

May 8, 2023

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, DC 20510

The Honorable Mitch McConnell
Minority Leader
United States Senate
Washington, DC 20510

The Honorable Kevin McCarthy
Speaker
United States House of Representatives
Washington, DC 20515

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, DC 20515

Leader Schumer, Minority Leader McConnell, Speaker McCarthy, and Minority Leader Jeffries:

The undersigned 261 organizations representing millions of students, workers, people of color, veterans, people with disabilities, consumers, and people of faith write in strong opposition to bicameral efforts to use the Congressional Review Act (CRA) to overturn President Biden's actions to pause student loan payments and provide student debt relief for low-income and working-class Americans continuing to recover from the deadly COVID-19 pandemic and its devastating economic fallout.

In March, policymakers in the House and Senate¹ unveiled a CRA resolution to retroactively overturn the pause of federal student loan payments and interest accrual, and President Biden's debt relief plan. If successful, these CRA efforts would immediately force tens of millions of borrowers into abrupt and unplanned repayment with devastating effects, including adding thousands of dollars of payments and interest onto their loan balances. It will also force the Department of Education to unwind loans forgiven under Public Service Loan Forgiveness for first responders, nurses, educators, servicemembers, and hundreds of thousands² of other public service workers across the country. These actions are a clear attack on millions of the most vulnerable workers and families who are still reeling from the devastating impact of COVID-19.

The President's student debt relief program and extension of the pause on student loan payments are both plainly legal and desperately needed by the more than 43 million borrowers drowning in nearly \$1.76 trillion in student loan debt. While they await the Supreme Court's decision regarding the fate of debt relief, tens of millions of borrowers and their families are relying on the federal student loan payment pause as they continue to face the economic aftershocks of the pandemic, including high inflation.³ Data show that the payment pause has been of greatest help to student loan borrowers who were in financial distress even before the pandemic and has successfully provided relief for those borrowers more than

¹<https://thehill.com/homenews/senate/3919994-senate-republicans-introducing-resolution-to-overturn-bidens-debt-relief-program/>.

² <https://studentaid.gov/data-center/student/loan-forgiveness/pslf-data>

³<https://protectborrowers.org/new-poll-as-inflation-soars-large-bipartisan-majority-supports-president-bidens-pause-on-student-loan-payments/>.

other COVID-19 assistance programs.⁴ The payment pause is broadly supported among individuals with and without student loan debt⁵ and has been recognized as necessary by the Trump and Biden Administrations alike. Further, the U.S. Secretary of Education's use of the HEROES Act of 2003 to pause student loan repayment falls within a long line of waiver and modification authority exercised by prior administrations without the invocation of the CRA, including by his immediate predecessor for precisely the same purpose.⁶

Overturing the payment pause and forcing borrowers into immediate repayment would have a devastating effect on borrowers in every community. U.S. Department of Education (ED) analysis demonstrates that a resumption of loan payments *without* cancellation will spike delinquency and default rates for the most financially vulnerable.⁷ Further, more than 26 million Americans applied for student debt cancellation in the few weeks before it was shut down by partisan attacks in the federal courts.⁸ This extraordinary engagement with President Biden's cancellation plan is further evidence of both the crushing burden this debt places on workers and families from all walks of life and the promise of hope debt cancellation offers for millions seeking an economic fresh start.

Recent polling illustrates that cancellation enjoys broad popular support,⁹ underscoring the massive impact of student debt across families, communities, and entire generations of Americans, and the reasons for the program's popularity are clear. Cancellation will also benefit many Americans who have suffered the most throughout the pandemic—with 90% of relief dollars going to borrowers earning below \$75,000 a year.¹⁰ These are student loan borrowers who are low- and middle-income, borrowers with disabilities, public servants who face high educational costs and low wages, women and Black and Latino/a borrowers who come from low-wealth families unable to foot the bill for higher education upfront, and many more.¹¹ Cancellation will help prevent a wave of defaults and delinquencies when repayment resumes and ensure that these borrowers will be able to afford basics like food, housing, and other necessities that pandemic-related financial hardship would otherwise put out of reach.¹²

⁴<https://protectborrowers.org/new-research-shows-federal-action-protected-student-loan-borrowers-even-more-than-previous-ly-known-during-covid-and-whats-at-stake-as-the-supreme-court-considers-cancellation/>.

