

**HOUSE . . . . . No. 1248**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*John C. Velis*

*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 establishing a commission to study student loan debt relief programs.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>John C. Velis</i>	<i>4th Hampden</i>	<i>1/15/2019</i>
<i>Sean Garballey</i>	<i>23rd Middlesex</i>	<i>2/1/2019</i>
<i>Richard M. Haggerty</i>	<i>30th Middlesex</i>	<i>1/22/2019</i>
<i>Rady Mom</i>	<i>18th Middlesex</i>	<i>1/23/2019</i>
<i>Thomas M. Petrolati</i>	<i>7th Hampden</i>	<i>1/25/2019</i>
<i>José F. Tosado</i>	<i>9th Hampden</i>	<i>1/31/2019</i>
<i>Bud L. Williams</i>	<i>11th Hampden</i>	<i>1/30/2019</i>

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By Mr. Velis of Westfield, a petition (accompanied by bill, House, No. 1248) of John C. Velis and others for an investigation by a special commission (including members of the General Court) relative to student load debt. Higher Education.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 3005 OF 2017-2018.]

**The Commonwealth of Massachusetts**

\_\_\_\_\_  
**In the One Hundred and Ninety-First General Court  
(2019-2020)**  
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An Act establishing a commission to study student loan debt relief programs.

*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. (a) The Massachusetts General Court shall initiate a commission to study  
2 and draft policies to ease the burden of student loan debt on citizens on the Commonwealth.

3           (1)     Said Commission shall have three members of the Massachusetts House of  
4 Representatives, appointed by the Speaker of the House;

5           (2)     Said Commission shall have three members of the Massachusetts Senate,  
6 appointed by the President of the Senate;

7           (3)     Said commission shall have two attorneys, admitted to the Massachusetts Bar,  
8 who specialize in student loans for higher education;

9           (4)    Said Commission shall have a representative from a consumer advocacy group,  
10 operating in Massachusetts, which has a history of advocating for student borrower protections;  
11 and

12           (5)    Said Commission shall have a representative from an association or advocacy  
13 group, operating in Massachusetts, which has a history of advocating on behalf of lenders and  
14 banks.

15           (b)    The commission will specifically study

16           (1)    The economic impact of student loan debt on individuals and families in the  
17 Commonwealth;

18           (2)    The lending and refinancing programs currently run by the Massachusetts  
19 Educational Financing Authority and other private lenders;

20           (3)    The possibility of a new state-run refinancing program that can offer refinancing  
21 loans to borrowers with lower credit scores who cannot currently get their loans refinanced  
22 through MEFA or private lenders;

23           (4)    Repayment Assistance Programs for borrowers in high-need professions and  
24 locations in the Commonwealth;

25           (5)    Tax relief programs for borrowers of student loans in the Commonwealth; and

26           (6)    Any other programs or policies that would be beneficial for those working to  
27 repay student loan debt in the Commonwealth.

28           (c)     Said commission shall file a report that includes policy recommendations to  
29 improve existing programs that seek to ease the burden of student loan debt, in addition to policy  
30 recommendations to establish new programs for the same purpose. They shall file their report  
31 with the clerk of either chamber, as well as the Chairmen of the Joint Committee on Higher  
32 Education and the Joint Committee on Financial Services, no later than December 31st, 2020.