

February 23, 2018

Chairman Lamar Alexander
Senate Committee on Health, Education, Labor & Pensions
Washington, D.C. 20510

Ranking Member Patty Murray
Senate Committee on Health, Education, Labor & Pensions
Washington, D.C. 20510

Dear Chairman Alexander and Ranking Member Murray,

The PSLF Coalition, a group of more than 50 organizations that train or serve public service professionals, welcomes the opportunity to comment on the HELP Committee's efforts to update and improve the Higher Education Act. We are writing to urge Congress to maintain the Public Service Loan Forgiveness program (PSLF) in its current form in the reauthorization.

PSLF was enacted with bipartisan support in 2007 during the administration of George W. Bush. It provides that graduates who have made qualifying student loan repayments for ten years and have worked in public service jobs for those ten years can obtain forgiveness for the remainder of their federal student loan debt. PSLF serves three major purposes: to help students manage student loan debt so they can obtain the professional training they need to pursue careers in public service; to enable them to work in lower-paying public service jobs, particularly those in underserved communities, including rural communities; and to assist public service employers – governments and nonprofits – in recruiting and retaining the talented employees they need.

Prematurely ending PSLF without concrete data is bad policy

Graduates did not become eligible for loan forgiveness until late 2017. Thus, there is little concrete data on how the program is working. We do not know how many graduates are likely to obtain forgiveness; how much debt will be forgiven; where geographically these graduates are working and in what jobs; and how highly their services are regarded by public service employers. It makes no sense to change the PSLF program until data demonstrates that it is not working as Congress and the Bush Administration expected.

PSLF strengthens health, public safety and education services in our communities

Early data suggest, however, that the program is working as expected. Tens of thousands of graduates are repaying their loans in the prescribed manner and are working in public service jobs as teachers, nurses, psychologists, social workers, veterinarians, police officers, firefighters, prosecutors and public defenders, and supporting our veterans. While it is uncertain how many of these graduates will complete the full ten years of service required to obtain loan forgiveness, it is certain that they are now providing valuable services in the communities they live and work in. The Fraternal Order of Police, for

example, has [recognized](#) the role of PSLF in enabling communities across the country to recruit highly trained and educated individuals to do police work.

The wide range of professionals participating in PSLF is one of the program's most important features. Many of the pressing problems faced by our society, such as the opioid crisis, can only be addressed by the cooperative efforts of law enforcement officials, health and mental health providers, educators and other professionals. Our communities need to be able to attract and retain professionals in all of these fields, and PSLF helps them do so.

The future of public service employment depends on PSLF

Without PSLF, it may be very difficult for communities, especially underserved communities, to retain talented professionals. Because public service salaries are relatively low, many public service employees will be tempted to leave for higher-paying private sector jobs within two or three years – just when they have received enough training to do their jobs exceptionally well. PSLF can give graduates the financial stability they need to remain in public service employment.

PSLF has particular importance for veterans. As [noted](#) by veterans' service organizations, PSLF encourages veterans to transfer the leadership and other skills they acquired during military service to civilian public service jobs, including jobs that directly assist their fellow veterans and military families. Because of their military service, many veterans graduate at an older age than other students and have greater family responsibilities; without PSLF they might not be able to consider lower-paying public service jobs. And eliminating PSLF would disproportionately affect students from low-income and working families who lack the resources to get a degree and then work in public service jobs without loan forgiveness.

Most of the participants in the PSLF program have pursued studies—e.g. in nursing, education, law – directly related to their future public service. Even where their undergraduate or graduate studies do not appear to be directly related to public service, the fact that they subsequently engage in public service for ten years demonstrates the value to society of the education they received. Our communities – and perhaps especially our schools – benefit enormously from the services of people with diverse academic backgrounds.

In conclusion, we again urge the Committee to retain the PSLF program in its current form. The Committee should ensure that sufficient program data is collected in the years ahead to permit a thorough and reasoned analysis of the program's costs and benefits.

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