⁵<https://protectborrowers.org/new-poll-as-inflation-soars-large-bipartisan-majority-supports-president-bidens-pause-on-student-loan-payments/>.

⁶ <https://www.justice.gov/d9/2022-11/2022-08-23-heroes-act.pdf>.

⁷ <https://protectborrowers.org/analysis-of-president-bidens-announced-executive-order-to-cancel-student-debt/>;
https://www.supremecourt.gov/DocketPDF/22/22-506/247291/20221122165122573_2022-11-22%20Final%20Amicus%20Brief.pdf.

⁸<https://protectborrowers.org/sham-lawsuits-blocking-student-debt-cancellation-from-millions-of-borrowers-have-massive-legal-holes/>.

⁹ <https://www.foxnews.com/politics/fox-news-poll-more-voters-feel-sting-inflation>;
<https://navigatorresearch.org/wp-content/uploads/2023/03/Navigator-Update-03.21.2023.pdf>.

¹⁰<https://www.whitehouse.gov/briefing-room/statements-releases/2022/08/24/fact-sheet-president-biden-announces-student-loan-relief-for-borrowers-who-need-it-most/#:~:text=The%20Department%20of%20Education%20estimates%20that%2C%20among%20borrowers,will%20receive%20relief.%20Help%20borrowers%20of%20all%20ages.>

¹¹ <https://www.aauw.org/resources/research/deeper-in-debt/>.

¹²https://www.supremecourt.gov/DocketPDF/22/22-506/251977/20230111134618507_Brief%20of%20Massachusetts%20et%20al.%20in%20Nos.%2022-506%20and%2022-535.pdf;
https://www.supremecourt.gov/DocketPDF/22/22-506/252012/20230111145826182_22-506and22-535sacLawyersCommitteeForCivilRightsUnderLaw.pdf;
https://www.supremecourt.gov/DocketPDF/22/22-506/252100/20230111201811101_22506%20Amicus%20Brief%20of%20Six%20Veterans%20Organizations.pdf.

The American people, the law, and the economic instability of the present moment all emphasize the necessity of debt cancellation and the continuation of the payment pause until cancellation is realized. Policymakers now seeking to reverse such critical relief through the CRA are ignoring the economic needs of their own constituents and threatening our nation's financial security. Congress should be acting to improve the circumstances of the American people, not attempting to thwart the President's efforts to ease the financial pressure that so many are feeling.

For these reasons, we strongly oppose the efforts to overturn this relief through the Congressional Review Act (H.J.Res. 45/S.J.Res. 22) and we urge you to consider the harmful impact they would have on the millions of American people and families who are in need of student loan debt relief.

Signed,

1000 Women Strong
AACTE (American Association of Colleges for Teacher Education)
Accountable.US
Adasina Social Capital
Affordable Homeownership Foundation Inc.
AFGE
AFL-CIO
AFT Michigan, AFT, AFL-CIO
AFT-Wisconsin, AFT, AFL-CIO
AKPIRG
Alabama State Association of Cooperatives
Alliance for Justice
Amazon Labor Union
American Association of University Professors
American Association of University Women
American Federation of State, County and Municipal Employees (AFSCME)
American Federation of Teachers (AFT)
American Psychological Association
Americans for Financial Reform
Appleseed Foundation
Arkansas Community Organizations
Asian Pacific American Labor Alliance (AFL-CIO)
Associate Students of the University of California, Berkeley
Associated Students of the University of Nevada
Association of Flight Attendants-CWA
Association of Latino Administrators and Superintendents (ALAS)
ASUCM External office
Autistic Women & Nonbinary Network
Bend the Arc: Jewish Action
Blue Future

BPUF.org
CAARMA
Cabrini Green Legal Aid
California Association of Nonprofits (CalNonprofits)
Campaign for College Opportunity
CASH Campaign of Maryland
CEA.org
Center for American Progress
Center for Economic Integrity
Center for LGBTQ Economic Advancement & Research (CLEAR)
Center for Responsible Lending
CFPB Union NTEU 335
Chicago Foundation for Women
Church Women United in New York State
Citizen Action of Wisconsin
Clearinghouse on Women's Issues
Color Of Change
Colorado AFL-CIO
Colorado Fiscal Institute
Columbia Consumer Education Council Inc
Communication Workers of America (CWA)
Communications Workers of America District 7
Community Legal Aid Society, Inc. (Delaware)
Community Service Society of New York
Consumer Action
Consumer Federation of America
Consumer Federation of California
Consumer Reports
Consumers for Auto Reliability and Safety
Council of Graduate Schools
Council on Social Work Education
Debt Collective
Delaware Community Reinvestment Action Council
Dream Defenders
Economic Action Maryland
EMPath: Economic Mobility Pathways
Empower our Future
End Citizens United/Let America Vote Action Fund
Equal Justice Works
External Vice President Office of the Associated Students of the University of California, Irvine
Faith Action for All
Faith in Action

