

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

My name is Dylan DeLoe, I'm currently a student of Public Policy at Oregon State University.

I have given college the old college try multiple times in my life so far. Four, to be exact, and I wasn't financially stable enough to succeed the first two times, nor did I know how to navigate financing higher education in general. So, when I attended a private, Christian college in Fall of 2012, I thought I could take out loans, try my best in class, and worry about paying after I graduated. My FAFSA award letter even laid out a loan package that covered the entirety of my first semester. I thought I was set.

Then before Christmas break, I was told I'd need to make a payment within a week, or I wasn't allowed to come back. That wasn't possible. So, I went home the next day with \$14,000 in debt.

Little did I know, one of the loans in my financial aid package was meant for my parents. It even made up a majority of the cost. My parents had just moved to a new house so that my mom could follow her job, so they didn't qualify for the loan based on credit. So, in the end, it was on me to pay, and instead of a loan there was an \$11,000 balance with the university, but no one knew anything about it until the moment I was getting the boot.

Flash forward to 2019, and I'm planning to go to Blue Mountain Community College. I try to see if I can get my transcript to get credit for my math or writing classes, and no can do. I still carried a balance with them, and even though I had been paying for nearly seven years, they decided I'd have to pay hundreds of dollars to get the same credits I had already earned. Not to mention the fee I would have to pay for them to send my transcript in the first place.

I finally paid off Multnomah University in February of 2022. It is confusing and embarrassing to get kicked out of school, and even more hurtful when in fact, I paid the university the same way I paid the federal loans, interest, and all. It was a decade-long slap in the face and a hard lesson, but withholding my transcript added insult to injury, for no good reason.

Please support banning transcript withholding, so that people can advance their education elsewhere, get jobs they need, or just plain move on.

Thank you for your time, and we hope that students can count on your support of SB 424.