

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

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**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.**

[Pin Slip]

[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.”.