



December 3, 2020

The Honorable Nancy Pelosi
House Majority Leader
1236 Longworth House Office Building
Washington, DC 20515

The Honorable Kevin McCarthy
House Minority Leader
2468 Rayburn House Office Building
Washington, DC 20515

Dear Leader Pelosi and Leader McCarthy:

AccessLex Institute is pleased to offer its support for H.R. 2888, the *Stop Student Debt Relief Scams Act*, which would bolster the ability of the U.S. Department of Education (ED) and law enforcement to target student debt relief scams and prevent vulnerable borrowers from being victimized. A bipartisan companion bill, S. 1153, unanimously passed the Senate this week, and we urge you to bring H.R. 2888 to the floor for a vote.

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.

Despite ED's efforts to provide struggling borrowers with options to lower, delay, and forgive student loan debt, many borrowers still find themselves desperate for relief and with a lack of information about the federal options available to them. Scammers have seized on this opportunity to take advantage of borrowers by providing deceptive information leading to the payment of thousands of dollars in fees for services that the federal government provides for free. Worst yet is that, after dealing with these debt relief scams, many borrowers end up in worse financial positions than when they began.

The *Stop Student Debt Relief Scams Act* would ensure that scammers are put on notice that their activities are a crime punishable by large fines and/or jail time and would provide federal agencies with the tools necessary to protect borrowers from being victimized. By shining a light on these scams, the *Stop Student Debt Relief Scams Act* would also make it easier for borrowers to identify legitimate, free programs like [MAX by AccessLex®](#) which provides comprehensive financial literacy education, or

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[AccessLex.org](#)

[AccessConnex by AccessLexSM](#), a student loan helpline that helps students understand financial aid programs, grants, loan terms, and repayment options.

With borrowers facing a staggering \$1.7 trillion in student debt and growing anxieties about repayment, it is critical that Congress take steps to protect borrowers from debt relief scams and ensure that borrowers receive accurate information about repayment options. AccessLex supports the *Stop Student Debt Relief Scams Act*, which is an important step in that direction.

Thank you for your time and attention to this matter. If you have questions or would like any additional information, please contact me or Nancy Conneely, Director of Policy, at 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