

# United States Senate

WASHINGTON, DC 20510

November 17, 2021

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

Dear Secretary Cardona:

We write regarding the U.S. Department of Education's ("Department") implementation of recent changes to the Public Service Loan Forgiveness (PSLF) program as they pertain to our nation's military service members. We applaud the Department for its work to expand access to and simplify the process of obtaining PSLF, and urge further action in this area.

On October 6, 2021, the Department announced an overhaul of the eligibility requirements that federal student loan borrowers must meet to secure debt relief through PSLF.<sup>1</sup> As part of this announcement, the Department indicated that it will *"develop and implement a process to address periods of student loan deferments and forbearance for active-duty service members and will update affected borrowers to let them know what they need to do to take advantage of this change."* To make these important improvements to PSLF, the Department is utilizing the authorities provided by the *Higher Education Relief Opportunities for Students Act of 2003* (P.L. 108-76), which was passed by Congress in part to make sure that service members do not lose out on federal student aid benefits due to their military service.

These changes to PSLF will be critically important for service members, veterans, and their families. An estimated 200,000 servicemembers collectively now owe more than \$2.9 billion in student loans,<sup>2</sup> and many of them planned their financial futures around the promise of eventual student debt relief.<sup>3</sup> However, a recent Government Accountability Office report indicated that approximately 94 percent of service members and civilian employees of the U.S. Department of Defense (DOD) who previously applied for relief through the program have been denied.<sup>4</sup>

The changes announced earlier this month to PSLF are welcome news for hundreds of thousands of borrowers, and already the Department has begun to notify certain categories of borrowers who have previously certified periods of employment with the good news of having more of

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<sup>1</sup> <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>

<sup>2</sup> [https://files.consumerfinance.gov/f/documents/201710\\_cfpb\\_Frotman-Remarks-JAG-School.pdf](https://files.consumerfinance.gov/f/documents/201710_cfpb_Frotman-Remarks-JAG-School.pdf)

<sup>3</sup> <https://protectborrowers.org/pslf-borrower-voices-spotlighting-servicemembers-denied-earned-loan-forgiveness/>

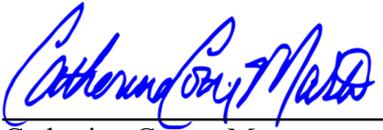
<sup>4</sup> [https://www.gao.gov/products/gao-21-65?utm\\_medium=social](https://www.gao.gov/products/gao-21-65?utm_medium=social)

their payments counted. The Department also announced it would pursue a new data sharing agreement with DOD to automatically count periods by service members and its civilian employees toward PSLF. We request that the Department move quickly to implement the planned changes to count periods of active-duty deferment for service members and to notify these borrowers of their increase in payments accordingly, and that it provide regular updates regarding its progress. We also request the Department and DOD will prioritize the new data sharing agreement to ease administrative burdens on service members and establish this agreement expeditiously.

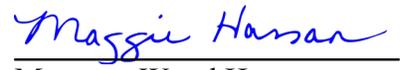
Additionally, we ask that the Department eliminate the need for service members with federal student loans take additional steps in order to receive the benefits of the expanded PSLF relief so long as they have fulfilled their required period of military service. And, during the current negotiated rulemaking process, we ask the Department to codify as many of the administrative improvements in regulation as possible.

Thank you for your attention to this matter.

Sincerely,



Catherine Cortez Masto  
United States Senator



Margaret Wood Hassan  
United States Senator



Jacky Rosen  
United States Senator



Elizabeth Warren  
United States Senator



Chris Van Hollen  
United States Senator



Richard Blumenthal  
United States Senator



Tina Smith  
United States Senator



Robert Menendez  
United States Senator



Richard J. Durbin  
United States Senator



Mazie K. Hirono  
United States Senator



Bernard Sanders  
United States Senator



Raphael G. Warnock  
United States Senator



Mark R. Warner  
United States Senator



Kirsten Gillibrand  
United States Senator



Amy Klobuchar  
United States Senator

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CC: The Honorable Lloyd J. Austin III  
Secretary of Defense  
U.S. Department of Defense  
The Pentagon  
Washington, D.C. 20301