financial burden on families who, for legitimate reasons, can no longer keep their children enrolled.

**Lack of Compassion and Support**

- We reached out multiple times to discuss our predicament and to find an amicable, faith-based solution that would minimize disruption for our children.
- Instead of compassion, we encountered inflexible adherence to policy with no consideration of our changed circumstances. We offered to explore creative options to recoup lost tuition and pleaded that holding our children's transcripts was detrimental to their education.
- We were told by the school administration that per their parent/student handbook, they are obligated to hold records until our first semester tuition obligation is met in the amount of \$12,124.00 for Isabella Yousaf and \$ 17,748.00 for Seth Yousaf
- The school's proposed "solutions"—such as carpooling with strangers (against our principles), enrolling for a partial semester, or making payment arrangements beyond our means—demonstrated a fundamental lack of empathy and did not address our core concern: reducing a nearly unbearable commute and financial strain.

- As Seth Yousaf will be attending 12<sup>th</sup> grade this coming semester, we reached out to school this past month again requesting Seth's 9<sup>th</sup> grade transcript and were told "NO" until above mentioned amount is paid in full.

### **Impact on Our Children's Well-Being**

- Any suggestion of transferring our children midyear was unthinkable. Uprooting them weeks into the semester would have been detrimental to their academic and social lives, leaving them at a disadvantage.
- Despite our repeated explanations, we were met with resistance and a refusal to release transcripts, inhibiting our children from timely enrollment elsewhere.

### **Why House Bill 184 Matters**

- This bill, as we understand it, aims to protect families from precisely the kind of situation we have faced where a school's policy can override a family's legitimate need to seek a different educational environment.
- By preventing schools from withholding transcripts and imposing untenable financial obligations once a reasonable withdrawal notice has been given, House Bill 184 would safeguard parents' rights and children's academic futures.
- Had this measure been in place, our children would have been spared months of uncertainty and stress, and we could have more smoothly transitioned them into a new school.

We respectfully ask you to support House Bill 184 to ensure that no other family endures the difficulties we have faced. Like many parents, we acted in our children's best interests, only to be met with unwavering policies and significant financial burdens. This legislation would help families make educational choices without fear of punitive measures and protect the academic welfare of students during times of unforeseen change.

Thank you for taking the time to hear our testimony. We are available to provide any additional information or clarification. Our prayer is that through this bill, families will be treated with the compassion, understanding, and fairness they deserve.

Sincerely,  
Amar and Uzma Sher-Yousaf  
Parents of Seth and Isabella Yousaf  
202-320-2900  
[amaryousaf@gmail.com](mailto:amaryousaf@gmail.com)  
[uzmasheryousaf@gmail.com](mailto:uzmasheryousaf@gmail.com)

# **HB0184\_NonPublic\_Schools\_Transcripts\_Student\_Debt\_**

Uploaded by: Cecilia Plante

Position: FAV



## TESTIMONY FOR HB0184

### Nonpublic Schools – Transcripts -Prohibition on Punitive Measures Related to Student Debt

**Bill Sponsor:** Delegate Smith

**Committee:** Education, Energy, and the Environment

**Organization Submitting:** Maryland Legislative Coalition

**Person Submitting:** Cecilia Plante, co-chair

**Position:** FAVORABLE

I am submitting this testimony in favor of HB0184 on behalf of the Maryland Legislative Coalition. The Maryland Legislative Coalition is an association of activists - individuals and grassroots groups in every district in the state. We are unpaid citizen lobbyists, and our Coalition supports well over 30,000 members.

Student debt is skyrocketing and it is harming the future of our children. There are too many students who struggle with the burden of student debt, and in some cases never find a job that helps them pay it off. Institutions make it particularly hard for the student to pay off the debt when they refuse to give them a transcript that is necessary to get a job because of the debt.

This bill, if enacted, would preclude nonpublic schools in Maryland that receives state funding would be prohibited from –

- Refusing to provide a transcript to a student or parent/guardian because the student has an outstanding debt
- Condition the issuance of a transcript on payment of the debt
- Charge a higher fee for obtaining the transcript due to the outstanding debt
- Provide less favorable treatment of the request due to the outstanding debt
- Use the issuance of the transcript as a means of debt collection

Our members believe that if the student has done the work, the institution should be trying to help them get a job (which includes providing a transcript) and should not use the transcript as a hostage to collect the debt.

