

President Joseph R. Biden
The White House
1600 Pennsylvania Avenue, NW
Washington, DC 20500

June 30, 2022

Mr. President:

In just over 60 days, tens of millions of student loan borrowers are slated to be thrown back into repayment on federal student loans. Recent reports indicate that the Biden Administration is considering a rushed restart of student loan repayment as part of a broader strategy to mitigate historic levels of inflation.¹ We, the undersigned 180 organizations, are writing to strongly urge your administration not to threaten the financial security of people with student debt as a tactic to fight inflation. Instead our organizations urge you to enact robust student debt cancellation that is not means tested and does not require an opt-in for participation and to fully implement this policy before any student loan bill comes due.

People with student debt cannot be required to make payments toward loans your administration has promised to cancel.

Our organizations enthusiastically support broad cancellation of student debt because it would provide desperately needed relief for millions of people and, in the process, strengthen the economy and our nation. We also understand that at a time of extremely high inflation, when even the necessities are becoming out of reach for many families, student debt relief would ease the financial pressure that so many Americans are feeling.

A proposal to immediately restart student loan payments and make debt cancellation contingent on successfully navigating a bureaucratic process seems certain to undermine the Administration's relief efforts, and cause significant confusion for borrowers who can expect to have their debts cancelled. One recent report noted U.S. Department of Education officials' warned that requiring borrowers to apply for cancellation would significantly complicate and slow down cancellation, with experts predicting a "train wreck."² It would create substantial barriers for the millions of borrowers who have failed to benefit from every prior attempt by the Department to deliver debt relief to economically vulnerable people.³ Worse still, this proposal

¹ <https://www.nytimes.com/2022/06/22/us/politics/biden-student-debt-inflation.html>.

Notably, higher education experts and economics say that cancellation is unlikely to significantly increase inflation.
<https://money.com/how-student-loan-forgiveness-affects-inflation/>

² <https://www.politico.com/news/2022/05/12/bidens-income-cap-student-loan-forgiveness-nightmare-implement-00031746>

³ <https://thehill.com/opinion/education/3485805-limiting-student-loan-relief-by-income-sounds-sensible-it-is-not/>;
<https://www.insidehighered.com/views/2022/06/09/targeted-loan-relief-programs-dont-work-opinion>.

may further widen the extraordinary disparate impacts student debt imposes on Black and Latino communities and women.⁴

For these reasons, our organizations strongly urge your administration to extend the pause on student loan payments as you work to implement a new policy of broadly cancelling a substantial amount of federal student loan debt for all borrowers.

Sincerely,

National Organizations

1000 Women Strong

[Accountable.US](https://www.accountable.us)

AFGE Local 704

AFSCME

Alliance for Youth Action

American Federation of Teachers (AFT)

American Psychological Association

Americans for Financial Reform

Asian Pacific American Labor Alliance, AFL-CIO

Association of Young Americans (AYA)

Better Organizing to Win Legalization

BraveNOW PR

Bring America Home NOW Campaign

Build Back Better USA

Center for Law and Social Policy (CLASP)

Center for LGBTQ Economic Advancement & Research (CLEAR)

Center for Responsible Lending

Clean Energy Action

Clean Energy Action

CommonDefense.us

Communications Workers of America (CWA)

Consumer Federation of America

Debt Collective

Demand Progress

Demand Progress Education Fund

Demos

Empowering Pacific Islander Communities (EPIC)

Feminist Campus

Generation Hope

Hispanic Federation

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https://www.whitehouse.gov/wp-content/uploads/2021/08/OMB-Report-on-E013985-Implementation_508-Compliant-Secure-v1.1.pdf; https://www.clasp.org/wp-content/uploads/2022/06/2022_Disproportionately-Impacted.pdf.

Indivisible
International Federation of Professional and Technical Engineers (IFPTE)
International Union, United Automobile, Aerospace & Agricultural Implement Workers of America (UAW)
LCLAA
League of United Latin American Citizens (LULAC)
Main Street Alliance
Minority Veterans of America
Movement Voter Project
MoveOn
NAACP
National Association of Social Workers
National Coalition for the Homeless
National Consumer Law Center (on behalf of its low-income clients)
National Consumers League
National Education Association
National Nurses United
National Young Farmers Coalition
NextGen America
NTEU Independent Staff Union
OCA – Asian Pacific American Advocates
ParentsTogether
People's Action
People's Parity Project
Poligon Education Fund
Presente.org
Public Advocacy for Kids (PAK)
Public Counsel
Public Rights Project
RootsAction.org
SaverLife
Sisters of Charity of Seton Hill
Starbucks Workers United
Student Borrower Protection Center
Student Debt Crisis Center
Sugar Law Center for Economic and Social Justice
Sunrise Movement
The Education Trust
The Hope Center for College, Community, and Justice
The Revolving Door Project
UltraViolet
United Church of Christ, Justice and Local Church Ministries
United Food and Commercial Workers Intl Union
URGE: Unite for Reproductive & Gender Equity

