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" content="width=device-width,initial-scale=1.0,user-scalable=0,minimum-scale=1.0,maximum-scale=1.0"><body id="newsletterBody" class=""><div id="newsletterContent" class=""> <table class="container" border="0" width="100%" cellspacing="0" cellpadding="0"> <tbody> <tr> <td style="text-align: center;"> <p style="text-align: center; color: #9d9d9d; font-family: Arial; font-size: 10px;">News from Representative Bobby Scott </p> <table class="bg-change" style="width: 640px; margin: 0px auto; border: 1px solid #e9e9e9;" border="0" cellspacing="0" cellpadding="0" align="center"> <tbody> <tr style="height: 979px;"> <td style="width: 640px; height: 979px;">
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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 <a

href="https://iqconnect.house.gov/iqextranet/iqClickTrk.aspx?&cid=VA03RS&crop=15367QQQ2 target="_blank" rel="noopener">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.

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 <a

href="https://iqconnect.house.gov/iqextranet/iqClickTrk.aspx?&cid=VA03RS&crop=15367QQQ2
target="_blank" rel="noopener">Biden-Harris Administration's Student
Debt Relief Plan can be found by visiting <a
href="https://iqconnect.house.gov/iqextranet/iqClickTrk.aspx?&cid=VA03RS&crop=15367QQQ2
target="_blank" rel="noopener">StudentAid.gov/DebtRelief.
More information about how to apply for student debt relief will be posted on
<a
href="https://iqconnect.house.gov/iqextranet/iqClickTrk.aspx?&cid=VA03RS&crop=15367QQQ2
target="_blank" rel="noopener">StudentAid.gov in the
coming weeks. You can also sign up for updates as additional information
becomes available by <a
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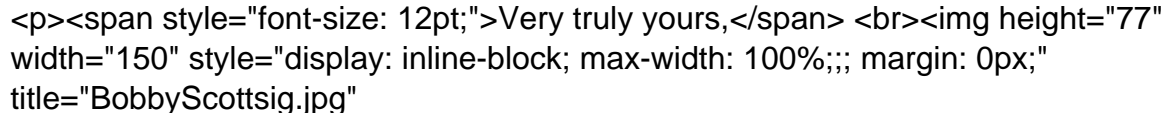action="https://iqconnect.house.gov/iqextranet/ESurveyPost.aspx"
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Click to open in a separate window</div> <input
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survey, you will automatically be signed up to receive updates from my
office.

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,
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ROBERT C. "BOBBY" SCOTT
Member of Congress </p> <p> </p> <table style="border-style: hidden; width: 25%; margin-right: auto; margin-left: auto; border-collapse: collapse;" border="0" align="center"> <tbody class="ui-sortable"> <tr> <td style="width: 33.33%;"><img height="26" width="29" style="display: inline-block; margin: 0; max-width: 100%;;;" title="social-fb_0.png" src="https://iqconnect.house.gov/iqextranet/Customers/VA03RS/social-fb_0.png" alt="Image"></td> <td style="width: 33.33%;"><img height="26" width="31" style="display: inline-block; margin: 0; max-width: 100%;;;" title="social-in_0.png" src="https://iqconnect.house.gov/iqextranet/Customers/VA03RS/social-in_0.png" alt="Image"></td> <td style="width: 33.33%; text-align: left;"><img height="26" width="35" style="display: inline-block; margin: 0; max-width: 100%;;;" title="social-tw_0.png" src="https://iqconnect.house.gov/iqextranet/Customers/VA03RS/social-tw_0.png" alt="Image"></td> </tr> </tbody> </table> <p style="text-align: center;">You have received this e-mail because you are enrolled in our mailing list.
Click here to unsubscribe. </p></td> </tr> </tbody> </table> </td> </tr> <!-- /Content --> <!-- Footer --> <tr> <td> <table class="footer-change general-change" style="color: #000000; font-family: Arial, Helvetica, sans-serif; font-size: 11pt; background-color: #224182;" border="0" cellspacing="0" cellpadding="0"> <tbody> <tr> <td style="width: 20px; background-color: #224182;"> </td> <td class="nsoffice-item textedit"

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Washington, DC 20515
Phone: (202) 225-8351</td> <td class="nsoffice-item textedit" style="width: 300px; padding-top: 10px; padding-bottom: 10px; vertical-align: top; background-color: #224182;" align="center">District Office
2600 Washington Ave, Suite 1010
Newport News, VA 23607
Phone: (757) 380-1000</td> <td style="width: 20px; background-color: #224182;"> </td> </tr> </tbody> </table> </td> </tr> </tbody> </table> </td> </tr> </tbody> </table> </div><img alt="image" src="https://iqconnect.house.gov/iqextranet/Customers/VA03RS/iqtrk.gif?crop=15367QQQ21801312QQQ height="0" width="0"></body></html><img alt="image" src="https://iqconnect.house.gov/iqextranet/Customers/VA03RS/iqtrk.gif?crop=15367QQQ21801312QQQ height="0" width="0"></body>