

January 18, 2024

The Honorable Dr. Miguel Cardona
Secretary of Education
United States Department of Education
Washington, DC 20202

Mr. Secretary:

The undersigned **67 organizations** representing millions of students, workers, people of color, veterans, people with disabilities, and consumers write to respectfully request that the Department of Education immediately establish a fourth session for the Student Loan Debt Relief negotiated rulemaking to ensure the Department can develop a robust rule to provide relief to millions of student loan borrowers experiencing hardship.

Following the United States Supreme Court ruling on the original debt relief plan, President Biden stood with student loan borrowers and made a promise to continue to fight for much needed student debt relief through the process known as negotiated rulemaking. For millions of workers and families crushed under the weight of the student debt crisis, President Biden's announcement offered a glimmer of hope and served as an important reminder that this Administration will continue the work it has built as champions for working people with student debt.

As a result, last fall, the Department began its negotiated rulemaking process, and negotiators worked diligently with the Department to develop the Biden-Harris Administration's new student debt relief rules. At negotiators' request, the Department was presented with [compelling new research](#) documenting how the vast majority of people with student debt experience hardship across their economic lives. The evidence presented built on the growing body of research over the past decade documenting the myriad of ways that student debt affects borrowers' lives—[diminishing homeownership](#), jeopardizing [retirement security](#), undermining financial security and inhibiting savings, [steering borrowers from public service careers](#), driving educated young people [out of rural communities](#), slowing [small business formation](#), and dampening growth of the U.S. economy. In response to the Department's questions, negotiators worked tirelessly and in good faith to provide the Department with comprehensive proposals. However, over the course of the rulemaking, the Department failed to provide regulatory text on its plan to support student loan borrowers experiencing hardship. Failing to finalize a proposal to provide relief for borrowers experiencing hardship would result in millions of borrowers— including most recent graduates, many low-income borrowers, borrowers of color, and borrowers with disabilities — being left out of the necessary debt relief. This cannot be an option.

The Department must establish a fourth negotiated rulemaking session and present its proposal to the Committee so President Biden can keep his promise. We cannot allow bureaucratic processes and timelines to serve as a barrier to desperately needed relief for the American people. The Department cannot wait until it is too late; it must act now and establish a fourth rulemaking session to ensure the promise of student debt cancellation happens swiftly as we embark upon a new year.

Signed,

Young Invincibles
The Student Borrower Protection Center
Student Debt Crisis Center
National Consumer Law Center
NAACP
National Education Association
Center for Law and Social Policy
Generation Hope
National Association of Social Workers
National Association of Consumer Bankruptcy Attorneys
National Association of Student Loan Lawyers
We the 45 Million
New York Legal Assistance Group
Western Massachusetts Area Labor Federation, AFL-CIO
New Georgia Project
The Debt Collective
The Century Foundation Higher Education Team
Public Citizen
RISE
Swipe Out Hunger
Public Justice Center
Campaign for America's Future
National Disability Institute
Washington Anti-Hunger & Nutrition Coalition
National Consumers League
Women Advancing Nutrition Dietetics and Agriculture
Women Employed
National Action Network
Autistic Women & Nonbinary Network
American Federation of Teachers

University of California Student Association
Center for American Progress
National Coalition for the Homeless
GRACE/End Child Poverty California
Ohio Student Association
Council on Social Work Education
The Education Trust
American Association of University Women
Americans for Financial Reform
Consumer Reports
National Legal Aid & Defender Association
Oregon Student Association
Council for Adult and Experiential Learning
American Federation of State, County, and Municipal Employees
MDC
Student Loan Fund
Fosterus
American Psychological Association Services
NCNW
Center for First-generation Student Success
Equity for All, Inc
Formerly Incarcerated College Graduates Network
Hip Hop Caucus
National Women's Law Center
Service Employees International Union (SEIU)
Alliance for Justice
COWRIE Initiative
Center for Responsible Lending
Association of Latino Administrators and Superintendents (ALAS)
The Institute for College Access & Success (TICAS)
National Urban League
Arizona Students' Association
Association of Legal Aid Attorneys (UAW Local 2325)
AFL-CIO
UnidosUS
Jain Family Institute
NextGen California