



August 21, 2024

The Honorable Virginia Foxx
Chairwoman
House Education and Workforce Committee
2462 Rayburn House Office Building
Washington, D.C. 20515

The Honorable Robert Scott
Ranking Member
House Education and Workforce Committee
2328 Rayburn House Office Building
Washington, D.C. 20515

Dear Chairwoman Foxx and Ranking Member Scott:

AccessLex Institute® is pleased to offer its support for H.R. 9192, 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 and eliminate the annual income recertification requirement for all borrowers enrolled in IDR plans.

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 still, after enrolling in a plan, borrowers must meet strict annual deadlines to keep their income information current to continue to qualify for affordable payments. The SIMPLE Act, introduced by Rep. Suzanne Bonamici (D-OR) on July 31, 2024, would remedy many of these issues by allowing 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 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 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 any questions, please do not hesitate to contact me at cchapman@accesslex.org or Nancy Conneely, Managing Director of Policy, at nconneely@accesslex.org.

Sincerely,

A handwritten signature in black ink, appearing to read "Chris S", written on a light gray rectangular background.

Christopher P. Chapman
President and Chief Executive Officer