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**Public Hearing before the Senate Committee on Education**

**January 28<sup>rd</sup>, 2023**

*In Support of SB 424*

Chair Dembrow, Vice-Chair Weber, and members of the Committee:

On behalf of the Oregon Law Center, please accept this testimony in support of SB 424, which would remove barriers to employment and higher education for low-income college students and graduates by prohibiting the use of transcript withholding as a means of debt collection.

The Oregon Law Center (OLC) is a state-wide non-profit law firm whose mission is to achieve justice for low-income communities of Oregon by providing a full range of the highest quality civil legal services. OLC is committed to efforts designed to remove systemic barriers to safety, stability, and security for our client communities. Equitable access to education is a cornerstone principle in dismantling systemic injustice and systemic racism.

Withholding transcripts due to inability to pay debt is an inappropriate method of debt collection that has an immense negative impact on students and graduates with low incomes, further trapping communities in a cycle of debt and poverty. These archaic methods have a disproportionate impact on individuals and communities of color, further exacerbating the impacts of systemic racism. The use of transcript withholding as a means of debt collection is not only bad public policy, it is counter-productive. Proof of a college degree is often a requirement for employment or higher education, which are inextricably tied to higher earning capacity and greater ability to repay debt.

Passage of SB 424 does not remove any tool of collection other than withholding of a transcript. Passage of this bill will ensure that students and graduates can have access to their transcripts and can better access employment and higher education. For these reasons, we respectfully urge your support of SB 424.

Thank you for the opportunity to testify.