

July 29, 2020

Senator Mitch McConnell
Majority Leader
United States Senate
317 Russell Senate Office Building
Washington, DC 20510

Senator Chuck Schumer
Minority Leader
United States Senate
322 Hart Senate Office Building
Washington, DC 20510

Dear Leader McConnell and Minority Leader Schumer,

As Congress considers steps to strengthen the economy and support those adversely impacted by the pandemic, we write to ask that you include measures to help student loan borrowers by extending and expanding loan relief provisions that were provided in the CARES Act. These provisions are set to expire by October of this year, yet with millions of Americans currently unemployed and the economy still struggling to recover from the pandemic, the need for relief remains and will continue into the foreseeable future.

To ensure that relief is targeted to addressing the crisis, we propose that Congress expand the current grace period for borrowers entering repayment by an additional six months as well as extending the language included in Sec. 3513 of the CARES Act providing temporary relief for federal student loan borrowers. These provisions should remain effective until September 30, 2021 or until the unemployment rate has fallen below 8% for three consecutive months. At a minimum, Congress should extend these provisions through the end of April 2021. Pushing past the individual income tax deadline will ensure that borrowers' repayment obligations are aligned with their previous year's employment; will streamline enrollment and recertification for certain repayment plans; and will protect other borrowers from garnishments that may occur as a result of relief expiring prior to tax filing.

Providing a longer-term extension meets a number of practical goals. Student loan relief assists borrowers who would otherwise struggle to repay their loans, freeing up money to be used on urgent needs during this crisis. It helps avoid confusion for all borrowers by maintaining their current status, and not necessitating the repeated changes that would otherwise be required. It also simplifies the task and reduces expenses for the Department of Education and servicers by minimizing the number of interactions and communications with borrowers.

The pandemic has heightened the problems borrowers experience in attempting to navigate the federal student loan system, and has made clear that substantial changes to simplify and streamline this system are necessary. Such changes are complicated though, and will require substantial time and attention to implement correctly. While we strongly support such efforts, particularly as part of comprehensive reauthorization of the Higher Education Act, they will

not immediately address the problems facing borrowers in this moment and will pull back on borrower benefits at a time when widespread relief is needed.

We appreciate the work of you and your members in providing this critical relief initially in CARES, and ask that you continue this valuable effort by providing these changes in any forthcoming supplemental.

Sincerely,



Ted Mitchell
President

On behalf of:

Achieving the Dream
ACPA-College Student Educators International
American Association of Colleges for Teacher Education
American Association of Colleges of Nursing
American Association of Collegiate Registrars and Admissions Officers
American Association of Community Colleges
American Association of State Colleges and Universities
American Association of University Professors
American Council on Education
APPA - Leadership in Educational Facilities
Association of American Colleges and Universities
Association of American Universities
Association of Catholic Colleges and Universities
Association of Community College Trustees
Association of Governing Boards of Universities and Colleges
Association of Independent California Colleges and Universities
Association of Independent Colleges and Universities in Massachusetts
Association of Jesuit Colleges and Universities
Association of Public and Land-grant Universities
Coalition of Urban and Metropolitan Universities
Common App
Council for Advancement and Support of Education
Council for Christian Colleges & Universities
Council for Higher Education Accreditation

Council of Graduate Schools
EDUCAUSE
Higher Education Loan Coalition
Hispanic Association of Colleges and Universities
Illinois Student Assistance Commission
Minnesota Office of Higher Education
Minnesota State Colleges and Universities
NASPA - Student Affairs Administrators in Higher Education
National Association for College Admission Counseling
National Association for Equal Opportunity in Higher Education
National Association of College and University Business Officers
National Association of College Stores
National Association of Colleges and Employers
National Association of Independent Colleges and Universities
National Association of Student Financial Aid Administrators
National Association of System Heads
National Collegiate Athletic Association
Rebuilding America's Middle Class
State Higher Education Executive Officers Association
The Consortium of Universities of the Washington Metropolitan Area
UNCF (United Negro College Fund, Inc)
UPCEA