

As Introduced

**136th General Assembly
Regular Session
2025-2026**

H. C. R. No. 46

**Representative McClain
Cosponsor: Representative Demetriou**

A CONCURRENT RESOLUTION

To encourage Congress to end support for post-secondary education loans. 1
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BE IT RESOLVED BY THE HOUSE OF REPRESENTATIVES OF THE STATE OF OHIO (THE SENATE CONCURRING):

WHEREAS, According to the Education Data Initiative, as of August 2025, student loan debt in the United States totaled \$1.814 trillion; and 3
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WHEREAS, The outstanding federal student loan balance is \$1.661 trillion with 42.5 million student borrowers who have federal loan debt; and 6
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WHEREAS, Federal student loan debt represents 91.6% of all student loan debt; and 9
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WHEREAS, The average federal student loan debt balance is \$39,075; and 11
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WHEREAS, 11.3% of federal student loan dollars were delinquent as of August 2025; and 13
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WHEREAS, The average public university student borrows \$31,960 to attain a bachelor's degree; and 15
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WHEREAS, According to the Congressional Research Service, as of February 2025, one in six adult Americans have federal 17
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student loan debt; and 19

WHEREAS, The United States has a free-market economy and, 20
in a free-market economy, the government should not provide 21
higher education loans; and 22

WHEREAS, Loans provided by the United States government 23
increase tuition costs for every college student instead of 24
making higher education more affordable; and 25

WHEREAS, There are many job opportunities, including well- 26
paying jobs such as in the skilled trades, that do not require a 27
college degree; now therefore be it 28

RESOLVED, That we, the members of the 136th General 29
Assembly of the State of Ohio, encourage the Congress of the 30
United States to end support for post-secondary education loans; 31
and be it further 32

RESOLVED, That the Clerk of the House of Representatives 33
transmit duly authenticated copies of this resolution to the 34
President of the United States, President Pro Tempore and 35
Secretary of the United States Senate, the Speaker and Clerk of 36
the United States House of Representatives, the members of the 37
Ohio Congressional delegation, the Chancellor of Higher 38
Education, and the news media of Ohio. 39