

**Congress of the United States**  
Washington, DC 20510

October 3, 2022

The Honorable Miguel Cardona  
Secretary of Education  
U.S. Department of Education  
400 Maryland Ave, SW  
Washington, D.C. 20202

Dear Secretary Cardona:

Thank you for your continued efforts to improve the Public Service Loan Forgiveness (PSLF) program. As you are aware, the limited PSLF waiver, announced last October, has significantly improved the lives of the more than 189,000<sup>1</sup> public servants who have had their student loans forgiven through the program and the one million<sup>2</sup> who have received an average of one additional year of PSLF credit. Given the upcoming October 31, 2022 limited PSLF waiver deadline, we write to reiterate our request<sup>3</sup> that the Department of Education extend its deadline until July 1, 2023—when the Department’s new PSLF regulations will take effect—in order to ensure that all public servants with federal student loans are able to benefit from this historic waiver.

To date, the waiver has been overwhelmingly successful in reducing barriers for borrowers to receive PSLF relief, as the waiver accounts for almost all (91%) of the borrowers who have received forgiveness through the PSLF program through July 31, 2022.<sup>4</sup> The limited waiver is also a lifeline for Federal Family Education Loan (FFEL) borrowers who—for the first time—have seen their payments acknowledged in the PSLF program. Yet, data indicates that only a fraction of the public servants who are eligible for PSLF have utilized the waiver. According to the Student Borrower Protection Center’s estimates, only 15% of the 9 million public service workers with student debt have filed paperwork to track their qualifying payments under PSLF.<sup>5</sup>

As more than 20 state attorneys general have pointed out, “[g]iven the essential benefits provided by the limited PSLF waiver, and the fact that fundamental problems with the PSLF program will

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<sup>1</sup> U.S. Dep’t of Educ. (ED), *Public Service Loan Forgiveness Data: July 2022*, <https://studentaid.gov/data-center/student/loan-forgiveness/pslf-data> [hereinafter ED July 2022 PSLF data].

<sup>2</sup> ED, *U.S. Department of Education Announces Transformational Changes to the Public Service Loan Forgiveness Program* (Oct. 6, 2021), <https://www.ed.gov/news/press-releases/us-department-education-announces-transformational-changes-public-service-loan-forgiveness-program-will-put-over-550000-public-service-workers-closer-loan-forgiveness> [hereinafter 10/6/21 ED Announcement].

<sup>3</sup> Letter from 100 members of Congress to President Biden and Secretary Cardona (Jul. 28, 2022), <https://www.menendez.senate.gov/newsroom/press/menendez-booker-warren-schumer-underwood-cardenas-pressley-lead-100-colleagues-in-urging-biden-administration-to-extend-student-loan-payment-pause>.

<sup>4</sup> ED July PSLF data, *supra* note 1.

<sup>5</sup> See Student Borrower Protection Ctr. (SBPC), *More than 9 Million Public Service Workers with Federal Student Loans Eligible for Debt Cancellation, Fewer than 2% Have Received Relief, and only 15% on Track* (Jun. 9, 2022), <https://protectborrowers.org/new-analysis-more-than-9-million-public-service-workers-with-federal-student-loans-eligible-for-debt-cancellation-fewer-than-2-percent-have-received-relief-and-only-15-percent-on-track/>.

immediately return (likely in an exacerbated form) upon the waiver’s end, we have grave concerns about the plans to end the waiver . . . before the Department’s new PSLF regulations take effect.”<sup>6</sup> These attorneys general, alongside the education advocacy, government, and non-profit community as a whole, agree that operationalizing and explaining the waiver has been an incredible challenge for the Department, as well as its servicers. Such challenges have left numerous public servants confused about how the waiver, consolidation, and the Department’s one-time review to fix forbearance and deferment failures will work. This is especially true for FFEL borrowers and borrowers who still hold joint consolidated loans from the Department, many of whom are still unaware that they may have an opportunity to qualify for PSLF under the limited PSLF waiver.

Importantly, extending the PSLF waiver will also allow more military service members and federal employees to make progress towards loan forgiveness through PSLF. Though the Department has announced that it is currently working to ensure that all federal agencies and departments automatically provide credit for PSLF for members of the military and federal employees, this program is not yet in place. Military and federal data matches are critical to ensuring that the Department can identify which borrowers are eligible for PSLF and provide them automatic relief.

Since the deadline of October 31, 2022 to qualify for PSLF under the waiver program is less than one month away, we ask that the Department extend this deadline in order to ensure that all public servants with federal student loans are able to benefit from this historic waiver.

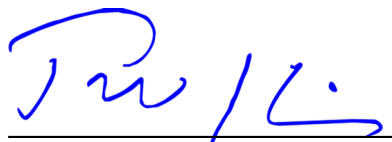
Sincerely,



Robert Menendez  
United States Senator



Kirsten Gillibrand  
United States Senator



Tim Kaine  
United States Senator



Chris Van Hollen  
United States Senator

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<sup>6</sup> Letter from 19 states and the D.C. Attorney’s General to President Biden and Secretary Cardona (Jul. 29. 2022), <https://www.mass.gov/doc/multistate-letter-to-biden-administration-on-pslf-waiver/download>.



