
THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE RESOLUTION

No. 48 Session of
2021

INTRODUCED BY MUTH, L. WILLIAMS, CAPPELLETTI, SAVAL, KANE,
KEARNEY, COSTA AND STREET, MARCH 22, 2021

REFERRED TO EDUCATION, MARCH 22, 2021

A RESOLUTION

1 Urging Congress to enact broad, comprehensive student loan debt
2 forgiveness.

3 WHEREAS, Student loan debt in the United States totals \$1.68
4 trillion and grows more than six times faster than the nation's
5 economy; and

6 WHEREAS, The 42.3 million Americans with Federal student loan
7 debt owe an average of \$36,520 each; and

8 WHEREAS, Crippling student loan debt and uncertain job
9 opportunities preclude college graduates from home ownership,
10 starting businesses and pursuing careers of their choosing; and

11 WHEREAS, Student loan debt, like many other manifestations of
12 inequality, disproportionately harms communities of color and
13 creates insurmountable systemic barriers that make it impossible
14 to catch up, let alone to get ahead in life; and

15 WHEREAS, Student loan debt forgiveness could narrow the
16 racial wealth gap for young families and be a major relief for
17 African-American borrowers who are disproportionately affected
18 by the burden of student loan debt; and

1 WHEREAS, The Federal Government should ensure equity of debt
2 forgiveness by creating pathways for both federally owned loans
3 and loans originating from commercial financial institutions to
4 be able to offer forgiveness to those who have student loan
5 debt; and

6 WHEREAS, Prior to the onset of the COVID-19 pandemic, the
7 United States was experiencing unprecedented levels of income
8 inequality caused by stagnant wages and rising costs of living;
9 and

10 WHEREAS, Given the exacerbation of the socioeconomic burden
11 brought on by the COVID-19 pandemic, it is vital that the
12 government find ways to eliminate obstacles to financial
13 stability and self-sufficiency, and granting student loan
14 forgiveness would be one step toward advancing that goal; and

15 WHEREAS, The provision of financial relief for borrowers
16 would help create an economic stimulus; therefore be it

17 RESOLVED, That the Senate urge Congress to enact broad,
18 comprehensive student loan debt forgiveness.