

Whereas, 6% of UCLA students are homeless at some point in their time at UCLA<sup>1</sup>

Whereas, throughout California, one in 5 community college students, one in 10 California State University students, and one in 20 University of California students are homeless<sup>2</sup>;

Whereas, 37% of UCLA students<sup>3</sup> and nearly 50% of California college students are food insecure<sup>4</sup>;

Whereas, despite the success of the UCs and CSUs in thriving and growing for many decades without charging tuition, and despite the aim of the California Master Plan to keep the UCs and CSUs tuition-free<sup>5</sup>, the UCs and CSUs now charge a high and frequently increased tuition rate<sup>6</sup> which is very burdensome for many students;

Whereas, 66% of college students have gone without course materials because they couldn't afford them, 19% have to factor textbook costs into decisions about which courses to take which hinders their ability to get the best possible education, and 11% have skipped meals to pay for textbooks<sup>7</sup>;

1

<https://risefree.org/news/rise-survey-on-student-homelessness-at-ucla/#:~:text=In%20our%20survey%2C%20the%20proportion,over%20a%203%20year%20period.>

2 <http://transformschoools.ucla.edu/stateofcrisis/>

3

<https://dailybruin.com/2020/01/07/op-ed-ending-student-hunger-requires-immediate-action-ucla-administrations-commitment>

4 <https://www.studentlunchbox.org/post/campus-food-insecurity-in-california-problem-statistics>

5 <https://www.dailycal.org/2014/12/22/history-uc-tuition-since-1868/>

6

<https://dailybruin.com/2021/07/23/editorial-tuition-hikes-will-burden-students-make-uc-education-less-accessible>

7

<https://dailybruin.com/2020/08/17/editorial-professors-must-work-to-alleviate-the-burden-of-high-textbook-costs-on-students>

Whereas, interest-free loans allow students to quickly get money to cover the aforementioned and other expenses, repay the loan in fairly small monthly repayments over up to 3 years<sup>8</sup>, and avoid being caught in a debt trap due to the high interest rates many lenders charge<sup>9</sup>;

Whereas, the Jewish Free Loan Association is a reputable organization<sup>10</sup> which has been serving Los Angelenos of all religions, ethnicities and races since 1904 and which has been serving students since the 1980s<sup>11</sup>;

Whereas, due to the ongoing economic impact of the COVID pandemic, inflation, the housing crisis, the textbook oligopoly, and the holes in our social safety net, college students have a tremendous need for free loans, which the Jewish Free Loan Association and other social service agencies need help meeting<sup>12</sup>;

Whereas, one of the roles of the California state legislature is to make sure that people are not subjected to homelessness, hunger and other forms of deprivation due to circumstances beyond their control, and to ensure that everyone who wants a college education can get one without being forced to drop out or face deprivation and educational hurdles due to poverty or financial insecurity;

Whereas, free loans are an effective way to help people because once a free-loan fund is created, it has tremendous staying power due to the

<sup>8</sup> <https://www.jfla.org/loan-help/frequently-asked-questions/>

<sup>9</sup>

<https://www.buzzfeednews.com/article/annehelenpetersen/student-debt-college-public-service-loan-forgiveness>

<sup>10</sup> <https://www.charitynavigator.org/ein/951691014>

<sup>11</sup> <https://www.jfla.org/about-jfla/our-history/>

<sup>12</sup>

<https://jewishjournal.com/commentary/opinion/349641/how-sacramento-can-address-the-rising-costs-of-st>

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99.5% of borrowers who repay their loans<sup>13</sup>, and while there should not be any shame in accepting any kind of needed help, many people feel more dignified taking a form of assistance which they will directly repay.

Whereas, California's Assembly, Senate and Governor are currently allocating funds for the remainder of 2022 and the first half of 2023;

Whereas, Assemblymembers Al Muratsuchi, Christina Garcia, Mark Berman, Vince Fong, Miguel Santiago, Jesse Gabriel, Jose Medina, Tim Grayson, Richard Bloom and State Senators Josh Newman, Steven Glazer, Monique Limon, Ben Allen, and Sydney Kamlager have requested that as part of this budgeting process, the California Assembly and Senate allocate 30 million dollars to provide free loans for low-income college students;

Whereas, California's state Assembly and Senate have not yet allocated funds provide free loans for low-income college students, but they will have the opportunity to do so in August 2022;

Therefore, let it be resolved that the Undergraduate Students Association Council urges all of California's State Assemblymembers and Senators to do everything in their power to ensure that this August, the State of California will allocate 30 million dollars of funding for free loans for low-income college students.

<sup>13</sup> <https://www.jfla.org/about-jfla/our-history/>