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September 20, 2022

U.S. House of Representatives
Washington, DC 20515

Dear Representative:

On behalf of the 3 million members of the National Education Association, who live and work in towns and cities across America, we urge you to vote YES on the Joint Consolidation Loan Separation Act (S. 1098). Votes on this issue may be included in the NEA Report Card for the 117th Congress.

The bipartisan Joint Consolidation Loan Separation Act, passed by the Senate in June, will help individuals who previously consolidated their student loan debt with a spouse to sever the loans. It would fill the void left when Congress eliminated the program in 2006 without creating the means for borrowers to separate loans.

The Joint Consolidation Loan Separation Act:

- Allows both individual borrowers in a married couple (or a previously married couple) to apply jointly to the Department of Education to split a joint consolidated loan into two separate federal direct student loans. Requires only a single application for loan separation for spouses who are victims of domestic or financial abuse;
- Splits the separated loans proportionally between the individuals based on the percentages that each borrower originally brought into the joint consolidated loan; and
- Enables borrowers to access student loan relief programs, such as the Public Service Loan Forgiveness Program (PSLF) and income-driven repayment programs for which they were previously ineligible due to their joint consolidated loans.

Many organizations that advocate for survivors of domestic abuse support the legislation, including the National Network to End Domestic Violence and the National Consumer Law Center. Please vote YES on the Joint Consolidation Loan Separation Act and support individuals who are working to reclaim their financial freedom from abusive partners.

Sincerely,

Marc Egan
Director of Government Relations
National Education Association