

President Joseph R. Biden  
The White House  
1600 Pennsylvania Avenue, NW  
Washington DC 20500

November 21, 2022

Dear Mr. President,

We thank you for taking historic action to tackle the student debt crisis in our country and promising life-changing relief to millions of federal student loan borrowers. In just over one month, more than [26 million borrowers have applied for student loan debt relief](#)—further evidence of the crushing burden this debt has had on workers and families from all walks of life and the promise debt cancellation will have for millions seeking an economic fresh start.

But in mid November, a Trump-appointed judge in Texas, followed by a panel of Republican appointed judges in Missouri blocked that critical debt relief. As a result, millions of borrowers—[including 16 million whose applications have already been processed and approved](#)—remain stranded in economic limbo. We applaud your Administration's commitment to fighting against these [lawsuits](#) and immediately appealing these decisions.

In fewer than 45 days, as tens of millions of student loan borrowers remain closer than ever to historic debt relief, student loan payments are set to resume for the first time in nearly three years. This threatens to set borrowers back financially as our country grapples with the lasting effects of the COVID-19 pandemic, as our economy continues to experience the highest level of inflation in nearly four decades, and as government regulators sound alarms on rising levels of borrower distress. **We, the undersigned 225 organizations, urge you to immediately extend the payment pause until your Administration is able to fully implement debt relief for all eligible borrowers and to continue to use every legal authority at your disposal to make this relief real.**

At the same time that student loan borrowers are facing financial catastrophe, a growing body of evidence shows that the companies contracted by the Department to assist borrowers in enrolling in the existing set of affordable repayment plans and navigating other student loan discharge options remain woefully unprepared for payments to resume.<sup>1</sup> It is important to remember that these borrowers have student debt because the cost of college, a critical pathway to the middle class, has spiraled out of control. They also have this debt because past administrations routinely broke their promises to deliver affordable loan payments and debt relief. These borrowers deserve more than another broken promise.

The cost of yet another broken promise to people with student debt will be immense. Just two weeks ago, a new generation of voters were mobilized and driven to the polls in part by the momentum from your promise to deliver on student debt. We urge you to use every legal tool in the government's toolbox in order to keep their faith in government and show them that, despite

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<sup>1</sup> One of the largest student loan companies, the Missouri Higher Education Loan Authority (MOHELA), which is the exclusive student loan servicer for public service workers eligible for the Public Service Loan Forgiveness (PSLF) program, recently announced widespread paperwork processing, account access, and customer service breakdowns across their operations. See, <https://perma.cc/SM58-JANH>. Borrowers have reported that these problems are pervasive, including improper application denials, incorrect information about loan payments and account status, and call wait times as long as 9 hours. See, e.g., <https://twitter.com/StrikeDebt/status/1583295853649068032>.

the threats to it, our democracy is capable of listening to their concerns and meeting their needs.

As you explained to the American people when you announced your intent to restart student loan payments in January 2023, your Administration's [monumental debt relief plan is a necessary first step](#) to protect borrowers and prevent disastrous loan defaults and other financial distress, particularly in light of the ongoing economic challenges facing our nation as a result of the pandemic.<sup>2</sup>

**We cannot allow these blatantly political lawsuits to throw millions of borrowers into financial catastrophe. Throwing millions of borrowers back into repayment as the state of debt relief remains uncertain is a recipe for disaster and will result in widespread confusion and set borrowers up for failure.**

We strongly urge you to extend the pause on student loan payments and continue to use every legal authority at your disposal to fight to ensure that borrowers receive the debt relief they need. We look forward to supporting your Administration as you take this necessary action and work to deliver on the promises made to student loan borrowers across the country.

Sincerely,

### **National Organizations**

1000 Woman Strong  
AACTE  
Accountable.US  
Adasina Social Capital  
Agricultural Justice Project  
Alianza Nacional de Campesinas, Inc.  
Alliance for Youth Action  
American Association of Colleges of Osteopathic Medicine  
American Association of University Professors  
American Association of University Women  
American Civil Liberties Union  
American Federation of Government Employees, AFL-CIO  
American Federation of State, County and Municipal Employees (AFSCME)  
American Federation of Teachers  
American Library Association  
American Psychological Association  
American-Arab Anti-Discrimination Committee (ADC)  
Americans for Financial Reform Education Fund  
Association of Young Americans (AYA)  
Better Organizing to Win Legalization  
Center for American Progress  
Center for Responsible Lending  
Clean Energy Action  
Clinical Social Work Association

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<sup>2</sup> Earlier this month, the Consumer Financial Protection Bureau (the Bureau) updated [data showing that student loan borrowers are increasingly likely to struggle](#) if they are forced to once again grapple with a student loan bill each month. These findings are consistent with the [Student Borrower Protection Center's analysis](#) showing that delinquencies are rising on federal student loans not covered by the payment pause.

Committee of Interns and Residents/SEIU  
CommonDefense.us  
Community Food and Justice Coalition  
Consumer Action  
Consumer Federation of America  
Consumer Reports  
Consumers for Auto Reliability and Safety  
Debt Collective  
Demand Progress  
Dream Defenders  
Family Values @ Work  
Formerly Incarcerated College Graduates Network  
HEAL Food Alliance  
Hempstead Project Heart  
Hispanic Federation  
Hunger Free America  
Inclusive America  
Indivisible  
International Federation of Professional and Technical Engineers (IFPTE)  
LCLAA  
League of United Latin American Citizens (LULAC)  
Legal Aid at Work  
Marbleseed  
Minority Veterans of America  
MPower Change Action Fund  
Muslim Public Affairs Council (MPAC)  
NAACP  
National Association of Pediatric Nurse Practitioners  
National Association of Social Workers  
National Consumer Law Center (on behalf of its low-income clients)  
National Consumers League  
National Education Association  
National Employment Law Project  
National League for Nursing  
National Nurses United  
National Urban League  
National Young Farmers Coalition  
NTEU Independent Staff Union  
OCA – Asian Pacific American Advocates  
P Street/PCCC  
ParentsTogether  
Passengers United  
Pay Our Interns  
People's Parity Project  
Polygon Education Fund  
Poverty Project at the Inst. for Policy Studies  
Presente.org  
Public Citizen  
Public Counsel  
Public Good Law Center  
Rise, Inc.

