

Secretary Betsy DeVos
U.S. Department of Education
400 Maryland Avenue, SW
Washington, D.C. 20202

Dear Secretary DeVos,

The undersigned are members of a broad coalition committed to preserving the Public Service Loan Forgiveness program (PSLF) (www.preservepslf.com). We are writing in reaction to the recent Department of Education (the Department) report that only one percent of 29,000 applications for loan forgiveness were accepted and to the recent Government Accountability Office (GAO) report identifying significant weaknesses in the manner and type of information and guidance the Department has provided to the PSLF servicer and borrowers over the past decade. GAO concluded that “these weaknesses are contrary to federal internal control standards for using and communicating quality information, creating uncertainty for borrowers and raising the risk some may be improperly granted or denied loan forgiveness.”

We doubt that there is another instance of such a low acceptance rate for applications for a statutorily-mandated benefit. That acceptance rate supports the GAO’s findings that many borrowers are confused about how PSLF works, that the Department has failed to provide adequate guidance and instructions to its PSLF loan servicer concerning which employers qualify for PSLF and other matters, and that the Department has failed to ensure that the PSLF loan servicer and borrowers have enough information to calculate how many qualifying payments each borrower has made. As the GAO noted, although the Department has conducted some outreach to communicate PSLF program requirements to borrowers, the large number of borrowers whose certification requests and forgiveness applications were denied suggests that many borrowers do not understand or are not aware of these requirements. As you know, both the Consolidated Appropriations Act of 2018 and the recently passed H.R. 6157, the “Department of Defense and Labor, Health and Human Services Appropriations Act,” 2019 and “Continuing Appropriations Act,” 2019 require the Department to conduct outreach to borrowers to ensure they understand the requirements of PSLF.

Unfortunately, at this time, the public lacks sufficient data regarding a number of PSLF data points, including the percentages of borrowers whose applications were denied for particular reasons, such as not having eligible loans, 120 qualifying payments, or qualifying employment. Accordingly, we urge the Department to provide a detailed breakdown of the reasons so many applicants failed to qualify for PSLF so we can be of greater assistance in supporting efforts to improve implementation of PSLF.

Further, we would also like to know how the Department intends to use the \$2.3 million Congress has appropriated for both FY 2018 and FY 2019 to improve outreach to borrowers, including how it intends to implement the GAO’s recommendations.

PSLF helps enable public service employers in every community to recruit and retain the talented personnel required to meet this country's health, environmental, education, public safety and other needs. Our coalition stands ready to work with the Department to ensure that PSLF fulfills its promise.

Thank you for your consideration of this letter.

American Association of Colleges for Teacher Education
American Federation of Teachers
American Medical Student Association
American Psychological Association
American Veterinary Medical Association
Association of American Veterinary Medical Colleges
Association of Schools and Programs of Public Health
California Association of Nonprofits
Civil Service Bar Association
Council on Social Work Education (CSWE)
Equal Justice Works
Higher Education Consortium for Special Education
Legal Aid at Work
Loan Repayment Assistance Program of Minnesota
National Association for College Admission Counseling
National Association of Federal Veterinarians
National Association of Secondary School Principals
National Association of Social Workers
National Association of Student Financial Aid Administrators
National Council of Nonprofit
National Education Association
National Legal Aid & Defender Association
Navigate, LLC
School Social Work Association of America
Teacher Education Division of the Council for Exceptional Children