



PHENOM

public higher education network of massachusetts

April 10, 2018

Dear Senator:

Our organizations are writing to register our support for Senate Bill 2380, An Act Establishing a Student Loan Bill of Rights. S.2380 would introduce protections for student loan borrowers to shield students and their families from predatory loan practices. The bill would create statutes to ensure oversight of student loan servicers, create a Student Loan Ombudsman, and allow for investigation of student loan servicers.

At a time when the cost of our public colleges is burdensome to some and entirely inaccessible to many, it is essential to grant students and their families lawful protections when borrowing money to cover the cost of higher education.

With a recent MassBudget report showing that student debt for public college students has grown faster here in Massachusetts than any other state except Delaware since 2001, and with recent public opinion surveys showing college affordability to be a top issue on the minds of 75 percent of Massachusetts families, we cannot afford to delay action.

If we, as a Commonwealth, are asking our students and families to go into debt in order to get an education, we must be willing to protect them from predatory practices. With higher education facing serious threats from President Trump and Education Secretary Betsy DeVos, it is up to Massachusetts to stand up for basic consumer protections for student borrowers.

Please support Senate Bill 2380.

Signed,

PHENOM (Public Higher Education Network of Massachusetts)
Massachusetts Education Justice Alliance
Massachusetts Teachers Association
American Federation of Teachers Massachusetts
Boston Teachers Union
Youth On Board
Citizens for Public Schools
MASSPIRG Student Chapters
Consumer Federation of America
Higher Ed, Not Debt
Consumer Action

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