

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