



July 10, 2019

Honorable Robert Scott  
Chairman  
House Education and Labor Committee  
2176 Rayburn House Office Building  
Washington, DC 20515

Honorable Virginia Foxx  
Ranking Member  
House Education and Labor Committee  
2101 Rayburn House Office Building  
Washington, DC 20515

Dear Chairman Scott and Ranking Member Foxx:

AccessLex Institute is pleased to offer its support for H.R. 3519, the *Better Service to Borrowers Act*, which would require the U.S. Department of Education (ED) to create a manual of common procedures and policies for all companies that service or collect federal student loans.

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.

Our long experience working with student loan borrowers makes it clear that timely, accurate and easy to understand information provided by loan servicers strongly correlates with successful loan management and repayment. Introduced on June 26, 2019 by Representative Kim Schrier (D-WA-8), the *Better Service to Borrowers Act* would require ED to set minimum common standards for loan servicers, which would improve borrowers' ability to effectively navigate the student loan system.

Creating a common set of requirements to foster a streamlined and transparent borrower experience within the federal student loan system is not without precedent. Guarantors and lenders participating in the Federal Family Education Loan (FFEL) program have been guided by uniform policies set forth in the Common Operations Manual since 1995. AccessLex Institute supports similarly having common guidelines and policies for federal student loan servicers and collection agencies, which could help replicate the consistency in service found in the FFEL program.

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 P. Chapman".

Christopher P. Chapman  
President and Chief Executive Officer

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