## **HOUSE JOINT RESOLUTION 1**

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Introduced and read first time: February 5, 2016 Assigned to: Rules and Executive Nominations

## HOUSE JOINT RESOLUTION

1 A House Joint Resolution concerning

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## National Goal of Debt-Free Higher Education

- FOR the purpose of supporting statewide and nationwide policy and legislative efforts to ensure that students have access to debt–free higher education at public colleges and universities.
- 6 WHEREAS, The economic competitiveness of the United States in the global 7 economy requires a well–educated workforce; and
- 8 WHEREAS, The most recent data for public and private nonprofit 4-year 9 institutions of higher education reports that students in the State have an average student 10 debt load of \$27,457; and
- WHEREAS, Young people in the United States and Maryland should have the same opportunity offered to those who pursued higher education in previous generations, including the ability to attend institutions of higher education in the State; and
- WHEREAS, In 2016, access to affordable higher education is more important than ever as higher education is an essential step to entering and remaining in the middle class; and
- WHEREAS, Public investment in higher education pays off, as evidenced by the fact that (1) the G.I. Bill resulted in a 7-to-1 return on investment for the national economy



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and (2) individuals with college degrees earn more money, pay more taxes, and rely less on government services; and

WHEREAS, Student loan debt saddles individuals who depend on a college degree to level the economic playing field with a burden that constrains career choices, hurts the credit ratings, prevents individuals from fully participating in the economy by purchasing goods and services, and threatens essential milestones of the American dream including the purchase of a home or car, starting a family, and saving for retirement; and

WHEREAS, The Shatz-Schumer-Warren U.S. Senate debt-free college resolution and the Grijalva-Ellison-Clark U.S. House debt-free college resolution have gained national momentum in recent months and have become central in the national dialogue around the affordability of higher education; and

WHEREAS, Due to the importance of higher education, the United States as well as state and local governments should expand opportunities for individuals to pursue higher education; and

WHEREAS, A national goal of debt–free higher education would include significant federal aid to the State; now, therefore, be it

RESOLVED BY THE GENERAL ASSEMBLY OF MARYLAND, That the members of the Maryland General Assembly support statewide and nationwide efforts to ensure that students have access to debt–free higher education at public institutions of higher education, including legislation that:

- 21 (1) ensures that all students have access to debt–free higher education;
- 22 (2) increases financial and structural support to states so that states can 23 increase investments in higher education and lower the costs of education for students;
- 24 (3) increases financial aid to students so that students do not have to take 25 on debt to pursue higher education;
- 26 (4) encourages innovation by the State and institutions of higher education 27 to increase efficiency, lower educational costs, and enable students to complete their 28 degrees in a more efficient manner; and
- 29 (5) reduces the burden of existing student loan debt on students as well as 30 individuals who have graduated; and be it further

RESOLVED, That a copy of this Resolution be forwarded by the Department of Legislative Services to the Honorable Lawrence J. Hogan, Jr., Governor of Maryland; the Honorable Thomas V. Mike Miller, Jr., President of the Senate of Maryland; and the Honorable Michael E. Busch, Speaker of the House of Delegates.