



July 25, 2023

The Hon. Joanne M. Comerford, Chair  
The Hon. David M. Rogers, Chair  
Joint Committee on Higher Education  
State House  
Boston, MA 02133

**Re: H.1277, An Act ensuring students' access to academic transcripts**

Dear Chair Comerford and Chair Rogers:

I am writing on behalf of One Family, Inc., to provide written testimony in support of H.1277, *An Act ensuring students' access to academic transcripts*.

**Background - One Family**

One Family, Inc. was incorporated as a non-profit organization in 2002 with a mission to prevent homelessness and break the cycle of family poverty in Massachusetts, by promoting pathways to economic independence through advocacy, education, and innovation. We currently serve about 500 families across Massachusetts through three direct service programs - One Family Scholars, Credential to Career Coaching, and Family Self-Sufficiency. The underlying philosophy of all three programs is that long-term housing stability is built on a foundation of education and career success. Through each we help parents with low incomes throughout Massachusetts identify and pursue education and career goals, and increase their income to achieve economic independence and housing stability.

In addition to our direct service work, we also help state agencies and nonprofit organizations incorporate education coaching and career coaching into their housing and asset-building programs. Finally, we advocate for policies that support housing stability and economic opportunity; importantly, we engage the families we serve in that advocacy.

**A One Family Scholar Alumna's story**

In 2015, several years before becoming a One Family Scholar, Cheryl [REDACTED] was a Roxbury Community College (RCC) student. As an expecting single mother, she had to cut back her work hours, leading to reduced income. As a result, Cheryl fell behind on her tuition bill at RCC and struggled to pay the \$600 that she owed.

Just one class shy of having enough credits for her associate degree, and now in her third trimester of pregnancy, Cheryl wanted to conclude her studies at Quincy College, which was closer to her home. She knew a college degree would improve her ability to support herself and the child she would soon bring into the world. She set a goal of earning her associate degree by December 2015, before her baby was due. In her own words, *"I wanted my son to be born to a Mom with a college degree."*

Using an unofficial copy of her RCC transcript, Cheryl enrolled in Quincy College for the fall 2015 semester, and completed her final course before her son was born the following month.

However, **due to the past-due tuition bill from RCC and RCC's policy of withholding transcripts for students with unpaid bills - a policy still in place<sup>1</sup> - Cheryl could not provide her official RCC**

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<sup>1</sup> According to Roxbury Community College's website, "All holds, such as immunization, library, and student payment can prevent your transcript from being processed. The most common hold is for student payment. Please contact Student Accounts (857-701-1250) to resolve any student payment issues. Transcripts will not be released until holds have been resolved."  
<https://www.rcc.mass.edu/current-students/registrar-services/transcript-request.html>.

transcript to Quincy College to acquire her degree.<sup>2</sup> As a result, Quincy College could not award her the associate degree she had earned. She had to put the completion of her degree on hold, delaying her progress toward achieving self-sufficiency and impeding her ability to support her new baby.

Eventually, after her son was born and she returned to work, Cheryl could pay the \$600 she owed to RCC, and in May of 2016, she graduated from Roxbury Community College with her associate degree as a single mother. It's an accomplishment that fills her with great pride right up to the present day.

More recently, Cheryl joined the One Family Scholars program. Upon completing an associated internship degree requirement, she will graduate in August 2023 from UMass Boston, with her Bachelor of Science in health sciences, *summa cum laude*. She will then begin work on a Master of Science degree in exercise health science in the fall of 2023. She has been awarded both a research assistantship and a teacher's assistantship, and she is looking forward to a promising career in pediatric obesity/weight management and physical activity promotion.

Looking back at her situation in 2015-2016, Cheryl says, *"I was determined not to let anything stop me, especially because I was doing it in honor of my baby boy. But there's no denying it, the inability to access my official transcript delayed moving forward with earning my degree and continuing my journey to greater self-sufficiency. It is incomprehensible that a \$600 balance could be a deciding factor in limiting upward mobility. While that may not seem like a lot of money to some people, at the time, that \$600 stood between me and the better future I've been working so hard to create for my son and myself."*

#### **H.1277, An Act ensuring students' access to academic transcripts**

If enacted, H. 1277 would prohibit Massachusetts colleges and universities from withholding academic transcripts solely on the basis of unpaid student bills. The withholding of transcripts on the basis of unpaid student bills is a widespread<sup>3</sup> and harmful practice. Often the student has fully paid several semesters worth of tuition and fees, and encounters financial difficulties that prevent them from paying in full for a subsequent semester. **"[T]he practice creates an obstacle and a paradox for students who need the transcript to continue their education or obtain a job that will help them pay off that and other educational debt."**<sup>4</sup> This in turn hinders their ability to achieve self-sufficiency for themselves - and, if they are among the one in five undergraduate students raising children, for their entire family.

A 2022 report by the Consumer Financial Protection Bureau concluded that the practice of withholding transcripts on the basis of unpaid bills is often extremely unfair. "Since many students will need official transcripts at some point to pursue employment or future higher education opportunities, the consequences of withheld transcripts are often disproportionate to the underlying debt amount."<sup>5</sup> And **the practice of withholding transcripts due to unpaid bills disproportionately impacts low-income students and students of color. Consequently, this practice "exacerbate[s] racial and socioeconomic inequities in educational attainment."**<sup>6</sup>

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<sup>2</sup> It is very common for an unpaid bill of about \$600 to prevent a student from accessing their official transcript. Nationally, an estimated 6,600,000 students cannot access transcripts withheld over an unpaid bill. For community college students in this situation, the average amount owed is about \$630. Julia Karon et al., "Solving Stranded Credits: Assessing the Scope and Effects of Transcript Withholding on Students, States, and Institutions" (October 5, 2020), <https://sr.ithaka.org/publications/solving-stranded-credits/>.

<sup>3</sup> As of 2021, 97,145 students, graduates and former students were unable to access their college transcripts because they owed money to a public college or university in Massachusetts. Jon Marcus, "States Step In To Stop Colleges Holding Transcripts Ransom For Unpaid Bills," April 2021, retrieved from <https://www.npr.org/2021/04/03/982676353/states-step-in-to-stop-colleges-holding-transcripts-ransom-for-unpaid-bills>.

<sup>4</sup> Karon et al., "Solving Stranded Credits."

<sup>5</sup> U.S. Consumer Financial Protection Bureau, "Supervisory Highlights Student Loan Servicing Special Edition," Issue 27, Fall 2022.

<sup>6</sup> Karon et al., "Solving Stranded Credits."

Like Cheryl, Alex Harris, a single parent working with children on the autism spectrum in the Boston Public Schools, has first-hand experience with inability to access a college transcript due to an unpaid school bill. In his words “We have families who are trying to survive. We're trying to participate in society. But how can we when [colleges] are literally holding us back?”<sup>7</sup>

If enacted, H.1277 would end this practice, making it possible for thousands of Massachusetts students to make progress towards self-sufficiency for themselves, and for the families that many of them are raising.

Thank you for the opportunity to provide testimony in support of H.1277, *An Act ensuring students' access to academic transcripts*. We respectfully recommend that the Committee favorably report this legislation.

Sincerely,



Valerie Paric  
Executive Director

cc: Representative LeBoeuf

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<sup>7</sup> Kirk Carapezza and Jon Marcus, “Colleges Fight Attempts To Stop Them From Withholding Transcripts Over Unpaid Bills,” June 2021, retrieved from <https://www.wgbh.org/news/education/2021/06/17/colleges-fight-attempts-to-stop-them-from-withholding-transcripts-over-unpaid-bills>.