

Congress of the United States
Washington, DC 20515

March 23, 2020

The Honorable Betsy DeVos
Secretary
United States Department of Education
400 Maryland Avenue, SW
Washington, D.C. 20202

Dear Secretary DeVos,

We write today to express deep concern about the negative effects of COVID-19 on student loan borrowers. More than 42 million Americans are repaying federal student loans. Too many of these borrowers are struggling to make payments even though there are federal programs available to help. During this unprecedented time of great uncertainty, we implore you to use all authority available to you to support student loan borrowers.

Workers without sufficient paid leave, those who have been laid off, those who are unable to work, and those incurring additional financial responsibilities because of this crisis are struggling more than ever before to repay their student loan debt. These borrowers should not have to choose between paying their rent or mortgage, paying for childcare, or putting food on the table and making unaffordable student loan payments. We appreciate efforts by this Administration to waive student loan interest, offer administrative forbearance, and suspend payments for delinquent borrowers during this challenging time, but there is more that can and should be done to protect student loan borrowers struggling because of COVID-19.

We urge the Department of Education (the Department) to do all it can to help borrowers during this critical time. This must include robust, aggressive, and frequent communications from the Department to explain their newly announced efforts and other ways borrowers can reduce, eliminate, or delay their payments. Borrowers need information from the Department about student loan deferments or forbearances. Recognizing that these options are not appropriate for all borrowers, these communications must make sure each borrower is fully informed of the consequences of using these options. Borrowers also need information from the Department about enrollment in or updates to income information for income-driven repayment plans (IDR) without burdensome documentation requirements for borrowers who have been laid off. And they need to know whether borrowers' eligibility for Public Service Loan Forgiveness or forgiveness under IDR plans will be affected by these options. Additionally, we urge the Department to use all available authority to keep borrowers in IDR plans during this time.

Because student loan servicers will likely experience an influx of calls, we also ask the Department to work closely with each servicer to make sure there is a plan in place for borrowers

to access the support they need without overwhelming call centers. To make sure lawmakers can do our jobs and students' needs are continually evaluated, we also urge the Department to publicly release and report to Congress more real-time data on college closures, servicer capacity, and borrower repayment. Additionally, because borrowers in default are particularly vulnerable, the Department should accommodate missed required payments from borrowers seeking to get out of default on their federal student loans.

Borrowers deserve the full support of the Department of Education and student loan servicers during this public health crisis. Thank you for your attention to this matter.

Sincerely,



Suzanne Bonamici
Chair, Subcommittee on Civil Rights and Human Services

Raúl M. Grijalva
Mark Takano
Jahana Hayes
Haley M. Stevens
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