

# United States Senate

WASHINGTON, DC 20510

July 24, 2020

The Honorable Mitch McConnell  
Senate Majority Leader  
317 Russell Senate Office  
Building  
Washington, DC 20510

The Honorable Charles E. Schumer  
Senate Minority Leader  
322 Hart Senate Office  
Building  
Washington, DC 20510

Dear Leader McConnell and Leader Schumer,

As the country continues to respond to the COVID-19 pandemic, we write today to request that you provide critical support to our nation's frontline workers and public servants in the COVID-19 relief legislation you are negotiating by closing donut holes in the Public Service Loan Forgiveness (PSLF) program with components from the *What You Can Do For Your Country Act* (S. 1203). These provisions will ensure that individuals who have dedicated their careers to public service and who are working in the trenches to support their communities in fighting the virus receive the student loan forgiveness they have earned.

Congress created the PSLF program in 2007 to incentivize more students to enter public service by providing loan forgiveness after 10 years of working full-time for a federal, state, local, or tribal government organization or certain nonprofit organizations, and to prevent these individuals from being burdened by decades of student loan debt. Unfortunately, flawed implementation of the PSLF program by the U.S. Department of Education and eligibility "donut holes" have resulted in 99 percent of all public servants who have applied for forgiveness being denied relief. As a result, tens of thousands of nurses, first responders, teachers, social workers, members of the military, and countless other professions engaged in service to their communities, have been denied relief or dissuaded from seeking it. With borrowers drowning in a growing pool of \$1.5 trillion of federal student loan debt, these problems add unnecessary pain and burden to individuals who are working around the clock to support their communities during this unprecedented public health crisis.

We must do more to address the crushing burden of student loan debt for our frontline workers and other public servants. The *What You Can Do For Your Country Act* would close donut holes and fix technical errors in the current PSLF program by ensuring that all types of federal loans and federal repayment plans would qualify, require clearer information and better guidance to borrowers, and simplify the application process so that all eligible borrowers are able to work towards and receive the loan forgiveness they have earned. While Congress created the Temporary Expanded Public Service Loan Forgiveness (TEPSLF) program in 2018 to help some borrowers in the wrong repayment plans that have been excluded from relief, the U.S.

Department of Education has poorly implemented this program, resulting in an extremely high denial rate. More comprehensive, legislative fixes to PSLF are urgently needed.

The COVID-19 pandemic has made the work of our nurses, health care providers, teachers, first responders and countless other public sector workers more important than ever before. For many of these essential workers, who are disproportionately people of color, the combination of extreme job insecurity, dangerous working conditions caused by the pandemic, and unmanageable student debt has been devastating. This crisis has shined a bright light on the need for immediate action to ensure that we are giving our essential workers the support and forgiveness they have rightly earned.

It is long past time that Congress honor its commitment to workers who have dedicated their careers in service to their communities. We must include provisions from the *What You Can Do For Your Country Act* to assist these borrowers in order to recover from the pandemic and its economic devastation. Thank you for your consideration of this important request.

Sincerely,



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Kirsten Gillibrand  
United States Senator



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Tim Kaine  
United States Senator



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Elizabeth Warren  
United States Senator

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Richard J. Durbin  
United States Senator

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Chris Van Hollen  
United States Senator

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Mazie K. Hirono  
United States Senator

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Margaret Wood Hassan  
United States Senator

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Sheldon Whitehouse  
United States Senator

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Tammy Baldwin  
United States Senator

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Michael F. Bennet  
United States Senator

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Bernard Sanders  
United States Senator

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Cory A. Booker  
United States Senator

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Jack Reed  
United States Senator

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Kamala D. Harris  
United States Senator

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Richard Blumenthal  
United States Senator

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Sherrod Brown  
United States Senator

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Robert P. Casey  
United States Senator

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Jacky Rosen  
United States Senator