



September 20, 2024

VIA ELECTRONIC DELIVERY

The Honorable Miguel Cardona
Secretary
U.S. Department of Education
400 Maryland Ave., SW
Washington, D.C. 20202

Dear Secretary Cardona,

On behalf of the PSLF Coalition, we write to urge the Department of Education (the Department) to reconsider its position that time spent in forbearance as a result of the SAVE litigation will not count toward forgiveness under the Public Service Loan Forgiveness (PSLF) program. We strongly believe that borrowers who have been placed into forbearance, through no fault of their own, and without the ability to make payments, must continue to make progress toward forgiveness.

The [PSLF Coalition](#) is composed of more than 100 nonprofit and public service organizations allied to ensure that the PSLF program is accessible and that forgiveness is achievable. Our members represent public health providers, educators, social workers, public safety officials, and charitable nonprofit workers, among others, performing essential functions and delivering critical services in their communities across our country. Unfortunately, our country is facing workforce shortages across a number of critical areas, including educators, public health officials in rural communities, and professionals providing services to our nation's veterans. Nonprofits are experiencing high job vacancy rates, resulting in growing waiting lists for services or the denial of services altogether, including losing access to food, shelter, mental health care, and other vital services. Data reveal that one of the leading causes of workforce shortages in both the nonprofit and public sectors is lower salaries and employers' inability to recruit and retain employees. As you know, PSLF is an effective tool to recruit and retain public service professionals and help address this shortage.

We wholeheartedly applaud the Biden Harris administration for taking actions over the past few years that have helped nearly one million public service professionals achieve loan forgiveness through PSLF. We are concerned, however, that the Department's decision to not count time in forbearance toward forgiveness will undermine the success of the program. In response to the SAVE litigation, the Department placed borrowers in administrative forbearance without requiring borrowers to take any action or provide supporting documentation. We strongly believe that time in this administrative or mandatory forbearance should count toward forgiveness under PSLF.

Accordingly, we urge the Department to ensure that time in this administrative forbearance will count toward forgiveness under PSLF. We stand ready to work with you to ensure the promise of PSLF is real.

Sincerely,
The PSLF Coalition