

## League of United Latin American Citizens

## RESOLUTION TO SUPPORT DEBT-FREE OR TUITION-FREE PUBLIC POSTSECONDARY EDUCATION AS STATE AND NATIONAL POLICY

**WHEREAS**, the increasing cost of a college education has led to a \$1.4 trillion student debt crisis in the United States experienced by graduates of public, private, non-profit, and for-profit postsecondary institutions; and

**WHEREAS**, rising public college tuition costs, coupled with housing, food, books, and transportation costs, are adding to an ever-increasing price to students and families involved with obtaining a college degree; and

**WHEREAS**, survey data shows that women and minorities are more likely among the population pursuing higher education to worry about the cost of college; and

WHEREAS, more Latinos are enrolling into public postsecondary education programs thanks to community initiatives to increase that enrollment, yet completion rates remain lower in contrast; and

**WHEREAS**, the leading barriers to college entry and completion for Latinos exists in the forms of college-preparedness and the costs of a postsecondary education; and

WHEREAS, data shows that the majority of Latinos who graduated college with a bachelor's degree take out student loans to afford the costs of that education; and

**WHEREAS**, higher rates of college dropout rates are experienced by Latinos due to the community being more susceptible to financial pressures that cause them to leave school; and

WHEREAS, higher college dropout rates among Latinos, coupled with the debt burdens and lower incomes of Latino individuals and households on average, causes higher student loan delinquency and default rates for Latino student loan borrowers which leads to the decimation of those individuals' credit and financial ability; and

WHEREAS, debt burdens taken by Latinos who graduate college, while numerically lower than White college graduates, have a greater, depressive effect on the financial gains and stability of Latino graduates than debt-free Latino graduates and White graduates all together; and

**WHEREAS**, Latinos are accumulating some of the highest student debt totals due to a greater number of Latino students needing to take out loans by proportion of the college-bound population; and.

**WHEREAS,** LULAC has publicly expressed its support for efforts by the Congress to make college tuition free, and to provide more protections for student loan borrowers and expand programs to help current borrowers with debt repayment;

**THEREFORE BE IT RESOLVED** that the League of United Latin American Citizens supports efforts that make public postsecondary education - public colleges and universities - debt free or tuition free, contending that the educational and economic advancement of the Latino community is aided by this effort so long as policies to this end are inclusive of the economic classes in which the Latino population makes up its greatest numbers; and

**BE IT FUTHER RESOLVED** that LULAC includes the advocacy for the implementation of debt-free or tuition-free public postsecondary education at the state and national level as part of its policy platform.

Voted & approved by the National Assembly of the 2017 LULAC National Convention on July 8, 2017.

Roger C. Rocha, Jr.

**LULAC National President** 

Logu C. Rocha J.