Committee on Democratic Civic Engagement

Senate of the Associated Students 89th Session

Agenda for Friday, February 25, 2022 at 5:15 p.m.

JCSU Room 405 & Zoom Meeting (Email Olivia Ngo senatorngo@asun.unr.edu for Link)

1. CALL MEETING TO ORDER

2. ROLL CALL

3. PUBLIC COMMENT (INFORMATION ONLY)

Items heard under public comment may be for items either on or off the agenda. Action may not be taken on items raised under public comment until specifically included on an agenda as an action item. Public comment may be limited to three minutes per person at the discretion of the Chair. Public comment may be taken on each action item.

4. ADOPTION OF MINUTES (FOR POSSIBLE ACTION)

There are no minutes to approve at this time.

5. REPORT OF DIRECTOR OF LEGISLATIVE AFFAIRS (INFORMATION ONLY)

Per the Statutes of the Associated Students, the Director of Legislative Affairs is required to attend all meetings for the Committee on Democratic Civic Engagement. The Director is recognized to give a report to the Committee on recent activities, events or ideas the Director has been working on.

6. OLD BUSINESS (INFORMATION ONLY/FOR POSSIBLE ACTION)

a. Legislation Tracking

The Committee will discuss the content and outreach, as well as delegate tasks for the completion of the following pieces of possible legislation:

i. ASUN Civic Engagement Fund
ii. DC Action Day Resolutions

b. Liaison Reports

Committee members will be reassigned liaison positions if needed and provide updates regarding their community outreach projects if applicable.

Liaison Reports:

Office of Service Learning and Civic Engagement- Senator Bowling

Veterans Services- Senators McNaught and Ngo

Michael Flores, Vice President of Community Engagement and Government Relations – Senator McNaught

Amy Koeckes, CSE Associate Director of Student Engagement- Senator Ngo

Becca Franssen, CSE Coordinator of Democratic Engagement and Special Events- Senator Ngo

Hanin Abboud Rodriguez, CSE Student Engagement Outreach Coordinator – Senator Noble

ASUN Department of Legislative Affairs- Senators Jojan and Noble

Michala Matovina, ASUN Director of Campus and Public Relations- Senators McNaught and Noble

7. NEW BUSINESS (INFORMATION ONLY/FOR POSSIBLE ACTION)

a. S.R.89 A Resolution in Support of Student Loan Forgiveness

The Committee will discuss and consider favorably recommending the legislation.

b. NASC Service Fair Updates

The Committee will discuss progress on contacting community partners and other relevant event updates.

8. COMMENTS AND ANNOUNCEMENTS (INFORMATION ONLY)

The Chair will recognize Committee members requesting the floor for a period not to exceed two minutes for the purpose of miscellaneous reports and requests.

9. PUBLIC COMMENT (INFORMATION ONLY)

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10. ADJOURNMENT

11.NOTES.

Agenda items may be considered out of order at the discretion of the Chair. The Committee may combine two or more agenda items for consideration. The Committee may remove an item from the agenda or delay discussion relating to an item on the agenda at any time.

The Associated Students supports providing equal access to all programs for people with disabilities. Reasonable efforts will be made to assist and accommodate physically

handicapped persons desiring to attend the meeting. Please call ASUN at (775) 784-6589 in advance so that arrangements may be conveniently made.

Posted at the ASUN Offices in the Joe Crowley Student Union, Frandsen Humanities Building, the Pennington Student Achievement Center, the Mathewson IGT Knowledge Center and online at www.nevadaasun.com. Requests for supporting material for an agenda item should be directed to the Archives of the Associated Students. All other inquires should be directed to Senator Olivia Ngo at senatorngo@asun.unr.edu.

[DISCUSSION DRAFT]

89th SESSION
2021-2022

S. Res. 89

A Resolution in Support of Student Loan Forgiveness

IN THE SENATE OF THE ASSOCIATED STUDENTS

FEBRUARY XX

SUBMITTED BY SENATOR JOJAN TO THE SENATE OF THE ASSOCIATED STUDENTS OF THE UNIVERSITY OF NEVADA

A Resolution in Support of Student Loan Forgiveness

Whereas, The total amount of federal student loan debt stands at over 1.5 trillion dollars with over 42 million borrowers with a average graduate debt of $38,147 for a bachelor's degree[1];

Whereas, over 27 million borrowers of federal loans are in forbearance or default resulting in a default rate of 15%[2];

Whereas, students of color are disproportionately negatively impacted by student loans and have higher default rates with the disproportionate amount of debt taken by students to finance their education reinforcing the racial wealth gap[3];

Whereas, tuition is outpacing students' ability to pay, and the share of students taking out loans to finance their degrees rose from roughly half (49%) to over two-thirds (69%) from 1993 to 2012,