We support this bill and recommend a **FAVORABLE** report in committee

# **Delegate Stephanie Smith HB184 Testimony Updated S**

Uploaded by: MORGAN PHILLIPS

Position: FAV

STEPHANIE SMITH  
Legislative District 45  
Baltimore City

HOUSE PARLIAMENTARIAN

Appropriations Committee

Subcommittees

Capital Budget

Chair, Education and Economic  
Development

Oversight Committee on Personnel

Joint Committee on Children,  
Youth, and Families



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THE MARYLAND HOUSE OF DELEGATES  
ANNAPOLIS, MARYLAND 21401

**HB0184 – Nonpublic Schools- Transcripts-Prohibition on Punitive Measures  
Related to Student Debt**

Hearing: March 20, 2025, 1:00, Education, Energy, and the Environment

Chair Brian Feldman, Vice Chair Cheryl Kagan , and members of the committee,

As the sponsor of this bill, I am committed to ensuring that every student in Maryland has equitable access to their educational records regardless of their financial circumstances. Withholding transcripts can have devastating consequences for students and their futures. Transcripts are not merely documents; they are essential tools that enable students to transfer schools, apply for higher education, and pursue meaningful career opportunities.

I would like to share two poignant examples that underscores the urgency of this legislation. Below, an email from the niece of one of our own legislators who was forced to repeat the 10th grade after her private school withheld her transcript, and the second, a mother pleading for assistance after her son's football scholarship was rescinded.

*"Dear Delegate Smith,*

*In 2003, I found myself repeating the 10th grade as my former Catholic private high school withheld my academic transcripts. My student account had an outstanding balance, which, as a 16-year-old, I couldn't afford to settle myself due to financial hardships at home.*

*Facing this challenge, I transferred schools during the second week of classes after an unsuccessful battle for my transcripts and other official school documents. As a scholar, I encountered an arduous transition to the new school, impacting my GPA and jeopardizing my athletic eligibility.*

*It is disheartening that a child should endure denial of access to education due to a debt not incurred by the child, but imposed by the school.*

*The denial of my transcripts forced me to retake 10th-grade courses throughout the 11th and 12th grades. I attended summer school but lost the opportunity to advance my education by taking college courses as a senior.”*

*Good afternoon,*

*I am reaching out to anyone I think could provide insight on HB1164\*. This is a situation that is near to my heart because my youngest son Nathan Harris is currently in a situation where due to his father falling on hard times he fell behind in payments and now he can't pursue higher education. Nathan has since lost football opportunities at Virginia Union and Christopher Newport due to incomplete enrollment. I need to know has this bill passed? Any insight would be helpful and greatly appreciated!*

Sincerely,

**\*Name removed for confidentiality\***

**\*HB1164: Nonpublic Schools- Transcripts-Prohibition on Punitive Measures Related to Student Debt, 2024 Legislative Session**

For these reasons, I urge the committee to vote favorably on HB0184.

Sincerely,

A handwritten signature in black ink that reads "Stephanie M. Smith". The signature is written in a cursive style with a large, stylized 'S'.

Delegate Stephanie M. Smith.



# **HB0184 crossover FAV - Nonpublic Schools - Transcr**

Uploaded by: Richard KAP Kaplowitz

Position: FAV

HB0184\_Crossover Bill\_RichardKaplowitz\_FAV

03/20/2025

Richard Keith Kaplowitz  
Frederick, MD 21703

**TESTIMONY ON CROSSOVER BILL HB#/0184 - POSITION: FAVORABLE**  
**Nonpublic Schools – Transcripts – Prohibition on Punitive Measures Related to Student Debt**

**TO:** Chair Feldman, Vice Chair Kagan, and members of the Education, Energy and the Environment Committee

**FROM:** Richard Keith Kaplowitz

**My name is Richard Keith Kaplowitz. I am a resident of District 3. I am submitting this testimony in support of HB#/0184, Nonpublic Schools – Transcripts – Prohibition on Punitive Measures Related to Student Debt**

The House bill HB0184 passed 101-36 on 02/13/25. There was no cross-filed Senate bill.