RootsAction.org  
Rural Coalition  
School Social Work Association of America  
Service Employees International Union (SEIU)  
Sisters of Charity of Seton Hill  
Student Borrower Protection Center  
Student Debt Crisis Center  
Students First Consulting  
Sugar Law Center for Economic & Social Justice  
The Common Market  
The Education Trust  
The Hope Center for College, Community, and Justice  
The Institute for College Access & Success (TICAS)  
The Revolving Door Project  
The Wallace Center  
The Young Invincibles  
UnidosUS  
United Church of Christ, Justice and Local Church Ministries  
United Food and Commercial Workers International Union  
University of California Student Association  
Voices for Progress  
We the 45M

### **State & Local Organizations**

AFGE Local 252  
AFGE Local 3354  
AFGE Local 704  
agriculture  
AKPIRG  
Alabama State Association of Cooperatives  
Arizona Students' Association  
Arkansas Community Organizations  
Associated Students at the University of California, Santa Barbara  
California Asset Building Coalition  
CAMEO - California Association for Micro Enterprise Opportunity  
CASH Campaign of Maryland  
Center for Economic Integrity  
CFPB Union NTEU 335  
Chicago Foundation for Women  
Civil Service Bar Association  
CO Dem Party - Energy and Environmental Initiative  
College & Community Fellowship  
College Democrats of New York  
Community Health Councils (CHC)  
Community Legal Aid Society, Inc. (Delaware)  
Community Service Society of NY  
Compañeras Campesinas  
Consumer Federation of California  
Delaware Community Reinvestment Action Council, Inc.  
Economic Mobility Pathways (EMPath)

Empower Our Future  
Farm to Table - New Mexico  
Farmers On the Move.  
Fertile Ground  
Hawaii State Teachers Association  
Hildreth Institute  
Housing and Economic Rights Advocates  
Illinois Stewardship Alliance  
Inversant  
Iowa CCI  
La Raza Centro Legal  
Louisiana Budget Project  
MAHA  
Maine Center for Economic Policy  
Maine Organic Farmers and Gardeners Association  
Maryland Center for Collegiate Financial Wellness  
Maryland Consumer Rights Coalition  
Michigan Food and Farming Systems  
Missouri Jobs with Justice  
Mobilization for Justice  
Montgomery County MD Branch NAACP  
Mountain State Justice, Inc.  
NAACP Baltimore  
NAACP Calvert County Branch Youth Council  
NAACP UNIT 7716  
National Association of Social Workers - Alabama 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 - Florida & Virgin Islands Chapter  
National Association of Social Workers - Georgia Chapter  
National Association of Social Workers - Guam Chapter  
National Association of Social Workers - Idaho Chapter  
National Association of Social Workers - Indiana Chapter  
National Association of Social Workers - Iowa Chapter  
National Association of Social Workers - Kentucky Chapter  
National Association of Social Workers - Maine 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 - 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 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 - Ohio Chapter  
National Association of Social Workers - Oregon Chapter  
National Association of Social Workers - Tennessee Chapter

National Association of Social Workers - Texas Chapter  
National Association of Social Workers - Vermont Chapter  
National Association of Social Workers - Washington Chapter  
National Association of Social Workers - West Virginia Chapter  
NC Climate Justice Collective  
New Era Colorado  
New Jersey Citizen Action  
New Jersey Institute for Social Justice  
NextGen California  
NOFA/Mass  
Northeast Organic Farming Association of New Hampshire (NOFA-NH)  
Northeast Organic Farming Association of Vermont (NOFA-VT)  
Northeast Sustainable Agriculture Working Group  
Northwest Center for Alternatives to Pesticides  
Northwest Consumer Law Center  
OCA Greater Chicago  
OCA Greater Cleveland - Asian Pacific American Advocates  
Ohio Student Association  
Oregon Student Association  
Pennsylvania Council of Churches  
Public Higher Education Network of Massachusetts (PHENOM)  
Public Justice Center  
Public Law Center  
Quiet Creek Herb Farm & School of Country Living  
RAISE Texas  
Rural Advancement Fund of the National Sharecroppers Fund, Inc.  
Rutgers University Student Assembly  
SEIU 509  
SEIU Local 500  
South Dakota Chapter of NASW  
Student Association of Syracuse University & SUNY-ESF  
Student Loan Fund Inc.  
Students United  
Suncoast NORML  
Texas Coalition of Rural Landowners  
Texas Mexico Border Coalition Community Based Organization  
The Farmworker Association of Florida  
The Foundation for Delaware County - Housing Opportunities Program for Equity (HOPE)  
The Land Connection  
THE ONE LESS FOUNDATION  
United Food and Commercial Workers Local 400  
United Students Labor Action Coalition (USLAC at UCR)  
University Council - American Federation of Teachers  
University of Rochester Students' Association  
Urban Tilth  
UT Student Government Assembly Board  
Virginia Poverty Law Center  
West Virginia Food and Farm Coalition  
World Farmers Inc  
Xavier University of Louisiana Student Government Association  
Zero Debt Massachusetts