

Resolution on Student Debt Cancellation

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Whereas, student debt is a crisis. Student debt has reached nearly \$1.75 Trillion, approximately 92% of which is federally held ([US Department of Education, 2022](#)). This Trillion dollar burden is shared by over 43 million borrowers in the United States. The average federal student loan debt balance is \$37,113 and the average public university student borrows \$30,030 to attain a bachelor's degree ([Education Data Initiative, 2022](#)). Student loan debt is preventing people from owning homes ([Million Acres, 2021](#)), getting married ([Lendkey, 2020](#)), and having children ([Student Loan Planner, 2021](#)).

Whereas, student debt is an educator crisis. Nearly half of all educators today are forced to take out loans to pay for college. The average educator from K-higher education now carries on average \$58,700 in debt. Those with advanced and terminal degrees (such as faculty members) have loan debts far above that average (1 in 7 educators owe over \$105,000, [NEA, 2021](#)). In higher education, this burden disproportionately impacts adjunct faculty, who are routinely paid less, receive fewer benefits, are often excluded from eligibility for Public Service Loan Forgiveness, and have less stable employment at their institutions.

Whereas, student debt is a crisis in the Massachusetts State College System. At the nine state colleges/ universities, 32% of students are non-white, 34% of all undergraduate students receive Pell grants and 63% receive Federal loans ([National Center for Education Statistics, 2022](#)). In Massachusetts a higher percentage of students at public universities have to take out loans than at private universities (63%:53%) ([The Hildreth Institute, 2022](#)). These burdens fall unequally on students of color and minoritized communities: the overall cost of attending a four year public university in Massachusetts accounts for 21% of White student families income, but 38% and 43% for Black and Latinx households respectively ([Mass Budget and Policy Center, 2021](#)).

Similarly while the national student loan default rate is 7.3% ([US Dept of Education, 2022](#)) and the 2017-18 default rate at Massachusetts public universities was close to the national average, 5% of student debt loans holders in white communities are in default versus 12% for communities of color ([The Hildreth Institute, 2022](#)). Due to decades of defunding of public higher education, Massachusetts students bare the burden of these cuts via their student loans; tuition and fees has gone up to replace lack of state funding; and most students now work many more hours while in school to pay tuition and fees ([MSCA, Salem Chapter Teach-In, 2022](#)).

Whereas, In Massachusetts, canceling student loan debt would provide a great benefit to the many state university alumni and students with student debt. Cancellation would be an enormous economic opportunity for these former students to increase spending in our local communities and be freed of the limitations this debt places on their lives.

Whereas, student debt is a social justice crisis. Student debt cancellation is a gender equity issue, with 58% of all student loan debt belonging to women. Similarly this crisis greatly affects Black and Latinx college students who are the most likely to use federal loans to pay for school. A full 49.4% of Black students borrow to pay for school with 66% of them expressing regret at having taken out education loans that now seem “unpayable” and “not worth it.” ([The Education Trust, 2021](#)). Latinx borrowers report an average of more than \$40,000 in student debt. Meanwhile, a third of Latinx students who took on debt didn’t graduate ([Inside Higher Ed, 2021](#)), compared to a fourth of white borrowers, leaving them with more debt and fewer means to pay it off.

With a national teacher shortage ([EPI, 2022](#)), the burden of student loan debt also disproportionately impacts educators of color, who carry far more debt than their white colleagues. Over half of Black educators, for example, took out an average of \$68,300 in loans and a full 1 in 5 owe more than \$105,000 ([NEA, 2021](#)). Thus, student loan debt is an often-overlooked barrier to diversifying the U.S. teaching workforce in kindergarten through higher education.

Whereas, student debt cancellation is possible. President Joe Biden has [full executive authority](#) to cancel all federal student debt using his powers of executive order. Canceling student debt is a policy that has broad political ([CNBC, 2022](#)) and public support ([Grinnell College Poll, 2021](#)). It is a first, but necessary, step towards remedying the failures in public higher education funding of the past several decades.

Whereas, this resolution is inspired by similar motions passed by the [Association of Pennsylvania State College and Universities Faculties](#) (April 11,2022), [Rutgers AAUP-AFT](#) (April 12, 2022) and the [City University of New York; Professional Staff Congress](#) (April 15, 2022).

Therefore be it resolved that

The MSCA President shall write to President Biden, with copies to the Massachusetts congressional delegation, urging President Biden to sign an executive order to cancel all federal student debt before the expiration of the federal student loan payment moratorium on August 31, 2022;

The MSCA President shall issue a public statement in support of federal student debt cancellation and post this on the MSCA website, and convey it to our members along with information on how members can express their support.;

The MSCA President share a copy of the resolution with other public campus unions in Massachusetts to encourage them to similarly adopt Resolutions on Student Debt Cancellation;

That the MSCA President shall submit a proposed Resolution on Student Debt Cancellation, as a new business item, at the upcoming Massachusetts Teachers Association Annual meeting.