

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

My name is Noah Thompson, and I am here today to speak in support of Senate Bill 424, which would prohibit transcript withholding as a debt collection practice in Oregon.

I am an undergraduate student at the University of Oregon, and I've been personally, negatively affected by debt-related transcript withholding back when I transferred to the UO from Southern Oregon University in 2021.

I come from a working-poor background. I'm the oldest child of a single mother who I am often having to personally support financially. I've been working part-time or more throughout my entire time in higher education, and right now I'm actually working two jobs while enrolled.

Being from a low socioeconomic background has certainly colored my college experience. Many commonly accepted practices in higher education, like transcript withholding, have frequently caused struggles or been barriers to me and people like me.

When I transferred from SOU in 2021, I had to take out a larger loan and pay money out of pocket in order to have access to my transcripts and transfer them to UO. This not only put undo financial strain on me, but it also set me up poorly for the future by forcing me to move to Eugene with less money in-hand and with higher debt. If things had been only slightly different— if my mom needed extra help with bills that month, or if I had to pay to fix an issue with my car— this transcript-withholding practice could have very well delayed and derailed my college career.

I do worry that this practice could be a barrier to me going to law school once I finish my undergraduate degree, or to get a job that requires proof of college-level work, or even finish my undergraduate degree altogether if some unforeseen circumstance comes up for me. This practice, by making transcripts less accessible, also often makes financial aid and scholarship processes more difficult, and those processes are difficult and stressful enough on their own.

I've been told my whole life that working hard through college can set me up for success, but a practice like this withholds proof of education from disadvantaged, indebted students, and thus undercuts the promise of higher education— that it might liberate us from the circumstances of our birth. Eight other states have passed similar laws banning transcript withholding as a debt collection practice, and I'd hope Oregon follows suit.

Thank you for your time. I hope you'll continue to consider and advocate for disadvantaged students by supporting Senate Bill 424.