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John P. Sarbanes  
Member of Congress



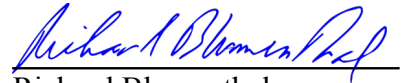
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Joe Courtney  
Member of Congress



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Jahana Hayes  
Member of Congress



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Richard Blumenthal  
United States Senator



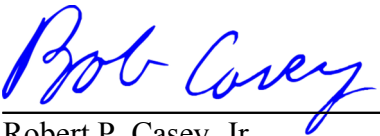
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Cory A. Booker  
United States Senator



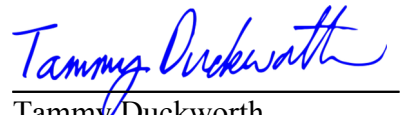
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Benjamin L. Cardin  
United States Senator



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Robert P. Casey, Jr.  
United States Senator



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Tammy Duckworth  
United States Senator




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Richard J. Durbin  
United States Senator



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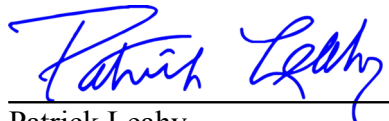
Dianne Feinstein  
United States Senator



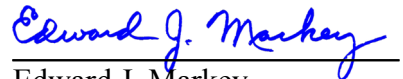
Mazie K. Hirono  
United States Senator



Amy Klobuchar  
United States Senator



Patrick Leahy  
United States Senator



Edward J. Markey  
United States Senator



Alex Padilla  
United States Senator



Jack Reed  
United States Senator



Bernard Sanders  
United States Senator



Brian Schatz  
United States Senator



Charles E. Schumer  
United States Senator

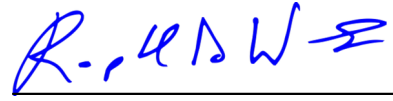


Tina Smith  
United States Senator



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Mark R. Warner  
United States Senator



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Raphael G. Warnock  
United States Senator



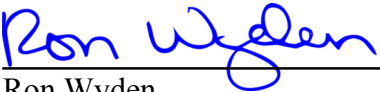
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Elizabeth Warren  
United States Senator



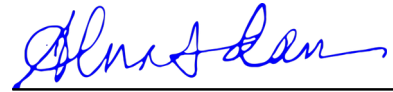
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Sheldon Whitehouse  
United States Senator



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Ron Wyden  
United States Senator



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Alma S. Adams, Ph.D.  
Member of Congress



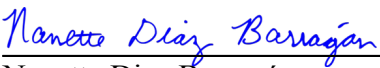
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Colin Z. Allred  
Member of Congress



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Cynthia Axne  
Member of Congress



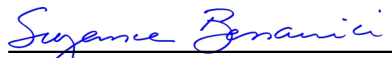
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Nanette Diaz Barragán  
Member of Congress



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Karen Bass  
Member of Congress



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Suzanne Bonamici  
Member of Congress



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Jamaal Bowman, Ed.D.  
Member of Congress



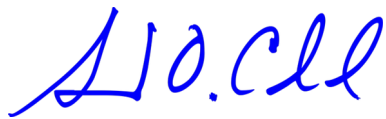
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Brendan F. Boyle  
Member of Congress



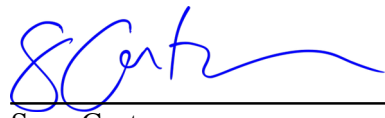
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Shontel M. Brown  
Member of Congress



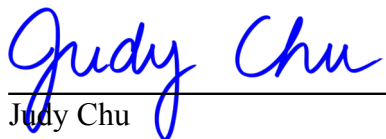
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Salud Carbajal  
Member of Congress



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Sean Casten  
Member of Congress



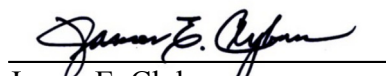
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Judy Chu  
Member of Congress



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David N. Cicilline  
Member of Congress



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James E. Clyburn  
Majority Whip




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J. Luis Correa  
Member of Congress



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Angie Craig  
Member of Congress



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Danny K. Davis  
Member of Congress



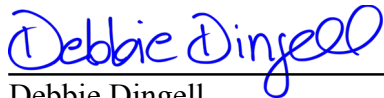
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Rosa L. DeLauro  
Member of Congress



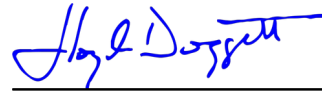
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Mark DeSaulnier  
Member of Congress



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Debbie Dingell  
Member of Congress



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Lloyd Doggett  
Member of Congress



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Adriano Espaillat  
Member of Congress



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Dwight Evans  
Member of Congress



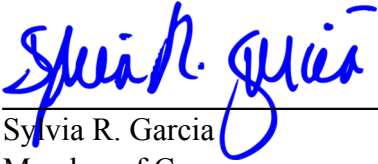
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Ruben Gallego  
Member of Congress



