

Good afternoon, Chair Lively, Vice Chair Ruiz, Vice Chair McIntire and members of the House Higher Education Committee,

My name is Cynthia Aguilar-Arizmendi. I am writing today to speak in support of Senate Bill 424, which would prohibit the practice of transcript withholding as a debt collection practice.

As a first-generation, low-income, DACA student, I did not qualify for a lot of financial aid. Being raised by a single immigrant mother meant I had to navigate a lot of systems largely on my own, including academia. I was responsible for making up my tuition costs and my living expenses, at one point juggling three different jobs while taking on a full course load.

I graduated from the University of Oregon in 2020. My senior year ended on a weekday in March, marking the start of a tumultuous few years ahead. In-person classes were canceled for my last term and campus started closing down. I lost my sources of income when my on-campus jobs shut down and local businesses began laying people off. I had no money and did not qualify for federal assistance because of my immigration status. The only thing I had left was my degree.

I began applying for internships, jobs, and programs; which all asked for proof that I had completed my degree. A balance of less than \$150 stood between me and my post-graduation plans. This did not include the cost of “processing” the transcript, an

additional amount I could not afford. I had to choose between being able to eat or getting my transcript to prove to employers that I had completed my courses.

Sadly, I did not meet deadlines in time to pay off my balance and provide an “official” transcript for internships and programs. I spent the rest of the summer and the beginning of the fall without a job, stunting the start of my career. I missed out on several opportunities because I could not provide a piece of paper with an official stamp of approval.

To say this practice helps teach the importance of paying off debt is predatory. Institutions squeeze more money, on top of the rising cost of tuition, out of their students through fees and similar practices. The truth is, this policy impacts our marginalized students the most, a majority of who are Black and brown. This creates an even larger barrier to using the degree they worked so hard for and entering the workforce. There are other ways to teach financial responsibility, and this is not one of them. This is a punishment.

Thank you for your time. I hope students can count on your support of SB 424.