

Fifty-seventh  
Legislative Assembly  
of North Dakota

**ENGROSSED SENATE CONCURRENT  
RESOLUTION NO. 4041**

Introduced by

Senator T. Mathern

Representative Kliniske

1 A concurrent resolution directing the Legislative Council to study the financial impact of credit  
2 card fees imposed on public institutions of higher education and the social effects of credit card  
3 debt on young adults.

4 **WHEREAS**, North Dakota State University reported it incurred credit card fees for  
5 accepting payments by credit cards exceeding \$95,000 in the year 2000 and there are 10 other  
6 state-funded universities with credit card fee expenses in this state; and

7 **WHEREAS**, in addition to any financial impact credit card fees may be imposing on our  
8 state's economy, there also may be a social impact on the students, regressing their  
9 opportunities for future growth due to credit card debt; and

10 **WHEREAS**, with the increase of combined credit card and student loan debt, more  
11 students may be dropping out of school without a degree and more students may be leaving  
12 the state to seek higher paying jobs; and

13 **WHEREAS**, a detailed study of the financial impact of credit card fees could determine  
14 the financial burdens on North Dakota public institutions of higher education and North Dakota  
15 taxpayers;

16 **NOW, THEREFORE, BE IT RESOLVED BY THE SENATE OF NORTH DAKOTA,**  
17 **THE HOUSE OF REPRESENTATIVES CONCURRING THEREIN:**

18 That the Legislative Council study the financial impact of credit card fees imposed on  
19 public institutions of higher education and the social effects of credit card debt on young  
20 adults; and

21 **BE IT FURTHER RESOLVED**, that the Legislative Council report its findings and  
22 recommendations, together with any legislation necessary to implement the recommendations,  
23 to the Fifty-eighth Legislative Assembly.