

November 27, 2017

Chairman Lamar Alexander  
Ranking Member Patty Murray  
U.S. Senate Committee on Health, Education, Labor and Pensions  
U.S. Senate  
Washington, DC 20510

Chairman Virginia Foxx  
Ranking Member Bobby Scott  
U.S. House Committee on Education and Workforce  
U.S. House of Representatives  
Washington, DC 20515

Dear Chairmen Alexander and Foxx, and Ranking Members Murray and Scott:

We write to urge your Committee to preserve the Public Service Loan Forgiveness program and to ensure its full access by veterans and military service organizations.

Public Service Loan Forgiveness enables Americans to reduce or eliminate their student loan debt through 10 years of service to their nation.

Public service includes service in America's Armed Forces, and it is helpful for members of our Armed Forces to have the opportunity to reduce or eliminate their student loan debt while also serving their nation. A recent report from the US Consumer Financial Protection Bureau found that more than 200,000 servicemembers currently, collectively owe more than \$2.9 billion in student debt.<sup>1</sup>

In addition to active duty service members, Public Service Loan Forgiveness also benefits veterans, military families, and survivors – both as beneficiaries of non-profit organizations that support them, and also as participants in public service, working long hours for low pay to serve their fellow brethren, from working in veterans service organizations to working in programs for the survivors of the fallen. After serving our country in the military, many veterans want to continue serving their country through government service or employment at community and veterans service organizations. Public Service Loan Forgiveness encourages veterans to transfer the leadership and other skills they acquired during military service to new careers in public service as teachers, first responders, law enforcement officials, and other sorely needed professionals – especially those serving their fellow veterans, military families, and survivors.

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<sup>1</sup>Available at [http://files.consumerfinance.gov/f/documents/201710\\_cfpb\\_Frotman-Remarks-JAG-School.pdf](http://files.consumerfinance.gov/f/documents/201710_cfpb_Frotman-Remarks-JAG-School.pdf)

Student loan debt is of special interest and importance to veterans, who are often older than other college graduates and have family responsibilities that make their student debt burdens particularly onerous.

In addition to preserving Public Service Loan Forgiveness, we strongly urge the Committees to correct a technical error in the statute: Please amend the statute to explicitly include veterans and military service organizations in the list of qualifying employers under Public Service Loan Forgiveness. When the law was written, non-profit organizations were defined as those incorporated under section 501(c)(3) of the Internal Revenue Code. However, as you may know, the Internal Revenue Code section 501(c) includes two subsections – 501(c)(19) and 501(c)(23) – which provide for non-profit, tax-exempt status for organizations that benefit veterans of the United States Armed Forces. The result is that Americans who serve veterans in veterans service organizations that happen to be incorporated under 501(c)(3) are able to participate in the Public Service Loan Forgiveness program, while those who serve veterans in veterans service organizations that happen to be incorporated under 501(c)(19) or 501(c)(23) are not. There is little difference between such organizations. They all serve veterans and they are all non-profit tax-exempt. Employees of The American Legion and Vietnam Veterans of America have been denied Public Service Loan Forgiveness because of this technical error. Similarly, the Jewish War Veterans non-profit is recognized under 501(c)(4). Military and veterans service organizations offer a wide array of critical services to veterans, military families, and survivors, and they need to attract talented graduates to provide those services as effectively as possible. We would be grateful for the Committee’s assistance in amending this technicality.

Thank you for your consideration.

Keith A. Reed  
Headquarters Executive Director  
Air Force Sergeants Association

Kevin Cochie  
The Military Coalition Representative  
Army Aviation Association of America

Kathy Roth-Douquet  
CEO  
Blue Star Families

John R. Davis  
Director, Legislative Programs  
Fleet Reserve Association

Kristofer Goldsmith  
Founder and Chairman  
High Ground Veterans Advocacy

Paul Rieckhoff  
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Paul D. Warner, PhD  
National Commander  
Jewish War Veterans of the USA

Mary M. Keller, Ed.D.  
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Vietnam Veterans of America