Acceptance of public monies for private educational activities should carry responsibilities in how those people affected by that funding are treated. For example, a private school may be held responsible for discrimination in some cases. This bill says that an earned educational achievement as signified by a transcript of grades earned cannot be denied to a private school student in an institution using public funds. Said denial cannot occur based on debts that may be owed by the student or student's parents to that private school.

There are alternate avenues for pursuing payment of debts that are based on the existence of a debt. These avenues do not contemplate withholding of vital documentation earned during the accumulation of the debt. In some cases, it is the parent that has the responsibility to satisfy the financial obligation; the student should be held harmless while the debt payment is being negotiated. A student's future should not be a hostage to this debt.

**I respectfully urge this committee to return a favorable report on crossover bill HB#/0184.**

# **MDCAPE Testimony - HB 184- SENATE - Transcript - O**

Uploaded by: Ariel Sadwin

Position: UNF



**SENATE EDUCATION, ENERGY AND THE ENVIRONMENT COMMITTEE**

**HOUSE BILL 184**

**NONPUBLIC SCHOOLS – TRANSCRIPTS – PROHIBITION ON PUNITIVE MEASURES RELATED TO STUDENT DEBT**

**MARCH 20, 2025**

**OPPOSE**

Maryland CAPE is our state's chapter and one of 40 state chapters of the Council for American Private Education. Our network includes the Catholic, Christian, Evangelical Lutheran, Friends, Independent, Jewish, Lutheran, Montessori, Muslim, and Seventh Day Adventist school communities. We speak on behalf of over 135,000 nonpublic school students attending over one thousand nonpublic schools across our great state of Maryland.

Tuition is a fundamental means by which nonpublic schools cover the numerous expenses required for proper maintenance and operation. For this reason, it may sometimes be necessary for a school to have the option of implementing certain punitive measures if a responsible party fails to fulfill the agreed-upon tuition payment. The tuition agreement between a parent or caregiver and the school is entered into voluntarily, with clear terms. If a parent or caregiver attempts to avoid or renege on their financial obligations, it is essential that the school has the ability to encourage them to meet their commitments.

Many of our schools operate under tight budgets, meaning that even small payments can significantly impact their financial stability. While our schools hold great respect for our parent community, it must be acknowledged that, on occasion, there will be those who attempt to renege on their contractual agreements. It is important that our schools retain their independence rather than taking away what is often the school's only resource to ensure that the money owed to them is paid. House Bill 184 would remove this resource.

We therefore respectfully request an UNFAVORABLE report on House Bill 184.

Thank you.

# **MD Catholic Conference\_HB 184\_UNF SENATE CROSS.pdf**

Uploaded by: Garrett O'Day

Position: UNF



March 20, 2025

**HB 184**

**Nonpublic Schools – Transcripts – Prohibition on Punitive Measures Related to Student Debt**

**Senate Education, Energy and the Environment Committee**

**Position: UNFAVORABLE**

The Maryland Catholic Conference offers this testimony in opposition to House Bill 184. The Catholic Conference is the public policy representative of the three (arch)dioceses serving Maryland, which together encompass over one million Marylanders. Statewide, their parishes, schools, hospitals and numerous charities combine to form our state's second largest social service provider network, behind only our state government. We offer this testimony on behalf of the families of approximately 50,000 students served by over 150 PreK-12 Catholic schools in Maryland.

House Bill 184 would prohibit nonpublic schools from withholding transcripts from parents for unpaid tuition. Under this bill, where a parent has breached their legally binding tuition contract, a school may no longer condition the release of a transcript on payment in fulfillment of that legally binding contract, despite the parents having freely agreed to it.

Many nonpublic schools rely almost entirely on tuition to keep teachers paid, lights and heat on, and high-quality curriculum materials in the classrooms, just to name a few basic expenditures. Thus, nonpublic schools must form a contractual agreement with parents and guardians to ensure that there is recourse if tuition is not paid. Part of that agreement is that transcripts may be withheld, so as to incentivize parents who might leave a nonpublic school community to ensure that financial agreement obligations are paid before moving on to another school. Oftentimes this is another private school, where they will yet again enter into the same willing agreement yet again.

