



September 29, 2023

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

The Honorable Cindy Marten
Deputy Secretary of Education
Department of Education
400 Maryland Ave SW, Washington, D.C.
20202

Dear Secretary Cardona and Deputy Secretary Marten,

As Members of the Future Forum Caucus, we commend the leadership and efforts taken by the Department of Education (the Department) to support students, including individuals with federal student loan debt. We share your focus on making college affordable and accessible for younger Americans seeking higher education. As you know, interest accrual resumed on September 1st, and payments will restart in October. We write to seek clarification on the implementation of resuming student loan payments to ensure our constituents are sufficiently prepared.

Established in 2015, Future Forum serves as a generational caucus comprised of 51 young Democratic Members of Congress who aim to address issues important to young Americans. We strive to bridge the divide between young Americans and their government, engage and empower young voters, and inspire the next generation of leaders in public service.

Higher education can serve as a steppingstone for individuals seeking economic mobility. To bolster our U.S. economic competitiveness, the government has helped finance higher education. However, today, student loan debt outpaces most forms of consumer borrowing¹ and younger Americans now worry their student debt could hinder their financial future². To prevent future generations from accruing massive amounts of student debt, Future Forum believes our higher education system must undergo reforms to ensure post-secondary education remains affordable and that individuals receive an economic return from their investments.

We recognize and support the Biden Administration's continued efforts to provide borrowers with the best possible outcomes, including holding institutions accountable for unaffordable debts and investing in the Pell Grant program. The Biden Administration has also approved more than \$117 billion in targeted relief for an estimated 3.4 million student loan borrowers³ and has recently announced the SAVE Plan, a new Income Driven Repayment plan for student loan

¹ <https://www.cfr.org/backgrounder/us-student-loan-debt-trends-economic-impact#:~:text=As%20of%20March%202023%2C%20about,loans%20and%20credit%20card%20debt.>

² <https://www.questionthequo.org/media/oj5p3gaz/question-the-quo-june-2023-report.pdf>

³ <https://www.ed.gov/news/press-releases/biden-harris-administration-announces-more-4-million-student-loan-borrowers-are-enrolled-new-save-plan>

borrowers to improve the student loan program and make higher education more affordable, including a 12 month on ramp program to protect the most vulnerable borrowers from the harshest consequences of late, missed, or partial payments.

Last week, Future Forum Caucus Members welcomed Under Secretary James Kvaal, and education stakeholders, for a productive discussion on college affordability and barriers we must continue to address to ensure everyone can get access to education and the skills they need to succeed. The Under Secretary also provided our Members with a brief overview of what individuals should expect as student loan repayments resume.

To continue to serve as resource and partner, we would like to gain clarity on the following:

- What steps has the Department taken to ensure it successfully communicated upcoming changes with borrowers, including the 12-month “on-ramp” qualifications?
- Is the Department reaching out to individuals who attended Community Colleges and accrued federal student loan debt differently from those who attended other institutions of higher education?
- How does the Department update its records of borrowers to ensure it has the most up-to-date contact information?
- What plans does the Department have in place to connect borrowers with their new loan servicer, while protecting borrowers from scams?
- How is the Department effectively communicating with loan servicers to keep them informed of new requirements?
- Does the Department have the necessary resources to respond to individual concerns in a timely manner? If not, how can Congress better support the Department?

Young Americans deserve the opportunity to seek quality, affordable education. We urge your full and fair consideration of the questions raised above and look forward to a continued dialogue on how Congress can best facilitate a seamless transition for federal student loan borrowers.

Sincerely,



Darren Soto
Co-Chair of Policy



Haley Stevens
Co-Chair of Administration



Colin Allred
Co-Chair of Communications



Brittany Pettersen
Freshman Representative