



July 24, 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. 3833, the *Streamlining Income-driven, Manageable Payments on Loans for Education (SIMPLE) Act*, which would streamline the process for enrolling struggling borrowers in income-driven repayment (IDR) plans and annually recertifying their income in order to verify eligibility for IDR plans and total and permanent disability (TPD) discharge of 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.

Despite IDR plans often being the best option for struggling borrowers, the process of enrolling in an IDR plan can be challenging for borrowers because of the myriad options and eligibility requirements. Worse yet, after enrolling in a plan, borrowers must meet strict deadlines each year to keep their income information current to continue to qualify for affordable payments. Allowing for automatic enrollment in IDR plans and annual auto-recertification of income ensures that borrowers remain in cost-effective IDR plans and avoid payment increases that they cannot afford. And for those borrowers seeking a TPD discharge, this bill would ensure that the Department of Education receives the required income information without interruption. The bipartisan *SIMPLE Act*, introduced by Reps. Suzanne Bonamici (D-OR), Paul Mitchell (R-MI), Seth Moulton (D-MA), and Brian Fitzpatrick (R-PA) on July 18, 2019, would provide protection for those who need it most.

AccessLex Institute supports the *SIMPLE Act* because it will not only help those struggling to avoid default, but it will also simplify the process to ensure those borrowers that are already enrolled in IDR plans continue to benefit, in turn increasing federal student loan repayment rates.

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](mailto:nconneely@accesslex.org).

Sincerely,

A handwritten signature in black ink, appearing to read "Chris S", written over a light blue horizontal line.

Christopher P. Chapman  
President and Chief Executive Officer