

July 19, 2023

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

Organizational Letter to President Biden Urging Swift Action to Enact New Student Debt Cancellation Plan Immediately

Dear President Biden,

We, the undersigned 179 organizations, representing millions of working people with student loan debt across the country, applaud you for continuing to fight on behalf of student loan borrowers by announcing plans to enact a new debt relief plan under the Higher Education Act. Due to the crushing nature of the student debt crisis and the fact that millions of workers and families have already had to wait in economic limbo for nearly a year as partisan lawsuits blocked transformative relief in court, we urge you to continue the necessary work to deliver on your promise of up to \$20,000 in student debt relief and enact your new debt relief plan as [swiftly as possible](#).

The Supreme Court's decision to ignore the clear letter of the law and strike down your life-changing debt relief plan is further evidence of its willingness to put politics and special interests before the American people. Legal experts across the [political spectrum](#) agreed that both sets of plaintiffs lacked standing and that these cases should never have been heard by the Court in the first place. This blatant disregard for the law mirrors the disrespect the Court demonstrates for the millions of borrowers desperate for this relief.

The recently signed Fiscal Responsibility Act which suspends the debt ceiling until 2025 while codifying the end of the student loan payment pause—a crucial economic lifeline for millions—has made it all the more urgent to act now to cancel student debt before payments resume. While the Administration has announced notable steps to mitigate the harshest economic consequences for borrowers—including shielding borrowers from negative credit reporting, delinquencies and defaults should they fall behind—restarting the fundamentally broken student loan system without first delivering on the relief promised to borrowers remains a grave mistake, and will only exacerbate already dire [economic situations for millions of American households](#). Prior to the pandemic, nine million borrowers were in default, with a borrower falling into default every 26 seconds. Even the [U.S. Department of Education's own data predicts an unprecedented default crisis if payments resume without cancellation](#). It is clear borrowers and their families desperately need promised debt relief in order to make ends meet.

Student debt cancellation remains popular. After you announced the Debt Relief Plan in August and the application process opened in October, 26 million borrowers applied for debt relief and 16 million were approved during the short window of time that the application was open to the public. This deluge of applicants speaks to the popularity and necessity of student debt cancellation. [Polling](#) also continues to show that student debt cancellation is incredibly popular across the electorate.

Despite the Supreme Court's unjust decision, we applaud your efforts to move forward with an alternative authority and urge you to enact this program as quickly as possible to provide necessary relief to millions of people across the country. Millions of people are counting on the Administration to act and fulfill its campaign promise to cancel student debt. We urge you to act as quickly as possible to ensure that millions of borrowers can have a healthier financial future in the midst of the chaos of payments restarting.

Sincerely,

ABC2
Accountable.US
Adasina Social Capital
AFL-CIO
Alliance for Youth Action
Amazon Labor Union
American Association of University Professors
American Association of University Women
American Federation of State, County and Municipal Employees
American Federation of Teachers
American Muslim Health Professionals
American Psychological Association Services
Americans for Financial Reform
Arizona Students' Association
Associated Students of the University of California External Affairs Office
Associated Students of the University of Oregon
Association of Latino Administration and Superintendents [ALAS]
Autistic Women & Nonbinary Network
Better Organizing to Win Legalization
Blue Future
CAARMA
CASH Campaign of Maryland
Center for American Progress
Center for Economic Integrity
Center for LGBTQ Economic Advancement & Research (CLEAR)
Center for Responsible Lending
Clearinghouse on Women's Issues
Colorado Fiscal Institute
Columbia Consumer Education Council Inc
Community Service Society of New York
Consumer Reports
Council on Social Work Education
Daily Kos
Debt Collective
Delaware Community Reinvestment Action Council
Economic Action Maryland

Empowering Pacific Islander Communities (EPIC)
End Citizens United//Let America Vote Action Fund
Faith in Action National Network
Family Values @ Work
Fayetteville Police Accountability Community Taskforce
Feminist Campus
Feminist Majority Foundation
Fosterus
Freedom BLOC
Friendship of Women, Inc.
Greensboro Youth Community Leaders
Hawaii State Teachers Association
HEAL Food Alliance
Hispanic Federation
Housing and Economic Rights Advocates (HERA)
Indivisible
International Federation of Professional and Technical Engineers (IFPTE)
La Raza Centro Legal, San Francisco
LeadMN - College Students Connecting for Change
Louisiana Budget Project
Maine Center for Economic Policy
Maryland Center for Collegiate Financial Wellness
Massachusetts Affordable Housing Alliance
MDC
Miami Valley Fair Housing Center, Inc.
Minority Veterans of America
MomsRising
MoveOn
MPower Change Action Fund
NAACP
NAACP Youth & College NC
National Association of Student Loan Lawyers
National Association of Consumer Bankruptcy Attorneys (NACBA)
National Association of Pediatric Nurse Practitioners
National Association of Social Workers
National Association of Social Workers DC Metro Chapter
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, 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, Virgin Islands Chapter
National Association of Social Workers, Virginia 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
National Consumers League
National Education Association
National League for Nursing
National Nurses United
National Urban League
National Women's Law Center
National Young Farmers Coalition
New Era Colorado
NextGen California
NYLAG (New York Legal Assistance Group)
Ohio Student Association
Oregon Student Association
Our Revolution
Passengers United
Poligon Education Fund
Progressive Change Institute
Protect All Children's Environment
Public Advocacy for Kids (PAK)
Public Counsel
Public Justice Center
Rise
RootsAction.org
Rural Coalition
School Social Work Association of America
Secular Student Alliance
Service Employees International Union (SEIU)
Student Borrower Protection Center
Student Debt Crisis Center
Student Loan Fund
Students United
Suncoast NORML
Supermajority
Texas State Teachers Association
The Arizona Students' Association
The Curtis Shannon Jr Foundation Inc
The Education Trust
The Institute for College Access & Success (TICAS)
The Social Justice Network
The Student Loan Fund
UC-AFT Local 1474
UltraViolet Action
United Food & Commercial Workers Union Local 400

United Food and Commercial Workers International Union

United Way of Southern Cameron County

University of California Student Association

Virginia Poverty Law Center

Washington Council of Lawyers

Washington Office of the Student Loan Advocate

We the 45M

Wisconsin Education Association Council

Women Employed

Young Invincibles

Zero Debt Massachusetts