

HOUSE No. 3035

The Commonwealth of Massachusetts

PRESENTED BY:

Antonio F. D. Cabral

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 to reduce graduate student loan debt.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Antonio F. D. Cabral</i>	<i>13th Bristol</i>	<i>1/9/2025</i>

HOUSE No. 3035

By Representative Cabral of New Bedford, a petition (accompanied by bill, House, No. 3035) of Antonio F. D. Cabral relative to the taxation of graduate student loan debt. Revenue.

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE HOUSE, NO. 2722 OF 2023-2024.]

The Commonwealth of Massachusetts

**In the One Hundred and Ninety-Fourth General Court
(2025-2026)**

An Act to reduce graduate student loan 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. Paragraph (12) of subsection (a) of Part B of section 3 of chapter 62 of the
2 General Laws, as appearing in the 2022 Official Edition, is hereby amended by:

3 (a) striking out, in line 92, the word “or” the first place it appears.

4 (b) inserting after the word “two-year”, in line 92, a comma; and

5 (c) inserting after the word “college”, in line 92, the following words: - “, or graduate
6 education debt”.

7 SECTION 2. Paragraph (12) of said subsection (a) of said Part B of said section 3 of
8 said chapter 62, as so appearing, is hereby further amended by inserting after the second sentence
9 the following sentence: -

10 “For the purposes of this subparagraph, the term ‘graduate education debt’ shall mean
11 any loan which was or is administered by the financial aid office of a non-profit institution
12 offering a graduate or professional degree program at which the taxpayer, or a dependent of such
13 taxpayer, pursuant to subparagraph (3) of paragraph (b) of part B of this section, was enrolled as
14 a graduate or professional degree student and which loan has been secured through a state
15 student loan program, a federal student loan program or a commercial lender and which loan was
16 obtained and expended solely for the purposes of paying tuition and other expenses directly
17 related to such graduate or professional student enrollment.”.