

January 30, 2024

Dr. Miguel Cardona
Secretary of Education
United States Department of Education
Washington, DC 20202

Secretary Cardona:

We are negotiators from the Student Loan Debt Relief negotiated rulemaking who were selected by the Department to represent constituencies including borrowers, schools, students, and government entities. We are proud of the work that we did over three sessions in October, November, and December 2023, including reaching consensus on certain proposals that have the potential to provide targeted and necessary debt relief to many struggling student loan borrowers.

However, we remain concerned that we were unable to discuss any concrete proposal to provide debt relief for borrowers experiencing financial hardship. As the Department noted in advance of our negotiations, many borrowers “continue to experience hardship in ways that the current student loan system does not adequately address.” Throughout our negotiations, we brought to the Department’s attention many situations in which borrowers face hardship warranting debt relief, including: borrowers who have disabilities, are elderly, are in default, have high debt to income ratios, filed bankruptcy, have no degree, have extremely old loans, are incarcerated, and have undue interest exceeding original principal. As we repeatedly stated in the negotiations, we think that regulations that allow the Secretary to provide debt relief based on borrowers’ financial hardship are a critical part of any debt cancellation agenda.

We call on the Department to schedule a fourth negotiation session to discuss proposed regulations that would allow the Secretary to provide debt relief based on borrowers’ financial hardship and urge you to schedule this session this Spring. We, the negotiators, look forward to a fourth session and to providing feedback on the Department’s proposed regulatory text.

Sincerely,



Jessica Ranucci
New York Legal Assistance Group
Primary Negotiator,
Consumer Advocates

Dr. Jalil Bishop
Alternate Negotiator

Student Loan Borrowers Who Attended
Graduate Programs

Edward Boltz
National Association of Consumer
Bankruptcy Attorneys (NACBA)
National Association of Student Loan
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Student Loan Borrowers Who Attended
Graduate Programs

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Primary Negotiator
Public Institutions of Higher Education,
Including Two-Year and Four-Year
Institutions

Jordan Nellums
Alternate Negotiator
Currently Enrolled Postsecondary
Borrowers

Ashley Pizzuti
Primary Negotiator
Student Loan Borrowers Who Attended
Programs of Two Years or Less

David Ramirez

Pasadena City College
Alternate Negotiator
Student Loan Borrowers Who Attended
Programs of Two Years or Less

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Legal Assistance Organizations
Representing Students and Borrowers

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Primary Negotiator
Individuals with Disabilities or Groups
Representing them