We, The 45 Million
Young Invincibles

State and Local Organizations

AFT Washington
Alaska PIRG
Arkansas Community Organizations
CAMEO-California Association for Micro Enterprise Opportunity
CFPB Union NTEU 335
Chicago Foundation for Women
CO Dem. Party - Energy & Environmental Initiative
CO Dem. Party - Energy & Environmental Initiative
College & Community Fellowship
Community Health Councils (CHC)
Community Legal Aid Society, Inc. (Delaware)
Community Service Society of NY
Community Service Society of NY
Cooperative Baptist Fellowship of Texas
Debt-Free MD, Inc. (Maryland)
Delaware Community Reinvestment Action Council, Inc.
Empower Our Future
Empower Our Future
Faith Action for All
Flint Rising
Friendship of Women, Inc.
Hawaii State Teachers Association
Housing and Economic Rights Advocates
Inversant
Legal Action Chicago
Maine Center for Economic Policy
Maryland Center for Collegiate Financial Wellness
Mountain State Justice, Inc.
National Association of Social Workers, Alabama Chapter
National Association of Social Workers, Alaska Chapter
National Association of Social Workers, Arizona Chapter
National Association of Social Workers, Arkansas Chapter
National Association of Social Workers, California Chapter
National Association of Social Workers, Colorado Chapter
National Association of Social Workers, Connecticut Chapter
National Association of Social Workers, Delaware Chapter
National Association of Social Workers DC Metro Chapter
National Association of Social Workers, Florida Chapter
National Association of Social Workers, Georgia Chapter

National Association of Social Workers, Guam Chapter
National Association of Social Workers, Hawaii Chapter
National Association of Social Workers, Idaho Chapter
National Association of Social Workers, Illinois Chapter
National Association of Social Workers, Indiana Chapter
National Association of Social Workers, Iowa Chapter
National Association of Social Workers, Kansas Chapter
National Association of Social Workers, Kentucky Chapter
National Association of Social Workers, Louisiana Chapter
National Association of Social Workers, Maine Chapter
National Association of Social Workers, Maryland Chapter
National Association of Social Workers, Massachusetts Chapter
National Association of Social Workers, Michigan Chapter
National Association of Social Workers, Minnesota Chapter
National Association of Social Workers, Mississippi Chapter
National Association of Social Workers, Missouri Chapter
National Association of Social Workers, Montana Chapter
National Association of Social Workers, Nebraska Chapter
National Association of Social Workers, Nevada Chapter
National Association of Social Workers, New Hampshire Chapter
National Association of Social Workers, New Jersey Chapter
National Association of Social Workers, New Mexico Chapter
National Association of Social Workers, New York City Chapter
National Association of Social Workers, New York State Chapter
National Association of Social Workers, North Carolina Chapter
National Association of Social Workers, North Dakota Chapter
National Association of Social Workers, Ohio Chapter
National Association of Social Workers, Oklahoma Chapter
National Association of Social Workers, Oregon Chapter
National Association of Social Workers, Pennsylvania Chapter
National Association of Social Workers, Puerto Rico Chapter
National Association of Social Workers, Rhode Island Chapter
National Association of Social Workers, South Carolina Chapter
National Association of Social Workers, South Dakota Chapter
National Association of Social Workers, Tennessee Chapter
National Association of Social Workers, Texas Chapter
National Association of Social Workers, Utah Chapter
National Association of Social Workers, Vermont Chapter
National Association of Social Workers, Virginia Chapter
National Association of Social Workers, Virgin Islands Chapter
National Association of Social Workers, Washington Chapter
National Association of Social Workers, West Virginia Chapter
National Association of Social Workers, Wisconsin Chapter
National Association of Social Workers, Wyoming Chapter

NEA-Alaska
Neighbors for Better Neighborhoods
New Era Colorado
New Jersey Institute for Social Justice
NextGen California
Passengers United
Pennsylvania Council of Churches
Protest NYC
Public Justice Center
SEIU Local 500
SEIU local 509
SMCN, Inc.
Student Loan Fund
Suncoast NORML
The Collaborative
The Foundation for Delaware County - Housing Opportunities Program for Equity (HOPE)
UC-AFT (University Council-American Federation of Teachers Local 1474)
United Food and Commercial Workers Union, Local 400
University of California Graduate & Professional Council
Washington Education Association
Wisconsin Education Association Council
Zero Debt Massachusetts