Dear President Biden and Vice President Harris,

As faith leaders serving hundreds of thousands of congregants across this country, we write to urge you to use your executive authority to immediately cancel a substantial amount of student debt for all borrowers.

We are deeply concerned about the growing level of student debt in this country. Access to education is an essential component of a just society and access is hindered when the burden of debt limits the ability of individuals and communities to thrive. Many of us have seen firsthand how the rising cost of college and the disinvestment at the state and federal levels have led to unduly burdensome debt levels for individuals, families, and communities.

Student debt has even become a problem for those pursuing careers in ministry. For many of us, the pursuit of our calling and the desire to best serve our flock has required graduate studies resulting in student debt. On average, students now enter seminary with about $20,000 in debt and in 2018, Master of Divinity recipients graduated with an average of $54,600 in student debt. Despite our calling and belief in the work that we do, 57% of clergy do not believe they make a livable wage. As we seek to be better leaders and to encourage more individuals to accept their call, we know that the student debt problem must be addressed.

We have also seen the impact of student debt on those we serve, as many of our congregants’ struggle under the weight of this heavy burden. Even before the current crisis, student borrowers were struggling. Today, two in five borrowers are in default or delinquent, and many borrowers are not reducing their principal even after almost a decade of repayment. Almost one in four (23%) of student loan borrowers still owe more than half of their original loan balance after eight years in repayment. Approximately 7.3 million borrowers were in default by March 2019 and almost 10% of outstanding student debt ($145 billion) was in default.

Black borrowers are struggling most due to continuing discrimination and exclusion. Half of all families with Black heads of household aged 25–40 have student debt, and 85% of Black graduates in 2016 took on debt to finance their undergraduate degree. For Black borrowers who entered higher education in 2003–2004 as undergraduates, almost half had defaulted by 2016 and up to 70% of this cohort is projected to default by 2024. A Citi study showed that discrimination targeted at Black Americans cost the economy $16 trillion over the past 20 years. Failure to address this debt crisis in bold and visionary ways will add to that burden, harming all Americans.

While we, like many across this country, felt some temporary relief due to the payment and collection suspension implemented in March of this year, that pause is set to end soon, and it did nothing to reduce the overall balances that many shoulder.

Student borrowers believed the unfortunately compromised promise that a college education would open the doors to economic prosperity and are deserving of relief, but it is not just them who will benefit from cancellation. Bearing the burden of almost $1.7 trillion student debt balance will not only break the backs of borrowers; it threatens to bring down our nation. Leading voices have called for the biblical Debt Jubilee,
widespread forgiveness of debt, for the sake of rescuing our economy from the ravages of the COVID-19 pandemic.

It is crucial that substantial, broad-based student debt cancellation be ordered immediately by the Biden-Harris administration. With millions in default or delinquent and the COVID-19 pandemic and recession showing little sign of letting up, it is essential that we address this issue without delay.

Collectively our organizations and denominations represent faith traditions, denominations, and congregations across the country. Our churches are actively engaged in efforts to recognize the dignity of all of God’s children, end poverty, alleviate suffering, and promote opportunities for all people to prosper. On behalf of our parishioners and the other 44 million Americans with student debt, we urge you to give student borrowers a chance to survive this struggling economy and participate in the recovery to come.

Sincerely,

National Organization

- United Church of Christ, Justice and Local Church Ministries
- National Baptist Convention USA Inc.
- National Advocacy Center of the Sisters of the Good Shepherd
- Cooperative Baptist Fellowship
- Justice and Local Church Ministries, United Church of Christ
- Samuel DeWitt Proctor Conference
- World Overcomers Christian Church - Pastor Joel Thompson
- National Action Network - Rev. Al Sharpton

State/Reginal Faith Organizations

- Interdenominational Ministerial Alliance, Dallas, TX
- Faith Community United, Cleveland, OH
- The Ohio Council of Churches
- Project GREEN, Michigan
- Missouri Faith Voices
- Wisconsin Faith Voices for Justice
- Mustard Seed Ministries
- ASBC Social Justice Ministry-Economic Justice,
- Presbyterian Church (USA)
- African American Ministers Leadership Council, Columbus, OH
- Micah Leadership Council, Washington, DC

