



June 09, 2023

The Honorable Bernie Sanders  
Chairman  
Senate Health, Education, Labor, and Pensions Committee  
428 Dirksen Senate Office Building  
Washington, D.C. 20510

The Honorable Bill Cassidy  
Ranking Member  
Senate Health, Education, Labor, and Pensions Committee  
455 Dirksen Senate Office Building  
Washington, D.C. 20510

Dear Chairman Sanders and Ranking Member Cassidy:

AccessLex Institute® is pleased to offer its support for S. 1331, the *Public Service Loan Forgiveness (PSLF) Payment Completion Fairness Act*. Introduced on April 27, 2023 by Senators Robert Menendez (D-NJ) and Mike Braun (R-IN), the *PSLF Payment Completion Fairness Act* would simplify and improve the PSLF process by removing the requirement that an applicant be employed in a public service job at the time of student loan forgiveness.

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.

PSLF has been a vital recruitment tool encouraging the best and the brightest to serve millions of Americans through public service careers that benefit communities across this country, especially those in high-need and rural areas. In fact, a [recent survey](#) conducted by the American Bar Association on the impact of student debt on young lawyers found that 80 percent of those pursuing PSLF were in public service careers because of the forgiveness program. Additionally, the survey found that the program's long-term impact was just as significant, with 73 percent intending to persist in the public service space after obtaining forgiveness.

However, despite these benefits, the program risks becoming undesirable because of program requirements that have caused serious implementation issues since the opportunity to apply for forgiveness first became available. One such issue is the requirement that applicants be employed in a public service job at the time that PSLF forgiveness is received. For applicants who have devoted 10 years of their lives to public service careers and completed 120 payments, this requirement would make them

ineligible for forgiveness if they were to change employers during the often lengthy period between when they apply for forgiveness and when they receive it.

Removing the requirement of continued public service employment at the time of forgiveness would simplify the PSLF application process and improve applicant success rate, which would in turn incentivize more Americans to pursue jobs as public servants. That is why AccessLex Institute supports the *PSLF Payment Completion Fairness Act*. It strengthens the promise of PSLF and helps to ensure that the federal government provides the student loan forgiveness that Congress promised in recognition of the tremendous benefits that public servants provide.

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](mailto:cchapman@accesslex.org) or Nancy Conneely, Managing Director of Policy, at [nconneely@accesslex.org](mailto: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