

July 21, 2022

The Honorable Joseph R. Biden, Jr.
President of the United States
The White House
1600 Pennsylvania Avenue, NW
Washington, D.C. 20500

Dear President Biden:

The undersigned 134 organizations representing students, student loan borrowers, teachers, workers, and consumers write to urge you to extend, expand, and coordinate more closely the current Public Service Loan Forgiveness (PSLF) waiver (Waiver) and Income-Driven Repayment (IDR) Adjustment (Adjustment) in order to fulfill the promise of affordable and manageable loan repayment for borrowers. Although we applaud your administration's efforts to improve these programs, both the Waiver and Adjustment currently exclude critical groups of borrowers and fail to maximize the potential benefit for borrowers who are covered.

The Waiver, set to expire after October 31, 2022, gives credit toward PSLF loan forgiveness to public service workers whose prior time was previously considered partially or completely ineligible, whereas the IDR Adjustment, which has no specific deadline but which the U.S. Department of Education estimates will take effect in early 2023, similarly awards credit toward IDR loan forgiveness for time that was previously ineligible. Because IDR credit counts towards PSLF loan forgiveness, these two programs should operate in lock step to maximize effectiveness, however their current staggered deadlines mean that borrowers who rely on the Waiver to access PSLF loan forgiveness will effectively be denied the later-in-time IDR Adjustment's benefits. Further, some borrowers who have experienced significant hardship in repaying their loans, including those who have filed for bankruptcy, those who have defaulted, and those struggling to repay Parent PLUS Loans, are either explicitly or practically excluded from these policies.

To ensure your administration's policies have their intended effect, we urge you to (1) extend the deadline for the PSLF waiver through at least 2023 and calibrate the IDR adjustment timeline accordingly; (2) expand both policies to ensure that all borrower types receive credit for the entirety of the time since they first entered repayment; and (3) extend the payment pause to a date after which loan cancellations from the Waiver and Adjustment will be processed, to reduce confusion and ensure that borrowers whose loans will be cancelled do not needlessly resume repayment. Finally, the administration must provide clear information to borrowers and the public about the two programs so that borrowers and those who work with them fully understand their options and can make informed decisions about how to manage their loans.

We believe these steps are necessary to deliver the relief that your administration has worked hard to provide and to ensure that all borrowers are given equal access to their rights under federal law.

Sincerely,

Accountable.US
Affordable Homeownership Foundation Inc.
Alaska PIRG
American Alliance of Museums
American Association of Colleges of Osteopathic Medicine
American Association of University Women
American Federation of Teachers
American Psychological Association
Americans for Financial Reform Education Fund
Asian Pacific American Labor Alliance (AFL-CIO)
Association of Young Americans (AYA)
Center for American Progress
Center for Economic Integrity
Center for Responsible Lending
Civil Service Bar Association
Chicago Foundation for Women
Clinical Social Work Association
Communications Workers of America - Public, Healthcare and Education Workers
Community Service Society of NY
Consumer Federation of America
Consumer Federation of California
Consumer Reports
Consumers for Auto Reliability and Safety
Debt Collective
Debt-Free MD, Inc. (Maryland)
District Council 37 Municipal Employees Legal Services
Economic Mobility Pathways (EMPath)
Equal Justice Works
Financial Pathways of the Piedmont
Fosterus
Future Coalition
Hispanic Federation
Housing and Economic Rights Advocates
International Federation of Professional and Technical Engineers (IFPTE)
LCLAA
Legal Aid at Work
Loan Repayment Assistance Program of Minnesota
Maine Center for Economic Policy
Maine Immigrants' Rights Coalition
March On
Margert Community Corporation
Maryland Center for Collegiate Financial Wellness
National Association for College Admission Counseling
National Association of Consumer Advocates

National Association of Consumer Bankruptcy Attorneys
National Association of Social Workers
National Association of Social Workers DC Metro Chapter
National Association of Social Workers, Alabama Chapter
National Association of Social Workers, Alaska Chapter
National Association of Social Workers, Arizona Chapter
National Association of Social Workers, Arkansas Chapter
National Association of Social Workers, California Chapter
National Association of Social Workers, Colorado Chapter
National Association of Social Workers, Connecticut Chapter
National Association of Social Workers, Delaware Chapter
National Association of Social Workers, Florida Chapter
National Association of Social Workers, Georgia Chapter
National Association of Social Workers, Guam Chapter
National Association of Social Workers, Hawaii Chapter
National Association of Social Workers, Idaho Chapter
National Association of Social Workers, Illinois Chapter
National Association of Social Workers, Indiana Chapter
National Association of Social Workers, Iowa Chapter
National Association of Social Workers, Kansas Chapter
National Association of Social Workers, Kentucky Chapter
National Association of Social Workers, Louisiana Chapter
National Association of Social Workers, Maine Chapter
National Association of Social Workers, Maryland Chapter
National Association of Social Workers, Massachusetts Chapter
National Association of Social Workers, Michigan Chapter
National Association of Social Workers, Minnesota Chapter
National Association of Social Workers, Mississippi Chapter
National Association of Social Workers, Missouri Chapter
National Association of Social Workers, Montana Chapter
National Association of Social Workers, Nebraska Chapter
National Association of Social Workers, Nevada Chapter
National Association of Social Workers, New Hampshire Chapter
National Association of Social Workers, New Jersey Chapter
National Association of Social Workers, New Mexico Chapter
National Association of Social Workers, New York City Chapter
National Association of Social Workers, New York State Chapter
National Association of Social Workers, North Carolina Chapter
National Association of Social Workers, North Dakota Chapter
National Association of Social Workers, Ohio Chapter
National Association of Social Workers, Oklahoma Chapter
National Association of Social Workers, Oregon Chapter
National Association of Social Workers, Pennsylvania Chapter
National Association of Social Workers, Puerto Rico Chapter
National Association of Social Workers, Rhode Island Chapter
National Association of Social Workers, South Carolina Chapter

National Association of Social Workers, South Dakota Chapter
National Association of Social Workers, Tennessee Chapter
National Association of Social Workers, Texas Chapter
National Association of Social Workers, Utah Chapter
National Association of Social Workers, Vermont Chapter
National Association of Social Workers, Virgin Islands Chapter
National Association of Social Workers, Virginia Chapter
National Association of Social Workers, Washington Chapter
National Association of Social Workers, West Virginia Chapter
National Association of Social Workers, Wisconsin Chapter
National Association of Social Workers, Wyoming Chapter
National Consumer Law Center (on behalf of its low-income clients)
National Council of Nonprofits
National Education Association
National Employment Law Project
National Housing Resource Center
National Military Family Association
National Nurses United
National Women's Law Center
New America Higher Education Program
New Jersey Citizen Action
New Jersey Institute for Social Justice
New York Legal Assistance Group
Nonprofit Professional Employees Union, IFPTE Local 70
OCA – Asian Pacific American Advocates
OnTrack WNC Financial Education & Counseling
ParentsTogether
People's Parity Project
Physician Assistant Education Association
Psycharmor
Public Counsel
Public Law Center
SEIU 509
Service Employees International Union (SEIU)
Student Borrower Protection Center
Student Debt Crisis Center
The Arc of the United States
The Collaborative of NC
The Hope Center for College, Community, and Justice
The Institute for College Access & Success (TICAS)
THE ONE LESS FOUNDATION
UnidosUS
Virginia Poverty Law Center
Zero Debt Massachusetts