



September 23, 2022

President Joseph R. Biden  
The White House  
1600 Pennsylvania Avenue  
Washington, DC 20500

Dear Mr. President:

On behalf of the PSLF Coalition, we are writing to ask the White House to direct the Department of Education to extend the Public Service Loan Forgiveness (PSLF) limited waiver through July 2023. Our coalition consists of over [90 public service agencies and organizations](#) providing vital public services including education, healthcare, public safety, and law enforcement. Together, our organizations represent millions of public service workers and student loan borrowers.

As a coalition, we deeply appreciate how seriously your administration has taken the responsibility to rework the PSLF program to best equip it to fulfill Congress's original conception and intent for the program. We support your efforts.

Currently, the PSLF limited waiver is set to expire after October 31, 2022. We know there have been concentrated efforts to educate people about the temporary waiver who might be able to take advantage of the expanded PSLF access. We have been working hard to reach these populations, and have reached hundreds of thousands of borrowers through webinars and other outreach. We also know that our work has only just begun. There are thousands more borrowers who would benefit from the limited waiver who the administration has not yet reached and who are not yet aware that they may be eligible for student debt forgiveness.

Currently, only a fraction of the public servants who hold student debt are in the pipeline for PSLF. According to the Department of Education's data, the Department has information from only 1.3 million "cumulative PSLF borrowers with eligible employment and positive loan balance[s]," compared to the 9 million public service workers that the Student Borrower Protection Center identified earlier this year that could be eligible for PSLF.<sup>1</sup> Similar numbers were found by the Federal Reserve Bank of Richmond last month.<sup>2</sup>

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<sup>1</sup> [Student Borrower Protection Center analysis](#), June 9, 2022

<sup>2</sup> Federal Reserve Bank of Richmond, Economic Brief, [The Potential Impact of Public Service Student Loan Forgiveness in the Fifth District](#), August 2022.

We ask that the limited waiver be extended until July 2023, which is the effective date of the revisions being made to PSLF and other programs through the Higher Education Act proposed rulemaking your administration has undertaken. Failure to extend the waiver until these new rules take effect would lead to confusion for borrowers and employers, and lead to significant administrative challenges to the Department and its loan servicing partners. In addition, Congressional passage this week of the Joint Consolidation Loan Separation Act makes more borrowers, including certain survivors of domestic violence, eligible for the waiver with very little time for the Department to release guidance to those newly eligible or for organizations to conduct outreach.

The PSLF Coalition includes organizations representing employees in public service that understand firsthand how PSLF helps mitigate the challenge of recruiting and retaining public service workers. PSLF makes a career in public service possible for Americans burdened by the costs of higher education and student loan debt; however, we share your administration's concern that too many borrowers have been unable to access PSLF, in part due to restrictive regulatory requirements that create unnecessary burdens for borrowers, servicers, and the Department.

We urge the administration to extend the PSLF limited waiver and thereby make the program more accessible to eligible borrowers and more effective at relieving the burdens of student debt from those committed to serving their communities.

We will continue to assist your administration's efforts to reach as many public servants as possible, and hope that you will consider our request to extend the deadline.

Sincerely,