

# **SB430\_Brooks.pdf**

Uploaded by: Benjamin Brooks

Position: FAV

**BENJAMIN BROOKS**  
*Legislative District 10*  
Baltimore County

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Education, Energy, and the  
Environment Committee  
Energy Subcommittee

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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 430**  
**Institutions of Higher Education – Mandatory Disclosures for New and**  
**Prospective Students (Informed Enrollment Act)**

Education, Energy and the Environment Committee  
March 11, 2026

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

Thank you for the opportunity to testify in support of SB 430, 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, this 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. A lack of awareness of objective, publicly available data may lead students to choose institutions that do not align with their academic, financial, or career goals.

SB 430 addresses this issue by requiring Maryland four-year 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.

Maryland has some of the highest student loan debt in the U.S., with the average borrower owing approximately **\$43,781 to \$45,173**. Roughly 847,400 Maryland residents hold a total of \$37.1 billion in student debt, with about 13.5% of state residents carrying this burden. 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 430 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.

When families fully understand program requirements, performance data, support services, transfer policies, and any associated costs, they are better positioned to choose options where students can succeed. Conversely, when information is unclear or unevenly disclosed, students may face academic disruption, financial strain, or the need to transfer midstream; outcomes that disproportionately impact first-generation students and families without access to specialized guidance.

The bill also aligns with broader statewide efforts to improve educational equity and accountability. Maryland families deserve clarity when navigating educational options. SB 430 advances that goal in a balanced, thoughtful, and student-centered manner.

For these reasons, I respectfully request a favorable report on Senate Bill 430.

With kindest regards,

A handwritten signature in cursive script that reads "Benjamin T. Brooks".

Benjamin Brooks

**HB 538\_ SB 430.pdf**

Uploaded by: Meghan Music

Position: FAV



March 11, 2026,

The Honorable Brian Feldman, Chair,  
Education, Energy, and Environment Committee  
2 West Miller Senate Office Building  
Annapolis, Maryland 21401

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

The Maryland Higher Education Commission (MHEC) supports Senate Bill 430, the Informed Enrollment Act, sponsored by Senator Brooks. This legislation represents a critical step forward in ensuring transparency and financial literacy for students and families navigating the complexities of higher education in Maryland.

Senate Bill 430 would require Maryland colleges and universities to prominently display a link to the U.S. Department of Education's College Scorecard on their prospective student websites. By providing direct access to this federal resource, the bill ensures that students have clear, comparable, and data-driven information regarding essential outcomes, including:

- **Cost of Attendance:** Helping families plan for the true financial commitment of a degree.
- **Graduation Rates:** Providing a clear picture of institutional success in supporting students through completion.
- **Salary Outcomes:** Offering realistic expectations for post-graduation earnings.
- **Debt Outcomes:** Highlighting the potential financial burden students may face upon graduation.

Choosing a college is one of the most significant financial decisions a person will ever make. This bill would empower Maryland students to make "informed" decisions by mandating that this data be shared not just on websites, but also during recruitment events, orientations, and through academic advising. Furthermore, the bill is pragmatically designed by allowing institutions to use the existing data provided by the federal College Scorecard resource.

Transparency in higher education outcomes is essential for student success and the long-term economic health of our state. I respectfully urge a favorable report on SB 430.

Thank you for your time and for your service to the citizens of Maryland.

Yours in Service,

A handwritten signature in black ink, appearing to read "S K Rai". The letters are cursive and somewhat stylized.

Secretary Rai

# **Testimony in support of SB0430 - Informed Enrollment**

Uploaded by: Richard KAP Kaplowitz

Position: FAV

SB0430\_RichardKaplowitz\_FAV

03/11/2026

Richard Keith Kaplowitz  
Frederick, MD 21703

**TESTIMONY ON SB#/0430 – FAVORABLE**

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

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

**FROM:** Richard Keith Kaplowitz

**My name is Richard K. Kaplowitz. I am a resident of District 3. I am submitting this testimony in support of SB#0430, Institutions of Higher Education - Mandatory Disclosures for New and Prospective Students (Informed Enrollment Act)**

As summarized by A.I., The United States Department of Education College Scoreboard

The U.S. Department of Education's College Scorecard is a free online tool designed to help students and families compare the cost and value of higher education institutions. The platform provides standardized data for every college and university in the country that participates in federal financial aid programs. Key data points include:

- **Costs:** Average annual net price (after grants and scholarships), tuition, and fees.
- **Student Debt:** Median total debt after graduation and typical monthly loan payments.
- **Earnings:** Median earnings of former students one year after graduation, broken down by field of study (major).
- **Academic Outcomes:** Graduation and retention rates.
- **Demographics:** Student body diversity and socio-economic composition (percentage of students receiving Pell Grants).

