Whereas: The Student Government Association (SGA) of Ramapo College of New Jersey is the liaison body to the Faculty, Staff, Administration, the Board of Trustees, and the Board of Governors of Ramapo College of New Jersey;

Whereas: The Biden-Harris Administration has announced a three-part plan to provide student loan debt relief to working and middle-class federal student loan borrowers as a result of the economic challenges created by the COVID-19 pandemic;

Whereas: The Biden-Harris Administration's one-time student debt relief plan includes loan forgiveness of up to $20,000 for eligible borrowers with individual income less than $125,000 or $250,000 for households, and potentially all student loan forgiveness for eligible borrowers employed by nonprofits, military, or federal, state, Tribal, or local government;

Whereas: The student loan repayment pause has been extended a number of times, with no one with a federally held loan having to pay a single dollar in loan payments since President Biden took office;

Whereas: On the current date, the Supreme Court has not yet made a final decision regarding the student debt relief bill;

Whereas: The cost of higher education has consistently risen, outpacing inflation and wage growth, leading to a growing burden of student debt for individuals and families;

Whereas: Wage stagnation in recent years has made it increasingly difficult for graduates to repay their loans and achieve financial stability, thereby exacerbating the student debt crisis;

Whereas: the RCNJ community is aware of the financial burden faced by many of its students due to student loans and the challenges posed by the current economic climate;

THEREFORE BE IT RESOLVED: The Biden-Harris Administration's student loan debt relief plan is just and necessary to address the financial harms of the pandemic, providing borrowers with a smooth transition back to repayment, and preventing delinquency or default;
THEREFORE BE IT RESOLVED: The SGA urges the Supreme Court to rule in favor of the Administration's debt relief program, and allow it to proceed as planned;

THEREFORE BE IT RESOLVED: Eligible borrowers are encouraged to take advantage of the opportunity to receive loan forgiveness or public service loan forgiveness, and to sign up for notifications and updates through the Department of Education subscription page.

Proposed:

1) The Secretary of Governmental Affairs shall reach out to politicians and promise to work towards and support the Biden-Harris Administration's plan for student debt relief;

2) The Secretary of Governmental Affairs and the Senate Liaison to the Office of Financial Aid shall continue to monitor the situation regarding the student debt crisis and the status of the student debt relief bill, and shall keep the Senate and SGA informed of any developments or changes in the plan.

Paolo Miyashiro Bedoya
President ’22 - ’23

Ashley Gomez
Senate President ’22 - ’23