## Testimony on HB 110 before Senate Finance Committee May 11, 2021 Julie Szeltner

Good afternoon Chair Dolan, Vice Chair Gavarone, Ranking Member Sykes and members of the Senate Finance Committee. My name is Julie Szeltner. I am the Senior Director of Adult Programs at College Now Greater Cleveland, an independent, non-profit college access organization which works to increase educational attainment in Northeast Ohio. Thank you for the opportunity to testify on House Bill 110.

I direct a small team of advisors that assist adults aged 19 and over to find their best fit postsecondary pathways to good, family supporting careers. My team works with about 2,500 adults annually, and probably 25% of them must overcome institutional debt and trapped transcripts. Although we have gotten very adept at working within this broken system, I am here to ask you to begin to fix it.

In January, I learned about a young lady who had stopped attending Cleveland State University when her grandmother became ill, and eventually passed. She is one of six children of a widowed mother and a first-generation college student. She informed her academic advisor that she needed to stop attending and believed that the school knew that she was withdrawing. Then she received a letter from the Attorney General that she owed \$6,000 and it had to be paid within 10 days. She was in a panic. Because of our intervention and our relationship with CSU, they took up her case and continue to work to claw back the debt and forgive it. But how many of the 390,000 former students who have accounts in collections with the Attorney General encountered a similar life issue, withdrew incorrectly, and then cannot return to college? And their credit is going to be ruined.

Holding a transcript to leverage repayment of a debt seems criminal. Often the student has paid tens of thousands of dollars for 99% of the credits that they completed, yet their entire official transcript can be trapped due to a relatively small amount owed. This system is counter to what the state should be doing to attract and retain residents. Instead, this practice punishes residents who are spending their own time and money to improve their lives and fill Ohio's workforce.

The solution is simple, and FREE:

- 1. Ban transcript withholding.
- 2. Remove the mandate that schools send institutional debts to the Attorney General.
- 3. Require that schools not send debts before 90 days have passed.
- 4. Set a minimum of \$1,000 of debt before sending to collections.

Let the schools determine if and when the AG becomes involved. Schools want and need their students to stay enrolled. Sending their accounts to collections before they are even aware that they owe the school money serves no one in higher education, especially the students.