August 18, 2022

Dr. Miguel A. Cardona
Secretary of Education
United States Department of Education
400 Maryland, S.W.
Washington, D.C. 20202

Dear Secretary Cardona,

As the Oct. 31 deadline for the extension of the Public Service Loan Forgiveness (PSLF) waiver nears, we urge you to extend the waiver in order to better align with proposed regulatory changes. If such a step is not taken, borrowers will face repeated changes in the criteria used to evaluate PSLF eligibility, causing confusion and a further erosion of public trust in the program.

The current waiver has been effective in addressing the shortcomings of the underlying statute. Prior to the waiver, a fraction of applicants received loan forgiveness under PSLF, and many borrowers felt justifiably misled when applications were denied for reasons that were not easily understood.

It is a credit to the Department of Education (Department) that this problem was recognized and that action was taken. Beyond the immediate patch of the PSLF waiver, the Department has recently offered a Notice of Proposed Rulemaking (NPRM) that would improve the PSLF program by incorporating a number of provisions from the temporary waiver. While the Department considers public comments and finalizes the rule, it is critical that borrowers have continuity in determinations of PSLF eligibility. For that reason, we would ask for early implementation of the PSLF provisions in the NPRM and/or an extension of the waiver to ensure there is no period during which determinations would be made without the modifications provided in the waiver and the proposed regulations.

This Department has done much to improve the effectiveness of the PSLF program and to deliver on its promise to borrowers. We ask that you use your authority to ensure that this continues to be the case.

Sincerely,

Ted Mitchell
President
On behalf of:

American Association of Community Colleges
American Association of State Colleges and Universities
American Council on Education
Association of American Universities
Association of Public and Land-grant Universities
National Association of Independent Colleges and Universities
National Association of Student Financial Aid Administrators