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June 16, 2014

United States Senate  
Washington, D.C. 20515

Dear Senator:

On behalf of the League of United Latin American Citizens (LULAC), the nation's oldest and largest Latino civil rights organization, I am writing to express serious concern regarding your decision to vote against cloture on S. 2432, the *Bank on Students Emergency Loan Refinancing Act*. This piece of legislation is critical for allowing young Americans, who highly invested in their education, the opportunity to refinance their student loans at lower, more affordable interest rates currently offered to new borrowers.

The financial relief offered by the potential passing of S. 2432 would benefit many college graduates, as studies have shown that seven out of ten students complete education burdened with student loan debt nearing \$30,000. According to some sources, the ability to refinance this debt saves 25 million borrowers up to \$2,000 that can be added back into the recovering economy. More importantly, graduates will have the opportunity to invest their newly acquired education and skills as capital in the labor force without the fear of looming debt.

As a civil rights organization, LULAC champions policies that help improve conditions for Latinos. Making higher education affordable by reducing student loan debt is a priority for our organization. Three-quarters of young, highly motivated Latino students do not even attend college due to financial obligations to help their families. Furthermore, four-in-ten of these students feel they cannot afford to go to college at all. LULAC strongly endorses S. 2432 as it gives many Latino students the opportunity to go to college by offering a more affordable way pay for this tuition upon graduation.

Therefore, on behalf of the 135,000 members of the League of Latin American Citizens, I urge you to reconsider your position and support this bipartisan legislation. By doing so, our country will be empowered by a stronger economy and the millions of Americans inspired to pursue their dreams of higher education with fewer financial setbacks.

Please feel free to contact Luis Torres, our Director of Policy and Legislation, at [Latorres@LULAC.org](mailto:Latorres@LULAC.org) to further discuss this issue and any other questions.

Sincerely

Margaret Moran  
LULAC National President