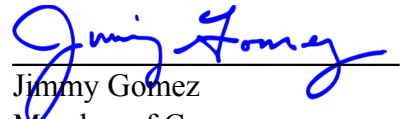
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Jesús G. "Chuy" García  
Member of Congress



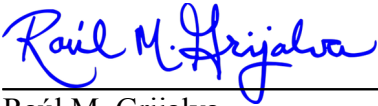
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Sylvia R. Garcia  
Member of Congress



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Jimmy Gomez  
Member of Congress



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Raúl M. Grijalva  
Member of Congress



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Sheila Jackson Lee  
Member of Congress



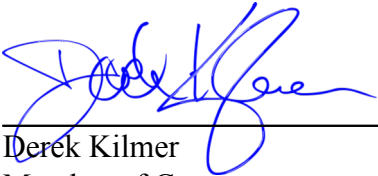
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Sara Jacobs  
Member of Congress



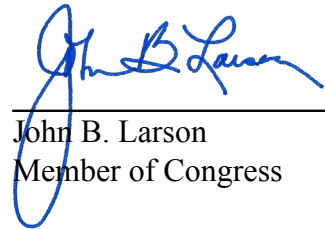
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Pramila Jayapal  
Member of Congress



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Derek Kilmer  
Member of Congress



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John B. Larson  
Member of Congress



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Brenda L. Lawrence  
Member of Congress



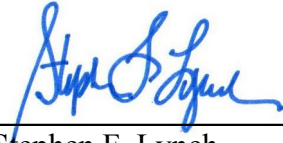
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Teresa Leger Fernández  
Member of Congress





Betty McCollum  
Member of Congress



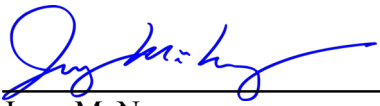
Stephen F. Lynch  
Member of Congress



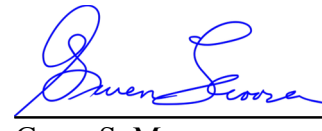
Lucy McBath  
Member of Congress



James P. McGovern  
Member of Congress



Jerry McNerney  
Member of Congress



Gwen S. Moore  
Member of Congress




Grace F. Napolitano  
Member of Congress



Marie Newman  
Member of Congress



Eleanor Holmes Norton  
Member of Congress



Alexandria Ocasio-Cortez  
Member of Congress



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Frank Pallone, Jr.  
Member of Congress



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Jimmy Panetta  
Member of Congress



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Bill Pascrell, Jr.  
Member of Congress



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Chellie Pingree  
Member of Congress



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Katie Porter  
Member of Congress



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Ayanna Pressley  
Member of Congress



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Mike Quigley  
Member of Congress



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Jamie Raskin  
Member of Congress



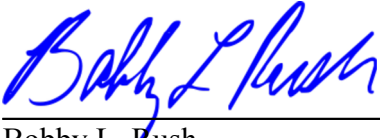
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Deborah K. Ross  
Member of Congress



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C. A. Dutch Ruppertsberger  
Member of Congress



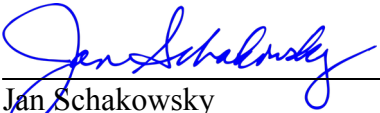
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Bobby L. Rush  
Member of Congress



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Gregorio Kilili Camacho  
Sablan  
Member of Congress



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Jan Schakowsky  
Member of Congress



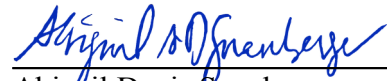
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David Scott  
Member of Congress



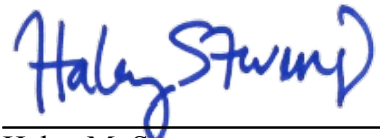
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Adam Smith  
Member of Congress



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Abigail Davis Spanberger  
Member of Congress



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Haley M. Stevens  
Member of Congress



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Thomas R. Suozzi  
Member of Congress



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Eric Swalwell  
Member of Congress



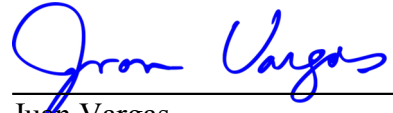
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Rashida Tlaib  
Member of Congress



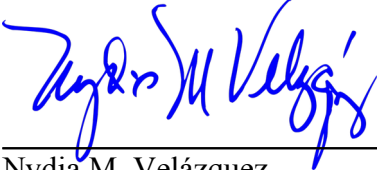
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David J. Trone  
Member of Congress



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Juan Vargas  
Member of Congress



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Nydia M. Velázquez  
Member of Congress



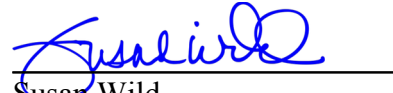
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Bonnie Watson Coleman  
Member of Congress



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Peter Welch  
Member of Congress



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Susan Wild  
Member of Congress



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Nikema Williams  
Member of Congress



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John Yarmuth  
Member of Congress