

Congress of the United States

June 15, 2022

The Honorable Miguel Cardona, Ed.D.
U.S. Department of Education
400 Maryland Avenue SW
Washington, DC 20202

Dear Secretary Cardona:

As President Joe Biden moves toward fulfilling his promise of canceling student loan debt, we write to ask how the Department of Education is preparing to carry out the executive order in a timely manner.

To date, your agency has cancelled a total of \$18.5 billion lent to more than 750,000 students in an effort to remedy years of administrative failures made worse under the previous administration. While this has provided significant relief to many Americans struggling to make ends meet, we cannot abandon the millions of Americans who are still shackled to thousands of dollars in student loans and who are equally in need of urgent relief given the impacts of the pandemic and, more recently, the surge in consumer prices and interest rates.

President Biden has publicly stated that he plans to cancel student debt and he has reiterated that intention in private meetings with members of the Congressional Progressive Caucus as well as the Congressional Hispanic Caucus. Under the expected executive order by President Biden, millions of student loan borrowers will be eligible to receive the benefit of loan cancellation. It is important that borrowers get relief quickly and aren't hampered by unnecessary roadblocks and obligations. The American public will depend on your agency's ability to deliver debt cancellation quickly and efficiently, no matter the effort and resources required.

For this reason, we are writing to you to learn more about the specific plans your agency has made to implement the executive order. Specifically, we would like a comprehensive timeline for implementing the cancellation including when your agency plans to begin cancelling these loans and when you expect the process of cancelling loans under the executive order to be completed.

We would also like specific information on the steps your agency plans to take to:

- Contact borrowers to explain the new student loan benefit that President Biden has promised in the executive order;
- Work with loan holders and student loan servicers to ensure that all eligible borrowers can gain access to the benefit;
- Modify the existing contracts with loan servicers to expedite eligible borrowers receiving the benefit including how these servicers will be compensated for the work performed in cancelling these loans;

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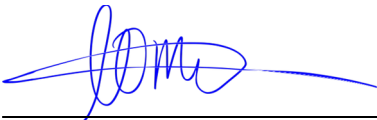
- Modify existing agreements with institutions, loan holders and guaranty agencies including, as appropriate, how these entities will be compensated for the loans that they hold or insure under the Perkins Loan and Federal Family Education Loan programs that our cancelled;
- Work with credit reporting agencies to remove student debt information, including any information about delinquencies or default, from their records on student loan borrowers; and
- Should the administration not follow the strong advice of experts and academics against including an income cap or other means-testing, how will the agency efficiently obtain information necessary to expedite the cancellation of student loan debt as called for in the executive order, given that the Administration cannot get income information from the IRS or SSA to implement an income-cap on debt relief without the borrowers' affirmative application and use of a portal to access and share income data and;
- Allow borrowers to appeal any determination that they are not eligible for the new cancellation?

We would like to clarification from the agency on the following questions:

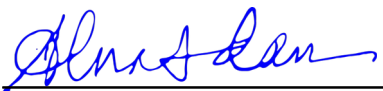
- If a borrower has multiple student loans, is the agency planning to apply the cancellation across all loans, the first one, or a combination;
- Whether the amount cancelled would go towards principal, late fees, interest, or combination; and
- What additional resources will the agency need to fulfill implement the executive order including hiring additional support, upgrading IT infrastructure, among other tools.

Again, let me thank you and your team at the U.S. Department of Education for your efforts to date to cancel federal student loans. We look forward to seeing the President issue the executive order to cancel student debt and supporting the agency in providing the relief owed to the borrowers.

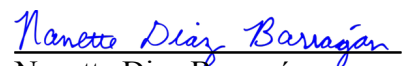
Sincerely,



Ilhan Omar
Member of Congress



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



Nanette Diaz Barragán
Member of Congress

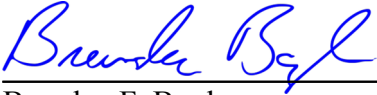
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Karen Bass
Member of Congress



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Anthony G. Brown
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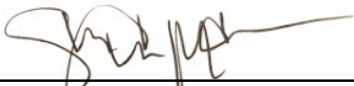
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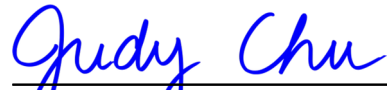
Earl Blumenauer
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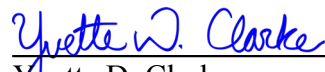
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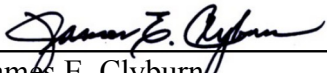


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James E. Clyburn
Majority Whip



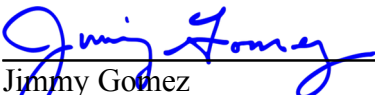
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Adriano Espaillat
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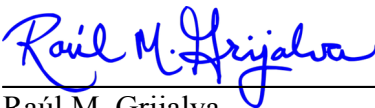
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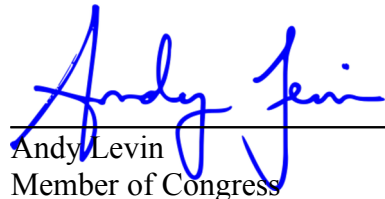


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Barbara Lee
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Andy Levin
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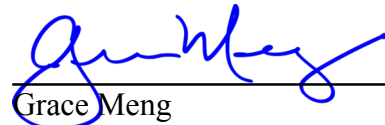
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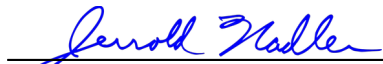
Alan Lowenthal
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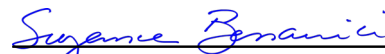
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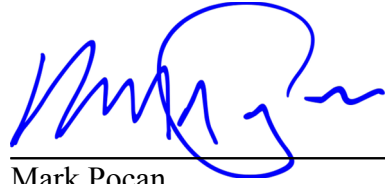


Alexandria Ocasio-Cortez
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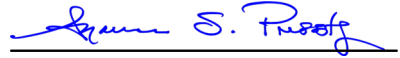
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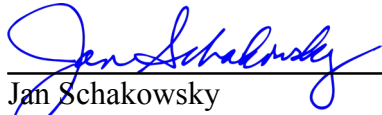
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Katie Porter
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Ayanna Pressley
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Jan Schakowsky
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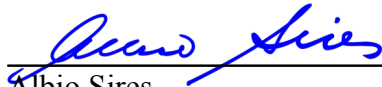
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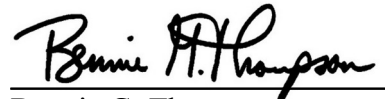
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Marie Newman
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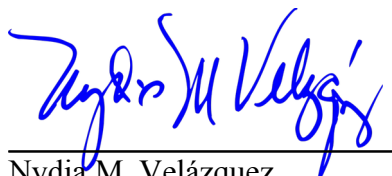
Eleanor Holmes Norton
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Rashida Tlaib
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Nikema Williams
Member of Congress



Nydia M. Velázquez
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