This bill is submitted to ensure first-time undergraduate students are made aware of this resource. It will accomplish that purpose by requiring each institution of higher education in the State that admits first-time undergraduate students to prominently display on its publicly accessible prospective student website a link to the U.S. Department of Education College Scorecard website and share related information in a certain manner.

This bill is a consumer protection measure for these new higher education students.

**I respectfully urge this committee to return a favorable report and pass SB0430.**

**SB430 Testimony 2026.pdf**

Uploaded by: Tisa Silver Canady

Position: FAV

March 9, 2026

Greetings Chair Feldman, Vice Chair Kagan, and members of the Education, Energy and the Environment Committee.

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

The heart of our mission is to help Marylanders make informed decisions about higher education and how to pay for it.

From extensive work with current and former students, I can wholeheartedly say: students and families need a better understanding of the costs and benefits of higher education. Having a better understanding can give them a better chance to make more informed decisions and achieve a better return on their investment.

Determining “ROI” begins with estimates, and there are plenty of on- and off-campus sources of information to help with the calculation.

At MCCFW, we refer Marylanders directly to each institution’s websites for details on admissions and financial aid processes, costs, and sources of funding. We also direct them to federal and state government resources such as the College Scorecard, College Navigator, and MHEC. The presentation of information varies by institution and by agency, and sometimes the presentation varies across units within the same institution or agency. This often creates a frustrating experience especially for first-generation students and others who are navigating the higher education selection process without support.

SB430 requires institutions to share existing information in a deliberate, coordinated fashion throughout 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 the added benefit of prominent positioning for students to reach with relative ease.

In closing, SB430 provides schools with:

1. Ample time to enhance existing communications and
2. The opportunity to encourage informed decision making and financial preparedness for one of the most significant financial decisions of a lifetime.

Thank you for your consideration. I ask that you issue a favorable report on SB430.

Respectfully submitted,



Tisa Silver Canady, EdD, MBA

Founder and Executive Director

Maryland Center for Collegiate Financial Wellness

**SB0430\_MACC\_FWA.pdf**

Uploaded by: Drew Jabin

Position: FWA

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

March 11, 2026

**SB 430 – Institutions of Higher Education – Mandatory Disclosures for New and Prospective Students (Information Enrollment Act)**

**Position: Favorable with Amendments**

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The Maryland Association of Community Colleges (MACC), representing Maryland’s 16 community colleges, supports the goal of transparency and providing students with clear, accessible information to help inform decisions about affordability, educational pathways, and career outcomes. Accurate public data is critical to ensuring that students and families can make informed choices about how to invest in their academic and professional futures.

SB 430 requires institutions that admit first-time undergraduate students to provide information on costs, graduation rates, salary outcomes, and debt outcomes. While these measures are intended to support transparency, MACC has concerns about applying these metrics uniformly to community colleges without sufficient context.

In particular, the bill ties institutional success to outcome metrics that do not fully align with the mission of open-access institutions and does not adequately account for equity considerations or student intent. For community colleges, this creates a risk that publicly reported data will be interpreted as a measure of institutional quality without recognizing that many students enroll to transfer, earn short-term workforce credentials, or pursue industry-recognized certifications rather than complete a degree at their starting institution.

Maryland’s community colleges have a strong public mission centered on access and opportunity, serving students who have historically been excluded from postsecondary education. MACC believes transparency is most effective when outcome data is presented in a way that reflects the full range of student pathways and avoids misleading comparisons between institutions with fundamentally different missions and student populations. While MACC supports providing students with meaningful and accurate information, the approach in SB 430 would benefit from greater flexibility and context to ensure that transparency efforts enhance, rather than distort, public understanding of community college outcomes. MACC looks forward to working with the sponsor and the Committee on refining this approach so that transparency requirements provide meaningful, contextualized information that supports informed student decision-making at community colleges.

Please contact Brad Phillips ([bphillips@mdacc.org](mailto:bphillips@mdacc.org)) or Drew Jabin ([djabin@mdacc.org](mailto:djabin@mdacc.org)) with questions.