**As there are 138,000+ nonpublic school students in Maryland, this legislation is likely to result in an increased strain on Maryland courts** by forcing schools to initiate collections actions and litigation. Currently, the ability to withhold transcripts often results in payment or settlement agreements, thus peaceably resolving the situation. **The state should not impede free, fair and willing contractual obligations entered into by its citizens.** It is for these reasons that we urge an unfavorable report on House Bill 184.

# **Agudah Testimony - HB184 - Transcripts - Senate -**

Uploaded by: Rabbi Ariel Sadwin

Position: UNF



**SENATE EDUCATION, ENERGY AND THE ENVIRONMENT COMMITTEE**

**HOUSE BILL 184**

**NONPUBLIC SCHOOLS – TRANSCRIPTS – PROHIBITION ON PUNITIVE MEASURES  
RELATED TO STUDENT DEBT**

**MARCH 20, 2025**

**OPPOSE**

Agudath Israel of Maryland speaks on behalf of the Orthodox Jewish communities across Maryland, and on behalf of the 10,000+ students attending 30 Jewish day schools in our great state.

Tuition is a primary way through which a school maintains its ability to operate. As such, it is important that the schools retain mechanisms through which proper tuition collection can be enforced. The tuition agreement between parent or caregiver and the school is freely entered into, and with clear terms. If a parent or caregiver then attempts to evade or renege, it is important that the school have the ability to incentivize them to change course. It is therefore important that schools have the ability to exercise the threat of taking various punitive measures in the event that the other party attempts to evade paying the agreed-upon tuition payments for the education their child or ward has received.

While our schools respect our parent body immensely, we do recognize that on occasion the ability to withhold a transcript until the parent meets their obligation is a necessary means of ensuring the school receives the funds it needs to pay salaries and properly function.

It should be noted that many of our schools are forced to operate on a tight budget, and thus even small amounts of payment can have a great impact on their operations. It is important that our schools retain their independence rather than be constrained, as House Bill 184 would do. Of note as well is that House Bill 184 would create a significant increase in litigation as schools would be forced to utilize the courts, rather than settling disputes independently.

We therefore respectfully request an UNFAVORABLE report on House Bill 184.



# **AIMS - HB184 - Oppose.pdf**

Uploaded by: Rory Murray

Position: UNF



Association of Independent  
Maryland & DC Schools

March 20, 2025

Hon. Brian Feldman  
Chairman  
Senate Education, Energy and the Environment Committee

Bill: House Bill 184  
Position: Oppose

Chair Feldman, Vice-Chair Kagan and Members of the Committee,

The Association of Independent Maryland and DC Schools (AIMS MD&DC) is a nonprofit organization representing independent schools throughout Maryland and Washington, DC. Since its establishment in 1967, AIMS has been dedicated to supporting its member schools by offering high-quality professional development, accreditation services, and networking opportunities. We respectfully oppose this bill.

Tuition is the primary financial resource that allows nonpublic schools to manage the diverse expenses necessary for their continued operation and upkeep. Given its importance, schools must have processes in place to handle situations where tuition payments are not fulfilled.

**The tuition agreement between a school and a family is a formal and mutually understood contract.** When a parent or guardian does not meet this obligation, schools should have the ability to take appropriate action to uphold the agreement. While our schools value their relationships with families, it is also important to recognize that, at times, individuals may fail to meet their financial commitments. In such instances, as rare as they may be, schools must retain reasonable measures to ensure compliance with tuition agreements. **We have little recourse otherwise and the costs will have to be shifted onto others, which is unfair.**

Many of our member schools operate under tight financial constraints, where even small unpaid balances can have a substantial impact on daily operations. Ensuring that tuition obligations are met is not only essential for financial sustainability but also upholds fairness for families who consistently fulfill their commitments in support of the school community.

Thanks for your time and consideration,

Peter Baily  
Executive Director  
AIMS MD&DC