Dear Speaker Pelosi and Leader McCarthy,

In this time of crisis, we appreciate your leadership as we seek holistic solutions that prioritize protecting the American public from the coronavirus outbreak and provide safeguards and stimulus for an economy that has faced significant hardship.

We applaud your efforts thus far that have put American workers at the forefront of our nation’s response. Future relief must come in the form of comprehensive legislation that touches upon all the challenges our constituents face. As the co-Chairs of the Public Service Loan Forgiveness Caucus, we write today with particular concern for our public servants.

From our first responders and nurses who protect public health amid this pandemic, to our teachers who continue to educate their students through challenging conditions, our public servants are helping this country stay afloat in these troubling times. As the nation faces exacerbated financial hardship, we respectfully request that our next legislative package include language that makes simple, yet impactful, adjustments to a program that our public servants rely on to accommodate for the rise in unemployment across all sectors.

Through our response to this national emergency, we have made amendments to existing programs that provide coronavirus-specific relief. We must do the same for the Public Service Loan Forgiveness Program (PSLF). This vital program provides student loan relief for those who are pursuing careers in public service, creating a benefit for the selfless employees who devote themselves to careers which help their communities.

If a public servant loses their job due to the pandemic, it should not jeopardize their progress towards PSLF, which requires 120 months of student loan payments while working in public service. Adding the following will ensure we do not leave our public servants out to dry in this crisis.

1. A provision clarifying that for any individual employed full time in public service before the coronavirus emergency, student loan payments made in accordance with the suspensions from Section 3513 of the CARES Act will still count towards PSLF, even if they lose their job during the “public health emergency.”
2. A provision that temporarily suspends the requirement – in Section 455(m)(B)(i) of the Higher Education Act of 1965 – that a borrower must continue to be employed in public service at the time they receive PSLF acceptance, even if they have met all the other requirements to earn loan forgiveness. The suspension of this requirement should apply to borrowers who lost their jobs during the period of the public health emergency. By including this adjustment, public servants who have achieved their 120 months of successful payments and are merely awaiting their loan forgiveness, yet lose their jobs due to coronavirus, would be able to obtain the full benefit they have rightfully earned.

Our public servants have, without hesitation, stepped up to help our country through this public health emergency. With these improvements, we reaffirm our commitment to those who dedicate themselves to the betterment of their communities.

We appreciate your consideration for the provisions outlined above and would be happy to answer any questions that can speak to the impact they will have for our public servants.

Sincerely,

Brendan F. Boyle
Member of Congress

David P. Joyce
Member of Congress