



March 4, 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. 609 *the Protecting Job Opportunities for Borrowers (Protecting JOBS) Act*. Introduced on February 28, 2019 by Senators Marco Rubio (R-FL) and Elizabeth Warren (D-MA), the Protecting JOBS Act would bar states from suspending, revoking, or denying state-issued professional licenses solely because borrowers may default or be delinquent on a federal student loan.

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.

Approximately 20 states authorize government agencies or licensing boards to seize state-issued professional licenses from those who have defaulted on their student loans. A recent survey of public records showed that several thousand Americans have lost or had their professional licenses suspended because they fell behind on their loans, including those in critical professions that serve the public like firefighters, nurses, teachers and legal aid attorneys.

It is counterproductive for states to impose serious penalties on federal student loan defaulters to induce payments to the Federal Government. The practice is even more incongruous when that penalty will likely produce immediate and long-term negative economic effects on the state (e.g. reduced tax revenue, higher unemployment, etc.). Moreover, stripping an individual of a professional license decreases one's ability to earn a living and in turn, greatly reduces the ability of a borrower to cure a default. Thus, AccessLex Institute supports the Protecting JOBS Act because it realigns a punitive repayment policy to one that provides borrowers the most options to repay their loans.

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 or Nancy Conneely, Director of Policy, at nconneely@accesslex.org.

Sincerely,

A handwritten signature in black ink, appearing to read "Chris P. Chapman".

Christopher P. Chapman
President and Chief Executive Officer