

May 30, 2023

U.S. Senate
Washington, DC 20515

Dear Senator:

On behalf of our members, who strengthen, restore, and sustain communities across the nation, we urge you to vote against the Congressional Review Act resolution (H.J.Res.45/S.J.Res.22) to overturn President Biden's student-debt relief program.

For decades, our nation has strained under a student debt crisis that holds our economy back and steals the dreams of millions of Americans. This debt burden causes loan defaults and drives up balances, delays marriages and the start of families, and makes saving for the future impossible. Just as significant as the financial fallout is how crushing student loan debt is to the spirit. Nothing is quite as disheartening as looking at a loan balance month after month that never seems to diminish. For those who are closer than ever to a life free from the albatross of student loan debt, the CRA amounts to a direct attack on their hopes and dreams.

Overtaking President Biden's debt relief program will lead to a dramatic spike in economic hardship—particularly for the most vulnerable borrowers. It would throw 43 million borrowers across every state and congressional district back into a fundamentally broken and chaotic student loan system when they can least afford it. The CRA is especially concerning because unwinding the payment pause—a pause which previously garnered bipartisan support—could force borrowers to repay tens of billions of dollars in payments and interest. It would even reinstate nearly [157,000 loans forgiven through the Public Service Loan Forgiveness program](#), because the payment pause provides accrual toward PSLF without borrowers having to pay.

The U.S. Department of Education's analysis indicates that [resuming student loan payments without cancellation](#) will lead to an unprecedented increase in delinquency and default for those who are most vulnerable. These include the borrowers that President Biden's plan targets: [those who earn less than \\$75,000 a year](#). These borrowers make up 90 percent of the would-be beneficiaries of the President's cancellation program.

In the weeks before the debt relief plan was challenged in court, nearly [26 million borrowers](#) applied or were deemed automatically eligible for the chance at debt relief and [16 million had their applications formally approved](#) by the Department of Education. Using the CRA to overturn this life-changing debt relief is a cruel affront to everyone who was anticipating an economic fresh start; this tactic also adds another layer of worry just as borrowers await the U.S. Supreme Court's decision.

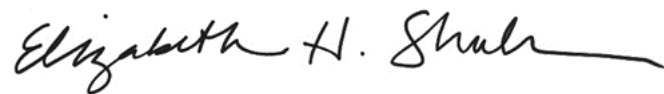
CRA efforts to overturn the payment pause and the President's debt relief plan are only the most recent attacks on student loan borrowers. They seem to be a convenient political pawn, in the midst of economic uncertainty and the expiration of other critical benefit expansions for families that were tied to the pandemic. At this difficult time, Congress should be improving families' circumstances, not thwarting the President's efforts to ease their financial pressures.

The millions of workers our unions represent are grateful for the difference that student loan relief has made in their lives. Because their work in education, health care, public safety, the Armed Forces, and every other public and private sector field reaches a broad swath of Americans, our members also know how much it has impacted everyday citizens. It has allowed hard-working people to finally start saving up for their first home or for the inevitable emergency they will face. It has given parents the breathing room

for their first home or for the inevitable emergency they will face. It has given parents the breathing room to begin squirreling away a little money each month for retirement, or for their children's college fund. It has enabled retirees who are *still* repaying student loans to start planning the once-in-a-lifetime trip or family reunion they have dreamed of for years.

We know that most Americans understand the severity of the student debt crisis and how it affects the people they love. Even those without student debt do not want their children, grandchildren, or other loved ones to struggle with it. Please vote against the CRA to invigorate our economy, increase families' financial security, and restore their hope.

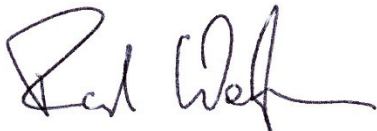
Sincerely,



Elizabeth H. Shuler, President, American Federation of Labor and Congress of Industrial Organizations



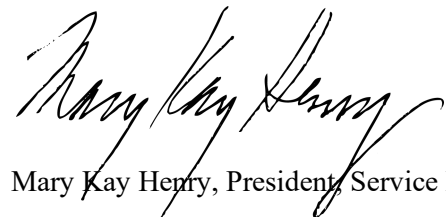
Lee Saunders, President, American Federation of State, County, and Municipal Employees



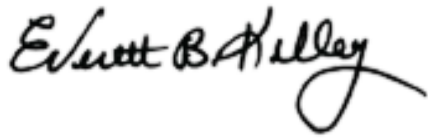
Randi Weingarten, President, American Federation of Teachers



Rebecca S. Pringle, President, National Education Association



Mary Kay Henry, President, Service Employees International Union

Handwritten signature of Everett B. Kelley in black ink.

Everett B. Kelley, President, American Federation of Government Employees

Handwritten signature of Bonnie Castillo in blue ink.

Bonnie Castillo, RN, Executive Director, National Nurses United

Handwritten signature of Shawn P. Fain in blue ink.

Shawn Fain, President, United Auto Workers

Handwritten signature of Anthony M. Perrone in black ink.

Marc Perrone, International President, United Food and Commercial Workers International Union