



MARYLAND LEGISLATIVE LATINO CAUCUS

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TO: Delegate Ben Barnes, Chair
Delegate Anne R. Kaiser, Vice Chair
Appropriations Committee Members
FROM: Maryland Legislative Latino Caucus
DATE: 02/24/2026
RE: HB877 - Institutions of Postsecondary Education –
Institutional Debt – Report

The MLLC supports HB877 - Institutions of Postsecondary Education – Institutional Debt – Report

The MLLC is a bipartisan group of Senators and Delegates committed to supporting legislation that improves the lives of Latinos throughout our state. The MLLC is a crucial voice in the development of public policy that uplifts the Latino community and benefits the state of Maryland. Thank you for allowing us the opportunity to express our support of HB877.

This legislation requires postsecondary educational institutions to provide yearly reports about institutional debts owed by current and former students to the institution to the Maryland Higher Education Commission. Institutional debt accrued by a student can include tuition, room and board charges, and fines and fees. This bill could benefit the Latino community by increasing transparency around student debt at each Maryland postsecondary institution.

Overall, Latino/Hispanic students are disproportionately more likely to be behind on student debt payments. In 2021, 18% of Latino/Hispanic borrowers reported being behind on their student loan payments¹. Being behind on student loan payments could have severe financial consequences for the borrower such as damaged credit scores, going into default, and wage garnishment, among other consequences. Further, 35% of students note that outstanding institutional debt has kept them from re-enrolling in a postsecondary institution after withdrawing². Student loan debt is a crisis for many underrepresented communities in higher education, particularly Latinos, therefore the report required in this legislation could provide useful data in beginning to address the student loan debt problem.

For these reasons, the Maryland Legislative Latino Caucus respectfully requests a favorable report on HB877.

¹ [Board of Governors of the Federal Reserve System. Economic Well-Being of U.S. Households. Student Loans.](#)

² [Gallup. Most Student Loan Borrowers Have Delayed Major Life Events. 17 Apr. 2024](#)