March 21, 2022

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

Dear President Biden:

Thank you for all your work to mitigate the impact of the coronavirus pandemic. We must continue this important progress by providing relief to everyday Americans from the challenges of the pandemic. Although American families, communities, and our economy have made great strides in overcoming COVID-19, it is still impacting people’s lives. A recent report found that “considerable unmet needs remained near the end of 2021, with 20 million households reporting having too little to eat in the past seven days and 10 million households behind on rent.”

Unemployment remains higher than two years ago, and families are experiencing significant price increases on household goods, food, and energy. Accordingly, we believe that the Administration should extend its pause on student loan repayment and interest accrual.

We were encouraged to see the Administration extend the pause for another 90 days earlier this year, from February to May 2022. We believe that a further extension is necessary, at least through the end of this year. A 2020 report from the Department of Education found that the resumption of payments would be complicated, both for the Department and for borrowers. As it explained, the government will “face a heavy burden in ‘converting’ millions of borrowers to active repayment,” and that some borrowers could become delinquent and default on their loans. For these reasons, we are concerned that both the Department and borrowers are unprepared to resume payments in May. Defaulting on federal student loans comes with serious consequences for borrowers—including putting Social Security retirement benefits at risk, risk of being sued, having tax refunds withheld, and having paychecks garnished, among many other serious consequences. This is an unfortunate reality for those who have suffered economically and otherwise during the pandemic—and we believe these consequences can be mitigated through a continued pause in payments.

Millions of borrowers have benefitted from the pause in payments. Although progress has been made, we believe it is vital to ensure that we continue to work to alleviate the continued impact the pandemic is having on families across the country. Therefore, we request that you continue to suspend student loan payments, at least until the end of this year.

Thank you for your attention to this matter. We look forward to your response.

Sincerely,

2 https://www2.ed.gov/about/reports/annual/2020report/fsa-report.pdf
Sincerely,

Conor Lamb
Member of Congress

Michael F. Doyle
Member of Congress

Troy Carter
Member of Congress

David N. Cicilline
Member of Congress

Deborah K. Ross
Member of Congress

Bennie G. Thompson
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Juan Vargas
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Tom Malinowski
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Sheila Cherfilus-McCormick
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