

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.<sup>1</sup> 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."<sup>2</sup> 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.<sup>3</sup> Worse still, this proposal

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<sup>1</sup> <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/>

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

<sup>3</sup> <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.<sup>4</sup>

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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<sup>4</sup>

[https://www.whitehouse.gov/wp-content/uploads/2021/08/OMB-Report-on-E013985-Implementation\\_508-Compliant-Secure-v1.1.pdf](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](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