



*Monroe County Legislature*

**WILLIE J. LIGHTFOOT**  
LEGISLATOR - DISTRICT 27

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Committee Assignment
Memorializing Referral -L

March 12, 2007

To the Honorable  
Monroe County Legislature  
407 County Office Building  
39 West Main Street  
Rochester, New York 14614

**Re: Memorializing the United States Congress to Pass and President  
George W. Bush to Sign the Student Debt Relief Act of 2007**

Honorable Legislators:

Most U.S. high school graduates consider attending college to be a necessity rather than a choice. However, as the value of a college degree has risen, so too has the cost of obtaining one, and for many, if not most students, achieving a college education means going into debt. Tuition costs have shot up roughly 35 percent in just the last five years, and the average college student faces \$17,500 in loan debt at the time of graduation.

In an effort to make higher education more accessible, and ease the burden of debt shouldered by college students and their families, lawmakers in the U.S. Senate have introduced the Student Debt Relief Act of 2007 (S.359), legislation that would increase funds for federal student loans and reform loan repayment policies.

Senate lawmakers propose to extend the Pell Grant program, make funding of the program mandatory, and increase the grant amount each year for a maximum grant of \$6,300 in the 2011-2012 academic year. Their bill would also cut interest rates on subsidized federal student loans in half, create a Fair Payment Assurance Program capping federal loan payments at 15 percent of the borrower's monthly discretionary income, and allow students to consolidate certain loans while still in school.

Cost should not be barrier to education, and young people should not have to start their careers weighed down by excessive debt from student loans. Therefore, we urge you to join us in supporting the Student Debt Relief Act.

Respectfully submitted,

*Willie J. Lightfoot*  
Willie J. Lightfoot  
Legislator - District 27

*Carla M. Palumbo*  
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Democratic Leader

*Travis R. Heider*  
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