

United States Senate

WASHINGTON, DC 20510

August 23, 2022

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”) ongoing implementation of changes announced last year to the Public Service Loan Forgiveness (PSLF) program that pertain to our nation’s military service members. We appreciate your continued commitment to these issues, and we urge prompt action to ensure that military service members with student loan debt benefit fully from promised debt relief.

In October 2021, the Department announced a far-reaching “waiver” intended to streamline access to the historically troubled PSLF program.¹ Among various provisions of the waiver, the Department indicated that it would “implement data matches” with the Department of Defense (DOD) so that military service members with student loan debt would receive “credit toward PSLF without an application.”² An estimated 200,000 military service members owe more than \$2.9 billion in federal student loans,³ but the Government Accountability Office indicated before the announcement of the waiver that 94 percent of service members and civilian employees of DOD who had applied for PSLF up to that point had been rejected.⁴

In November 2021, we wrote to you calling for swift implementation of the waiver.⁵ However, it appears that the administration of the waiver has been subject to various delays, particularly as it pertains to provisions aimed at aiding military service members. For example, in April 2022, news reports indicated that only 1,500 military service members had accessed PSLF under the waiver, and that the promised data match between the Department and DOD had not been completed.⁶ Further, a recent blog post by staff at the Consumer Financial Protection Bureau indicated that DOD has already made it possible for the Department’s contracted student loan servicers to identify military borrowers and guide them toward PSLF under the waiver, but that

1 <https://www.ed.gov/news/press-releases/fact-sheet-public-service-loan-forgiveness-pslf-program-overhaul>

2 <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>

3 https://files.consumerfinance.gov/f/documents/201710_cfpb_Frotman-Remarks-JAG-School.pdf

4 https://www.gao.gov/products/gao-21-65?utm_medium=social

5 <https://www.cortezmasto.senate.gov/imo/media/doc/11.17.2021%20-%20PSLF%20Changes%20for%20Servicemembers.pdf>

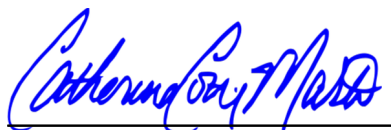
6 <https://hechingerreport.org/a-student-loan-forgiveness-program-thats-frustrated-military-borrowers-improves-slowly/>

these companies continue not to take the action necessary to deliver borrowers debt relief.⁷ These findings are particularly concerning given that the PSLF waiver is scheduled to expire on October 31, 2022.⁸

We request that the Department take all action possible to ensure that the data matches associated with the ongoing PSLF waiver are executed as quickly as possible, and that service members with student debt automatically secure debt relief as intended. In addition, to make certain that there is ample time for the Department to fully implement these data matches, we request that the PSLF waiver be extended. Such an extension would also help address other, more general concerns regarding possible problems in the administration of the waiver.⁹

We appreciate your attention to this matter and look forward to working with you to ensure our service members can access the relief they have earned.

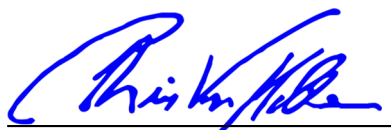
Sincerely,



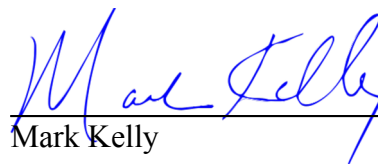
Catherine Cortez Masto
United States Senator



Kirsten Gillibrand
United States Senator



Chris Van Hollen
United States Senator




Mark Kelly
United States Senator

⁷ <https://www.consumerfinance.gov/about-us/blog/time-is-running-out-for-student-loan-servicers-to-help-servicemembers-with-student-loans-get-debt-relief/>

⁸ <https://www.ed.gov/news/press-releases/fact-sheet-public-service-loan-forgiveness-pslf-program-overhaul>

⁹ See, e.g., <https://protectborrowers.org/letter-to-pheaa-warning-of-potential-consumer-protection-violations-related-to-pslf-implementation/>



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United States Senator



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United States Senator



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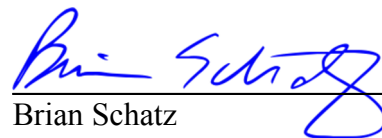
Alex Padilla
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Tina Smith
United States Senator



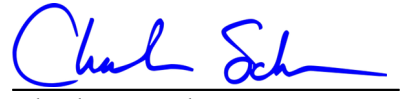
Mazie K. Hirono
United States Senator



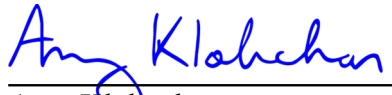
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