



August 2, 2022

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

The 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. 8522, the *Streamlining Income-driven, Manageable Payments on Loans for Education (SIMPLE) Act*, which would streamline the enrollment process for struggling borrowers in income-driven repayment (IDR) plans, eliminate the annual income recertification process for all borrowers enrolled in IDR plans and automatically verify the loan discharge eligibility of totally and permanently disabled borrowers.

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.

Though IDR plans have been a great option for borrowers struggling to repay federal student loans, enrolling in these plans has been less than ideal. From the number of available plan options to the numerous eligibility requirements, it can be challenging for borrowers to navigate their way through the enrollment process. Worse yet, after enrolling in a plan, borrowers must meet strict annual deadlines to keep their income information current in order to continue to qualify for affordable payments. The bipartisan *SIMPLE Act*, introduced by Reps. Suzanne Bonamici (D-OR) and Brian Fitzpatrick (R-PA) on July 27, 2022, would remedy many of these issues by allowing for automatic enrollment in IDR plans for borrowers behind on their payments and eliminating the auto-recertification of income so that borrowers can remain in cost-effective IDR plans. In addition, for borrowers seeking a Total and Permanent Disability discharge, this bill would ensure that the Department of Education receives the required income information without interruption.

In short, 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 that those borrowers already enrolled in IDR plans will continue to benefit, and, in turn, increase 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, Managing Director of Policy, at [nconneely@accesslex.org](mailto:nconneely@accesslex.org).

Sincerely,

A handwritten signature in black ink that reads "Chris P. Chapman".

Christopher P. Chapman  
President and Chief Executive Officer