



AccessLex Supports the Education Department's Decision to Automatically Cancel Student Debt Owed by Disabled Borrowers

WEST CHESTER, PA, August 19, 2021 — Providing borrowers with an efficient, fair, and consistent process for receiving benefits that they are entitled to is sound policy. That is why AccessLex Institute supports the Education Department's (ED) decision to automatically cancel the debt of borrowers who have been deemed by the Social Security Administration (SSA) to be totally and permanently disabled.

Recently, AccessLex Institute urged ED to revise its existing regulations to eliminate the need for borrowers to submit a Total and Permanent Disability (TPD) application and to grant automatic discharges to those that were determined to be totally and permanently disabled by SSA. Prior to this decision, these borrowers were required to submit an application in order to obtain a discharge which created an unnecessary barrier to relief and resulted in nearly 400,000 eligible borrowers not having their student loans discharged.

Reducing the number of barriers that a borrower must overcome in order to receive benefits that they are entitled to is paramount when crafting policy, especially as it relates to student loan discharges. This is because for many borrowers, unnecessary delays could result in falling into default, being placed into collections and having wages or federal disability benefits garnished. As was the case with the previous process, policies that are meant to help should never leave individuals in worse shape than they began.

Automatically discharging the student loans of borrowers who are totally and permanently disabled will alleviate the financial burden placed on these borrowers and AccessLex Institute applauds ED's decision.

Read our comments to ED on reforming federal student aid programs [here](#).

Read our letter to the Office of Federal Student Aid regarding TPD [here](#).