

**HOUSE . . . . . No. 1081**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

***Tom Sannicandro***

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act Act An establishing a commission on student debt.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Tom Sannicandro</i>	<i>7th Middlesex</i>	
<i>Michael O. Moore</i>	<i>Second Worcester</i>	<i>1/31/2013</i>
<i>Chris Walsh</i>	<i>6th Middlesex</i>	

**HOUSE . . . . . No. 1081**

By Mr. Sannicandro of Ashland, a petition (accompanied by bill, House, No. 1081) of Tom Sannicandro and others for an investigation by a special commission (including members of the General Court) relative to debt incurred by students attending higher education institutions. Higher Education.

**The Commonwealth of Massachusetts**

**In the Year Two Thousand Thirteen**

An Act Act An establishing a commission on student debt.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1 SECTION 1. There is hereby established a commission for the purpose of studying and  
2 making recommendations concerning the use of loans to pay the cost of attending higher  
3 education institutions offering degrees and certificates in the state. The commission shall consist  
4 of 21 members as follows: the secretary of education, who shall serve as chair; the  
5 commissioner of higher education; the undersecretary of consumer affairs and business  
6 regulation; the president of the university of Massachusetts; the house chair of the joint  
7 committee on higher education; the senate chair of the joint committee on higher education; a  
8 member selected by the speaker of the house; a member selected by the senate president; a  
9 member selected by the minority leader of the house; a member selected by the minority leader  
10 of the senate; and 11 members appointed by the governor 1 of whom shall be a president of a  
11 state university recommended by the Council of Presidents of the Massachusetts State  
12 Universities, 1 of whom shall be the president of a community college recommended by the  
13 Executive Office of the Massachusetts Community Colleges, 3 of whom shall be presidents of  
14 non- profit higher education institutions offering degrees and certificates in the state  
15 recommended by the Association of Independent Colleges and Universities in Massachusetts, 1  
16 of whom shall represent presidents of for-profit higher education institutions offering degrees  
17 and certificates in the state, 2 of whom shall have expertise in federal, state and private student  
18 financial aid programs and loans, 2 of whom shall represent students attending higher education  
19 institutions offering degrees and certificates in the state, and 1 of whom shall represent a  
20 consumer protection group.

21           The commission shall study and make recommendations on the following: (a) debt levels  
22 of students attending higher education institutions offering degrees and certificates in the state  
23 resulting from the use of loans to finance higher education; (b) the percentage of operating  
24 revenues at the various higher education institutions offering degrees and certificates in the state  
25 resulting from loans obtained by students or their parents; (c) the cost of providing higher  
26 education and ways to reduce costs and increase efficiency; (d) possible alternatives to financing  
27 higher education through loans; (e) the need for improved financial aid practices at higher  
28 education institutions offering degrees and certificates in the state, including, but not limited to,  
29 the need to ensure that loans are not defined or presented to students as financial aid; (f) the need  
30 for increased consumer education and counseling of students considering financing their  
31 education in whole, or in-part, with loans; and (g) any changes in federal or state laws or  
32 regulations, or in the practices of higher education institutions offering degrees and certificates in  
33 the state, the commission determines necessary.

34           The commission shall report to the general court the results of its investigation and study  
35 and its recommendations, if any, together with drafts of legislation necessary to carry its  
36 recommendations into effect, by filing the same with the clerk of the house of representatives no  
37 later than 12 months after the effective date of this act.