

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.¹ 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

¹ 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.²

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

² 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
Poligon 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