

From: Congressman Bobby Scott <VA03RS.Outreach@mail.house.gov> To: Austin.Barbera@mail.house.gov Subject: The Biden Administration's Historic Student Loan Debt Relief Date: Tue, 06 Sep 2022 16:13:35 -0400 <meta http-equiv="Content-Type" content="text/html; charset=utf-8"><body><!DOCTYPE HTML PUBLIC "-//W3C//DTD XHTML 1.0 Transitional //EN"

"http://www.w3.org/TR/xhtml1/DTD/xhtml1-transitional.dtd" ><html><head> <style id="IQEmailStyle"> /* Client-specific Styles */ body { width: 100% !important; margin: 0px; } .ReadMsgBody { width: 100%; } .ExternalClass { width: 100%; display: block !important; } /* Force Hotmail to display emails at full width */ /* Reset Styles */ body { margin: 0; padding: 0; } img { outline: none; text-decoration: none; max-width: 100%; } br, strong br, b br, em br, i br { line-height: 100%; } h1, h2, h3, h4, h5, h6 { line-height: 100% !important; -webkit-font-smoothing: antialiased; } /*ly, tr#221562, add same margin as margin-block-start/end*/ h1{margin-top:0.67em;margin-bottom:0.67em;} h2{margin-top:0.83em;margin-bottom:0.83em;} h3{margin-top:1em;margin-bottom:1em;} h4{margin-top:1.33em;margin-bottom:1.33em;} h5{margin-top:1.67em;margin-bottom:1.67em;} h6{margin-top:2.33em;margin-bottom:2.33em;} table td, table tr { border-collapse: collapse; } p { margin-bottom: 1em; } table.menu-change a { text-decoration: none; } /* pre-header */ .preheader { display: none !important; visibility: hidden; mso-hide: all !important; font-size: 0px; color: #ffffff; line-height: 0px; max-height: 0px; max-width: 0px; opacity: 0; overflow: hidden; } </style> <style id="IQCustomStyle"></style> <style id="IQMobileStyle" type="text/css"></style> <meta name="viewport"

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District

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| <p style="text-align: center;">
September 6, 2022 </p><p style="text-align: left;">Dear Austin, </p><h2 style="color: #18416a; text-align: center;">The Biden Administration's Historic Student Loan Debt Relief</h2><p>Every student should be able to achieve the lifelong benefits of a quality higher education without crushing debt. However, for too many that is not reality. Since 1980, the total cost of both four-year public and four-year private college has
nearly tripled, even after accounting for inflation. Federal support has not kept up: Pell Grants once covered
nearly 80 percent of the cost of a four-year public college degree for students from working families, but now only cover a third. That has left many students from low- and middle-income families more dependent than ever before on student loans, if they want to get a degree.

For the most vulnerable borrowers, the effects of debt are even more crushing. Many borrowers did not finish their degree, because the
cost of attendance was too high. About
16% of borrowers are in default – including nearly a third of senior citizens with student debt – which can result in the government garnishing a borrower's wages or lowering a borrower's credit score.

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[>](https://iqconnect.house.gov/iqextranet/iqClickTrk.aspx?&cid=VA03RS&crop=15367QQ)**President Biden announced a plan to provide more breathing room to America's working families as they continue to recover from the strains associated with the COVID-19 pandemic.**
This plan offers targeted debt relief as part of a comprehensive effort to address the burden of growing college costs and make the student loan system more manageable for working families. President Biden announced that the Department of Education will:

-Provide targeted debt relief to address the financial harms of the pandemic. The Department of Education will provide up to \$20,000 in debt cancellation to Pell Grant recipients with loans held by the Department of Education, and up to \$10,000 in debt cancellation to non-Pell Grant recipients. Borrowers are eligible for this relief if their individual income is less than \$125,000 (\$250,000 for married couples). No high-income individual or high-income household – in the top 5% of incomes – will benefit from this action. To ensure a smooth transition to repayment and prevent unnecessary defaults, the pause on federal student loan repayment will be extended one final time through December 31, 2022. Borrowers should expect to resume payment in January 2023. </p> <p>-Make the student loan system more manageable for current and future borrowers by: </p> Cutting monthly payments in half for undergraduate loans. The Department of Education is proposing a new income-driven repayment plan that protects more low-income borrowers from making any payments and caps monthly payments for undergraduate loans at 5% of a borrower's discretionary income—half of the rate that borrowers must pay now under most existing plans.
 Fixing the broken Public Service Loan Forgiveness (PSLF) program by proposing a rule that borrowers who have worked at a nonprofit, in the military, or in federal, state, tribal, or local government, receive appropriate credit toward loan forgiveness. These improvements will build on temporary changes the Department of Education has already made to PSLF, under which more than 175,000 public servants have already had more than \$10 billion in loan forgiveness approved. <p>Additional information on the Biden-Harris Administration's Student Debt Relief Plan can be found by visiting StudentAid.gov/DebtRelief. More information about how to apply for student debt relief will be posted on StudentAid.gov in the coming weeks. You can also sign up for updates as additional information becomes available by StudentAid.gov

target="_blank" rel="noopener">clicking here.

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survey, you will automatically be signed up to receive updates from my
office.

We must also remember
that, while debt cancellation is good news for those who currently hold student
loans, it does not solve the underlying problems that caused the student debt
crisis in the first place: the exorbitant cost of college, the declining
purchasing power of the Federal Pell Grant, and our flawed student loan
system. Without reversing the chronic underinvestment in higher education
that has driven up tuition costs, and without fixing our student loan system
that has made student loans more expensive to take out and harder to pay off,
students will continue to take on more debt and borrowers will continue to face
rising debt levels. This will remain one of my top priorities as the
Chairman of the House Committee on Education and Labor.

To support student loan borrowers—both now
and in the future—Congress must take bold action to reinvest in higher
education and provide every student loan borrower with the resources needed to
access a quality higher education that leads to a rewarding career. I
have also called on the U.S. Department of Education to extend the Public
Service Loan Forgiveness waiver, which ends on October 31,
2022.

I will
continue working alongside the Biden-Harris Administration and my congressional
colleagues to lower the costs of higher education.

</p>
<p>Very truly yours,

ROBERT C. "BOBBY"
SCOTT
Member of Congress </p>
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Washington,
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Newport News, VA 23607
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