December 22, 2021

Dear President Biden:

Thank you for all your work to mitigate the impact of the coronavirus pandemic. We appreciate the actions that you and your Administration have taken to give everyday Americans relief from the challenges of the pandemic. As the virus continues to mutate, we believe that we must continue to work to assuage the enormous impacts it is having on this great country.

The Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020 provided relief to the millions of student loan borrowers across the country by pausing federal student loan payments. As you know, both your Administration and the previous administration extended the payment pause due to the continued widespread impact of the pandemic, but payments are set to resume on February 1, 2022. We write to urge that you extend the pause again, until the country is back on its feet and the national emergency has ended. As new variants emerge, impacting our recovery efforts, it is even more vital to ensure that we are protecting those who need it most. Millions of borrowers have found relief through the pause in payment. As of September 2020, approximately 43 million – or one in eight - Americans held $1.73 trillion in student debt. Additionally, although it is commonly assumed that military members have little, if any, student loan debt, many who join the military already have undergraduate or graduate degrees. At least 320,000 veterans are saddled with student loans, and more than eleven percent are in default. The most recent data\(^1\) from the U.S. Department of Education found that over a quarter of veterans studying as undergraduates take out student loans – and that the average amount veterans borrow actually exceeds that of their counterparts. Additionally, student veterans are twice as likely as the general population to have dependents of their own, further straining their resources.

Veterans, and all borrowers across the country need continued relief as the impacts of the pandemic continue to be felt. Therefore, we request that you continue to suspend student loan payments until this national emergency has ended.

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

Sincerely,

---

\(^1\) [https://nces.ed.gov/surveys/npsas/](https://nces.ed.gov/surveys/npsas/)
Conor Lamb
Member of Congress

Cherri Houlahan
Member of Congress

Dwight Evans
Member of Congress

Mike Doyle
Member of Congress

Madeleine Dean
Member of Congress

Brendan F. Boyle
Member of Congress

Matt Cartwright
Member of Congress

Mary Gay Scanlon
Member of Congress

Susan Wild
Member of Congress