The Biden administration on Wednesday urged the Supreme Court to uphold its plan to forgive up to $20,000 in student loan debt, arguing lower court decisions blocking the program have left millions of borrowers in limbo.

In a [filing](https://www.supremecourt.gov/DocketPDF/22/22-506/251435/20230104222942852_22-506tsUnitedStates.pdf) to the court, the Justice Department argued the student loan relief program is lawful and urged the justices to reject "convoluted theories" put forth by the challengers to assert that they are injured by the plan.

"The lower courts' orders have erroneously deprived the secretary of his statutory authority to provide targeted student-loan debt relief to borrowers affected by national emergencies, leaving millions of economically vulnerable borrowers in limbo," Solicitor General Elizabeth Prelogar wrote.

Prelogar noted a determination by Cardona that ending a pause on student loan payments — put in place during the COVID-19 pandemic — without additional relief for lower-income borrowers would lead to a spike in delinquency and default rates.

After the debt forgiveness plan was announced, the Departments of Justice and

Education [issued](https://www.justice.gov/olc/file/1528451/download) [memos](https://www2.ed.gov/policy/gen/leg/foia/secretarys-legal-authority-for-debt-cancellation.pdf) detailing the legal authority for student debt cancellation, relying on a 2003 law called the HEROES Act, enacted after the Sept. 11, 2001, terror attacks. The law, the Biden administration argued in the memos, vested Education Secretary Miguel Cardona the authority to grant relief to federal student loan recipients during national emergencies, like the COVID-19 pandemic.

In the court fight involving the states, the group argues the plan will hurt revenues earned from servicing federal loans. But a federal district court in Missouri dismissed the suit for lack of legal standing. The U.S. Court of Appeals for the 8th Circuit then [granted a request from the states](https://www.cbsnews.com/news/student-loan-forgiveness-appeals-court-temporarily-pauses-biden-plan/) to block implementation of the plan, prohibiting the Department of Education from discharging any student loan debt under the program.

In the battle brought by Brown and Taylor, the two claimed Cardona improperly promulgated the plan without notice-and-comment rulemaking. Brown is not eligible for relief under Mr. Biden's plan, as her loans are held by commercial entities, while Taylor is eligible for $10,000 in loan forgiveness.

The Justice Department told the Supreme Court that on the issue of standing, the states claim injuries that are "highly speculative, that they have inflicted upon themselves, or that fall upon a third party that is a stranger to this litigation." Brown and Taylor, meanwhile, "purport to assert that the plan injures them because it provides too little debt relief, but seek a remedy that would result in no debt relief at all," Prelogar wrote.

She also argued the relief plan is lawful, as it "falls squarely within the plain text of the HEROES Act."

"[The challengers'] arguments rest on manufactured limits nowhere to be found in the act; revisionist accounts of the act's purpose and history flatly contradicted by the act itself; strained readings of other provisions in other statutes; and mischaracterizations of the plan and the analysis on which it is based," Prelogar argued. "Nothing in the text, purpose, or history of the act undermines the most natural reading of its operative provisions, and the secretary's plan readily satisfies the act's requirements."