Houses of Worship

- Wesley Memorial United Methodist Church, Richmond, VA
- Sisters of Charity of Saith Elizabeth, Jersey City, NJ
- First Baptist Church of Corona, East Elmhurst, NY
- Friendship-West Baptist Church, Dallas, TX
- Congregation of Our Lady of Charity of the Good Shepherd, US Provinces
- First Unitarian Church of Oklahoma City
- Church of the Open Arms & Cathedral of Hope OKC
- Hudson Memorial CME Church, Augusta, GA
- Greater Grace Church, Merrillville, IN
- New Friendship Baptist Church, Baltimore, MD
- Watson Grove Baptist Church, Nashville, TN
- Calvary Baptist Church of Chicago, Chicago, IL
- Mount Carmel Baptist Church, North Versailles, PA
- Greater Grace Church, Merrillville, IN
- Christian Methodist Episcopal Church, Warner Robins, GA
- Calvary Baptist Church of Chicago, Chicago, IL
- Macedonia Baptist Church, Los Angeles, CA
- Silver City United Church of Christ, Silver City New Mexico
- Spring Hill United Church of Christ, Spring Hill, FL
- St. Elizabeth Catholic, Las Vegas, NV
- Heartland Conference UCC, Worthington, Oh
- Greensboro United Church of Christ, Greensboro, Vermont
- Alabama-Florida Episcopal District A.M.E. Zion Church
- Patterson-Asbury AME Zion Church, Baltimore, MD
- Triedstone Baptist Church, Cleveland, OH
- New Grace Missionary Baptist Church, Pittsburgh, PA
- Hopewell Baptist Church, Pittsburgh, PA
- New Jerusalem Holiness Church, Pittsburgh, PA
- New Life Baptist Church Pittsburgh, PA
- AME Zion Church, Pittsburgh, PA
- Law Street Baptist Church, New Orleans, LA
- First Baptist Penn Hills, Pittsburgh, PA
- New Friendship Baptist Church, Baltimore, MD
- Tabernacle Cosmopolitan Baptist Church
- Mulberry Community Church, New Castle, PA
- Saint Mark Baptist Church, Little Rock, AK
- Antioch AME Zion, Huntsville, AL
- Saint Peter AME Zion Church, Tuscaloosa, AL
- St. Paul A.M.E. Zion Church, Shorter, AL
- Freedom Temple AME Zion Church, Baltimore, MD
- Beyt Tikkun Synagogue, Berkeley, CA
- Petty's Chapel AME Zion Church, Bessemer, AL
- Temple Beth Shir Shalom, Santa Monica, CA
- Realize Paradise, Los Angeles, CA
- Emerson UU Chapel, Saint Charles, MO
- Reconstructionist Rabbinical Association, Abington, PA
- St. James A.M.E. Zion Church, Goldsboro, NC
- The Shalom Center, Philadelphia, PA

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- Delores L Maples
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- Rev. John Gregory-Davis
  Meriden Congregation Church, UCC
  Meriden, NH
- Rev. Dr. Ronald Luckey
  Evangelical Lutheran Church
  Lexington, Kentucky
- Pastor Lloyd Fields
  Greater Gilgal Baptist Bible Church
  Kansas City, Mo
- Pastor Leonard Killings
  Advent Evangelical Lutheran Church
  Cleveland, Ohio
- Rabbi Salem Pearce
  Carolina Jews for Justice
  Durham, NC
- Rev. Ebony Grisom
  Falls Church, VA
- Rev. Jeremiah L. Parks
  The Temple Church
  Nashville, TN
- Rev. Christine Pope Portis
  True Vine Ministries
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- Rennata White
  East Pittsburgh, PA
- Rev. LeRoy F. Davenport
  16th Section M.B. Church
  Starkville, MS
- Rev. Dairl L. Scott Jr.
  Walls Memorial AMEZ
  Charlotte, NC
- Rev. Jane E. Thomas
  Christian Methodist Episcopal Church
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- Pastor Mildred Watson
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- Marilyn Coronado
  Miami Shores Community Church, Miami Shores, FL
- Rabbi Mackenzie Zev Reynolds
  Brooklyn, New York
- Rabbi Becky Silverstein
  Beyn Kodesh I’Chol
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- Rabbi Maya Glasser
  Anshe Emeth Memorial Temple
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Bend the Arc
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Amalia Mark
Mayyim Hayyim
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Central Synagogue
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Brooklyn, NY

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