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[1] https://www.nerdwallet.com/article/loans/student-loans/student-loan-debt
[2] https://educationdata.org/student-loan-default-rate
[3] https://www.brookings.edu/research/student-loans-the-racial-wealth-divide-and-why-we-need-full-student-debt-cancellation/

according to the Pew Research Center. Between 1993 and 2020, the average loan amount grew nearly three-fold, surpassing $30,000 while in the past 30 years, the cost of a college degree has skyrocketed with college tuition and fees have increased by 1,200%[4];

Whereas, student loan debt contributes to rising generational wealth inequality and impacts borrowers over time by raising debt burdens, lowering credit scores and ultimately, limiting the purchasing power of those with student debt leading to inability to get on the housing ladder and fully participate in the economy[5];

Whereas, ProgressNow found that students with outstanding loan payments were 36 percent less likely to purchase a house, to take out car loans and have lower credit scores[6];

Whereas, student loans unlike other forms of debt cannot be easily discharged through bankruptcy or other common means of debt relief[7];

Whereas, student loan forgiveness has been championed by activists and was a significant issue in the 2020 elections;

Whereas, On the campaign trail, Joe Biden promised to immediately cancel $10,000 in student debt per borrower but so far has not carried out that promise[8];

Whereas, polling shows bipartisan support for student loan forgiveness with polling by Student Defense showing 67% of respondents support some form of widespread student loan forgiveness — whether it is universal, tied to income, or based on specific program eligibility.[9];

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[4] https://www.pewresearch.org/social-trends/2014/10/07/cumulative-student-debt-among-recent-college-graduates/

[5] https://www.cnbc.com/2021/07/02/3-ways-student-debt-impacts-the-economy.html

[6] https://scholarshipamerica.org/blog/the-far-reaching-impact-of-the-student-debt-crisis/

[7] https://www.studentloanborrowerassistance.org/bankruptcy/

[8] https://fortune.com/education/business/articles/2021/09/01/heres-where-biden-stands-on-student-loan-forgiveness/

[9] https://www.forbes.com/sites/adamminsky/2020/09/25/new-poll-shows-substantial-bipartisan-support-for-student-loan-forgiveness-and-other-relief-for-borrowers/?sh=55d30f2b2b7c

Whereas, the cost of attendance at UNR for a student can be over 20,000 dollars a year while the average income in Nevada is just 31,206 dollars a year[10];

Whereas, in Nevada there are 330,000 loan borrowers with over 11 billion dollars in debt with over 44,000 delinquent borrowers[11];

Whereas, forgiving student loans would many positive benefits such as an increase of $86 billion to $108 billion a year, on average, to GDP, a narrowing of the racial wealth gap, and increasing college graduation rates and encouraging more students to attend higher education[12];

Whereas, Nevada ranks 35th in the nation for college affordability and student loan forgiveness will positively benefit the students of Nevada and the state overall[13];

Whereas, The University of Nevada has 48% of it's graduates students in loan debt with a average loan amount of 22,620 dollars[14];

Be it resolved that, ASUN supports universal student loan forgiveness for all borrowers;

Be it further resolved that, that ASUN urges UNR and the NSHE Board of Regents to support loan forgiveness and advocate on behalf of student loan forgiveness proposals;

Be it further resolved that, that ASUN urges Nevada congressional delegation: Representatives: Dina Titus, Mark Amodei, Susie Lee, Steven Horsford and Senators: Catherine Cortez Masto and Jacky Rosen to support student loan forgiveness in Congress and call on President Biden to fulfill his promise of canceling up to 10,000 dollars in student loan debt;

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[10] https://www.unr.edu/costs/first-year-resident

[11] https://drive.google.com/file/d/10ZDX6F-NrKtUhRi3W-jpAS577ZfH5EKf/view?usp=sharing

[12] https://www.businessinsider.com/economic-benefits-of-student-debt-forgiveness-2020-12

[13] https://www.move.org/college-tuition-costs-by-state/

[14] https://www.collegetransitions.com/dataverse/average-student-debt?

Be it further resolved that, that ASUN urges Nevada congressional delegation to support S.1569 - Student Food Security Act of 2021, H.R.4090 - Making Education Affordable and Accessible Act and an enactment of the Student Loan Borrowers' Bill of Rights;

Be it further resolved that, a copy of this resolution be sent to the following: President Brian Sandoval, Vice President for Administration & Finance Vic Redding, Vice President for Student Services Shannon Ellis, Representative Dina Titus, Representative Mark Amodei, Representative Susie Lee, Representative Steven Horsford, Senator Catherine Cortez Masto, Senator Jacky Rosen, Chancellor Dr. Melody Rose, Office of the NSHE Board of Regents, Director Sandra Rodriguez;