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Ohio Attorney General
30 E. Broad St., 14th Floor
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Re: Attorney General Collections during COVID-19

Dear Attorney General Yost,

Our firm represents many student loan borrowers in Ohio. I am writing to recommend that as our state faces the unprecedented health and financial consequences of COVID-19, your office considers following the lead of other states including New York and Oregon and suspending collections and accrual of interest on debts owed to the state, particularly medical and student loan debt. I am joined in this request by the National Association of Consumer Advocates. This temporary step is necessary at a time when our state's unemployment rate has spiked to record levels and our most vulnerable families and students are struggling to survive the crisis.

Many of the debts subject to collections actions by the Attorney General's Office were accrued by students at Ohio's state colleges and universities. These include Perkins loans, which are issued directly by a school, and Pell Grants, both of which are only available to students with "exceptional financial need" under federal law. Many low-income students become indebted to their college in situations where they had to withdraw mid-semester for financial, medical, or family reasons. Unlike most student loans, these debts must be repaid immediately and no repayment plan is available. Perkins loans are exempt from the relief provided to other student loan borrowers in the COVID-19 bill passed by Congress.



In recent years, these debts have been subject to aggressive collection methods by outside collectors and lawyers hired by the Attorney General's Office. Since 2017 the debts have also been subject to extraordinary collection charges and fees, with a thirty percent surcharge imposed by law on debts collected by outside counsel. See R.C. 109.08.

In the coming weeks and months, it is certain that thousands of Ohioans who owe debts to the state will not be in a position to repay those debts. Rather than continuing punitive collections and allowing the debts to snowball, I strongly urge you to consider suspending collections actions and providing for interest and fees to be waived for the duration of the crisis. Even after the conclusion of this crisis, I hope that your office will further consider supporting the creation of a hardship waiver process, and offer Ohioans the opportunity to repay a debt in installments, without imposition of punitive and crushing fees to outside law firms.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Emily C. White'.

Emily C. White
Attorney-at-Law
DANNLAW

A handwritten signature in blue ink, appearing to read 'Brian D. Flick'.

Brian D. Flick
DANNLAW
Ohio State Chair, National Association of Consumer Advocates

CC: Member of the Ohio General Assembly
Governor Michael DeWine
Lieutenant Governor Jon Husted
Senator Robert Portman
Senator Sherrod Brown
Members of the Ohio Congressional Delegation

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