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Chairwoman Keller, Vice Chair Riedel, Ranking Member Ingram and the members of the Higher Education Committee.

As our colleague Rep. Sweeney has already outlined, transcript withholding is a sinister practice of debt collection affecting thousands of people across the state of Ohio. Simply put, this practice holds our students back and acts to prevent them from earning more income, being more productive, and helping our state flourish. As state policy makers, we must decide whether this is the outcome we want for our students or, instead, if we should remove unnecessary hurdles so students have an opportunity to achieve their full potential.

Perhaps you're unaware of the challenges faced by students who have had transcripts withheld. Many students often face hardships during the course of their college education through no fault of their own. Perhaps it's an unexpected car repair bill that prevents them from paying their last few hundred dollars owed or perhaps a family member has taken ill and the student is forced to transfer to be closer to home, or perhaps it's simply a reasonable financial decision where the student can attend a less expensive school to finish the coursework they need to complete their degree, achieve a promotion or seek higher pay. Each of these scenarios are common, but there are

countless other reasons why students often face difficulties and financial hurdles that lead to transcript withholding.

If a student attempts to transfer to another university or start work while owing money to the university they had been attending, they are often locked out of the ability to do so because the record of their performance is withheld. While this may seem reasonable at first blush, to withhold something of value in exchange for payment, we must consider exactly what we are withholding—not just a document with grades—it is the ability for someone to secure a better future. This practice artificially restrains some of our hardest working students from achieving a higher level of success.

I can speak personally of this practice. As a child of a working-class family, I was the first in my family to graduate from college. Even with financial aid, student loans and working year-round, I often struggled from semester to semester and year to year paying down my balance. At the end of my final semester in college, I still owed a few thousand dollars with no way to pay it down before the end of the school year—my family simply did not have the money. Although I had completed the academic requirements and paid 95% of what I had owed to the university over the course of four years, I was denied the opportunity to walk across the stage with my classmates at graduation (a once in a lifetime opportunity for my family and me) and I was told that transcripts would not be delivered to the University of Akron where I had intended to pursue my graduate studies after earning a full scholarship. However, I feel fortunate, I worked multiple jobs all

summer to pay what I owed and get my transcripts delivered just in the nick of time before I would have lost this opportunity too, but that was over 20 years ago. Since then, college tuition has far out-paced a student's ability to earn their tuition money over the summer months. The practice of transcript withholding, combined with the ever-increasing costs of a college education, often places an opportunity for a better life far out of reach for many and many choose to forego continuing their education as a result.

We all agree that debts owed must be paid and this legislation does not seek to alter that obligation, but why would we voluntarily choose to make it extraordinarily difficult for a student to improve themselves by holding their future hostage? As policymakers, we must decide whether it is acceptable to hold a person's future as collateral and ask ourselves whether this practice truly helps the people of our state succeed. I submit that it does not. Transcript withholding is as unnecessary as it is cruel, especially when there are more effective alternatives to ensuring that a debt is paid. Like indentured servitude, debtor's prisons, or other debt collection techniques of the past, we must relegate this practice to history because there are more productive alternatives available. Thank you all for your time today.