



April 12, 2019

Honorable Lamar Alexander  
Chairman  
Senate Health, Education, Labor, and Pensions Committee  
428 Dirksen Senate Office Building  
Washington, DC 20510

Honorable Patty Murray  
Ranking Member  
Senate Health, Education, Labor, and Pensions Committee  
154 Russell Senate Office Building  
Washington, DC 20510

Dear Chairman Alexander and Ranking Member Murray:

AccessLex Institute is pleased to offer its support for S.1203, the *What You Can Do for Your Country Act*. Introduced on April 11, 2019 by Senators Kirsten Gillibrand (D-NY) and Tim Kaine (D-VA), the *What You Can Do for Your Country Act* would strengthen and improve the Public Service Loan Forgiveness (PSLF) program in ways that ensure the promise Congress made to public servants is kept.

AccessLex Institute, in partnership with its nearly 200 nonprofit and state-affiliated ABA-approved member law schools, has been committed to improving access to legal education and to maximizing the affordability and value of a law degree since 1983. The AccessLex Center for Legal Education Excellence advocates for policies that make legal education work better for students and society alike and conducts research on the most critical issues facing legal education today.

PSLF, enacted with bipartisan support in 2007, encourages individuals to pursue and persist in public service careers that benefit communities across this country. PSLF has been a vital recruitment tool for the best and the brightest to serve millions of Americans, especially in high-need and rural areas. However, despite the benefits, issues with implementation have shown that there is room for improvement through providing better communication with borrowers, creating efficiencies in the program, and reducing administrative and procedural burdens on these public servants. The *What You Can Do for Your Country Act* would address implementation challenges in the following ways:

- Require the U.S. Department of Education (ED) to give borrowers better up-front information about whether they qualify, how many payments are counted and why, and what they can do to dispute any issue with how their progress is determined;
- Allow borrowers to file employment certification forms through any student loan servicer or platform that ED uses to process loan payments;
- Make the processing of all PSLF forms electronic;
- Establish a database of qualifying federal and state employers to help automatically qualify borrowers;
- Provide 50 percent forgiveness after five years of public service and 100 percent after 10 years;
- Prohibit ED from issuing a retroactive denial of a borrower that they had previously certified as having satisfied monthly payment obligations;
- Allow borrowers to consolidate their loans without losing credit toward forgiveness; and
- Expand eligibility to Federal Family Education Loans and all loan repayment plans.

These proposed changes would go a long way in ensuring that the federal government provides the student loan forgiveness that Congress created over a decade ago in recognition of the tremendous benefits that public servants provide to individuals in every community in this country. Thus, AccessLex Institute supports the *What You Can Do for Your Country Act* because it strengthens the promise of PSLF.

Thank you for your time and attention to this matter. If you have any questions, please do not hesitate to contact me at [cchapman@accesslex.org](mailto:cchapman@accesslex.org) or Nancy Conneely, Director of Policy, at [nconneely@accesslex.org](mailto:nconneely@accesslex.org).

Sincerely,

A handwritten signature in black ink, appearing to read "Chris S", written in a cursive style.

Christopher P. Chapman  
President and Chief Executive Officer