Fayetteville Police Accountability Community Taskforce
Feminist Campus
Feminist Majority Foundation
Formerly Incarcerated College Graduates Network
Forward Montana
Fosterus
Freedom BLOC
Fresno Building Healthy Communities
Friendship of Women, Inc.
Hawaii State Teachers Association
HEAL Food Alliance
Hildreth Institute
Hispanic Federation
Housing and Economic Rights Advocates
Indivisible
Instituto de Avance Latino CDC
International Brotherhood of Teamsters
International Federation of Professional and Technical Engineers (IFPTE)
Jacksonville Area Legal Aid, Inc.
Justice in Aging
La Raza Centro Legal, San Francisco
Latinos for Education
LCLAA
LeadMN - College Students Connecting for Change
League of United Latin American Citizens
Legal Action Chicago
Loan Repayment Assistance Program of Minnesota
Louisiana Budget Project
Maine Center for Economic Policy
Maryland Center for Collegiate Financial Wellness
Maryland Volunteer Lawyers Service
Massachusetts Action for Justice
Massachusetts Affordable Housing Alliance
Miami Valley Fair Housing Center, Inc.
Michigan Poverty Law Program
Minority Veterans of America
Montana Fair Housing
Mountain State Justice
MoveOn
NAACP
National Association of Pediatric Nurse Practitioners
National Association of Secondary School Principals (NASSP)

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 Association of Student Loan Lawyers
National Black Justice Coalition
National Center for Law and Economic Justice
National Consumer Law Center (on behalf of its low-income clients)
National Consumers League
National Education Association (NEA)
National Employment Law Project
National League for Nursing
National Legal Aid & Defender Association
National Nurses United (NNU)
National Urban League
National Women's Law Center
National Young Farmers Coalition
New Era Colorado
New Georgia Project Action Fund
New Jersey Appleseed Public Interest Law Center
New Jersey Institute for Social Justice
New York Legal Assistance Group (NYLAG)
NextGen California
Nine Star Enterprises, Inc.
Nonprofit Professional Employees Union (NPEU)
NTEU Independent Staff Union
Office & Professional Employees International Union (OPEIU)
Office of the Nevada State Treasurer
Ohio Student Association
Oregon Student Association
Our Revolution
P Street

Passengers United
People's Action
Progressive Leadership Alliance of Nevada
Protect All Children's Environment
Psycharmor
Public Advocacy for Kids (PAK)
Public Citizen
Public Counsel
Public Good Law Center
Public Justice Center
Public Law Center
Quiet Creek Herb Farm
Rachel Carson Council
RAISE Texas
Red River Association of Educators
Rise
RootsAction.org
Rural Coalition
Rutgers University Student Assembly
School Social Work Association of America
Secular Student Alliance
SEIU Local 500
Service Employees International Union (SEIU)
South Carolina Appleseed Legal Justice Center
Stella's Girls Inc
Student Borrower Protection Center
Student Debt Crisis Center
Student Loan Fund
Students First Consulting
Students United
Suncoast NORML
Supermajority
Take on Wall Street
Texas Appleseed
Texas State Teachers Association
The Arizona Students' Association
The Bell Policy Center
The Education Trust
The Hope Center at Temple University
THE ONE LESS FOUNDATION
Towards Justice
UC-AFT, Local 1474

UCSB Associated Students Senate External Affairs Committee
UCSB Lobby Corps
UFCW
UnidosUS
United Food and Commercial Workers Union Local 400
United Way of Southern Cameron County
University of Wisconsin Law School Consumer Law Clinic
University of California Student Association
Vermont-NEA
Virginia Poverty Law Center
Washington Council of Lawyers
Washington Office of the Student Loan Advocate
We the 45 Million
Western Center on Law and Poverty
Wisconsin Education Association Council
Women Employed
Xavier University of Louisiana Student Government
Young Invincibles
YWCA USA
Zero Debt Massachusetts