



January 13, 2025

Chief of Staff Jeff Zients
Deputy Chief of Staff Bruce Reed
Domestic Policy Advisor Neera Tanden
Deputy Assistant to the President Robert Gordon
Special Assistant to the President Michael Negron
Director Viviann Anguiano
The White House
1600 Pennsylvania Avenue NW
Washington, DC 20500

Secretary Miguel Cardona
Under Secretary James Kvaal
U.S. Department of Education
400 Maryland Avenue SW
Washington, DC 20202

Dear Chief of Staff Zients, Deputy Chief of Staff Reed, Domestic Policy Advisor Tanden, Deputy Assistant Gordon, Special Assistant Negron, Director Anguiano, Secretary Cardona, and Under Secretary Kvaal:

As you know, labor leaders have been urging President Biden to make good on his promises to cancel student debt for years. Although the Biden administration has made historic advancements in student debt cancellation, there is still critical work that must be done before he leaves office.

Labor leaders from 15 unions and advocacy organizations representing more than 100,000 education workers nationwide are once again urging the President to exercise his authority to cancel student debt for critical groups. Doing so would be a major support for struggling working families.

In spite of legal challenges, there are still critical pathways for relief that the Biden administration can and must pursue to cancel student debt. Specifically, the White House could discharge debts for students who attended fraudulent for-profit colleges and for older student debtors. We assume that after Jan. 20, 2025, all pathways for student debt relief will be closed. For millions of working families, this week represents their last shot at debt relief. We write to urge the Biden administration to use its considerable power to relieve these groups of their crushing student debt.



- **Relief for for-profit borrowers**

We echo calls made by seventy lawmakers for the White House to discharge debts of millions of for-profit borrowers who have been promised relief. The White House has three tasks on this front: 1) to execute relief that has been promised but not yet delivered; 2) to issue group-wide discharges for students who attended for-profit schools with documented misconduct; 3) to issue discharges for the more than 400,000 applications for borrower-defense.

- **Relief for older borrowers**

Student debtors over sixty are the fastest growing demographic of student debtors. There are 9 million student debtors over age 50, who hold \$400 billion in student debt. The grim reality is that unless the Biden administration takes swift action this week, thousands of seniors with student loans will die in debt. However, there is a clear path for relief for aging debtors. Under Congressionally-approved Federal Claims Collection Standards Act, §902.2, the Department of Education is authorized to cancel student debt for older borrowers over age 50, as explained in this legal memo.

We are asking you to consider swiftly and broadly exercising relief for these groups, prior to the new administration taking office. Doing so would be fateful. For many, the Biden administration's actions this week will determine whether or not they die in debt.

Sincerely,

A handwritten signature in black ink that reads "Mia J. McIver".

Mia McIver
Chair, Higher Education Labor United (HELU)
mia@higheredlaborunited.org

Fred Kowal, President, United University Professions, AFT Local 2190
Teresa M. Hodge, President, United Faculty of Florida (UFF)
Katie Rodger, President, UC-AFT Local 1474
Ariana Jacob, President, AFT-Oregon State Federation
Todd Wolfson, President, Rutgers AAUP-AFT
Jeffrey Doshna, President, Temple Association of University Professionals
Rotua Lumbantobing, Connecticut State University AAUP
Bryan Sacks, President, The Rutgers Adjunct Union
Jennifer Sheridan Moss, President, Wayne Academic Union
Aaron Krall, President, University of Illinois, Chicago, United Faculty, AFT-AAUP Local 6456
Anke Wolbert, President, Eastern Michigan University Federation of Teachers (EMUFT)
Ernesto Longa, President, United Academics - University of New Mexico, AAUP-AFT
Michael Kintscher, President, United Campus Workers of Arizona, CWA Local 7065
Constance Penley, President, Council of University of California Faculty Associations
Eileen Boris, Scholars for a New Deal in Higher Education