

Congress of the United States

Washington, DC 20515

January 15, 2019

The Honorable Betsy DeVos
Secretary
United States Department of Education
400 Maryland Avenue, SW
Washington, D.C. 20202

Dear Secretary DeVos:

We write today to express deep concern about the potential negative effect of President Trump's government shutdown on student loan borrowers.

At present, there are approximately 420,000 federal employees who are working without pay, and about 400,000 federal employees who are experiencing furlough. As a result, many federal employees do not know how they will pay their rent or mortgage, put food on the table or gas in their car, and pay for childcare. And importantly, many will be unable to make payments on their student loans. It is unacceptable and unreasonable that the Trump Administration expects everyday Americans who are struggling to make ends meet to bear the burden of this shutdown.

According to the American Federation of Government Employees (AFGE), the average take-home pay for federal employees who are AFGE members is \$500 a week. The average monthly student loan payment is \$393, which means that many furloughed federal employees and those working without pay will struggle to make their monthly student loan payment. In addition, many federal employees who qualify for the Public Service Loan Forgiveness program are likely to experience a temporary break in their qualifying monthly payments counting toward loan forgiveness. Further, federal employees may be unaware of their repayment options to reduce their monthly payments, including remaining in an income-driven repayment plan based on their changed circumstances and uncertain financial future.

This unnecessary shutdown is creating needless financial hardship for too many families, and it may push borrowers deeper into student debt. We urge the Department of Education to do all it can to direct student loan servicers to proactively reach out to federal employees to provide information about how to manage their student loan debt during the Trump government shutdown.

These hardworking federal employees want to meet their student loan obligations - even during this shutdown. They deserve the support of the Department of Education and student loan servicers to do so. Thank you for your attention to this matter.

Sincerely,



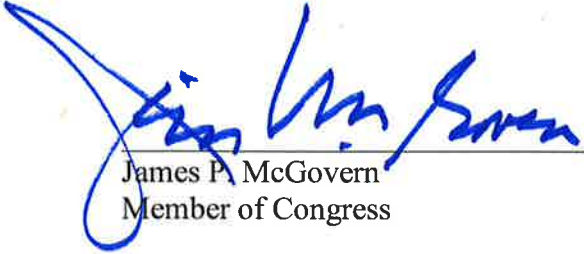
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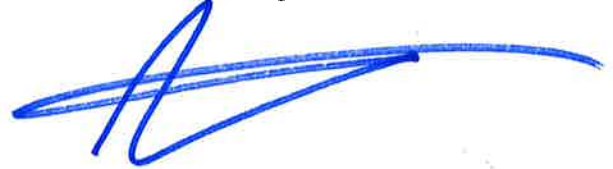
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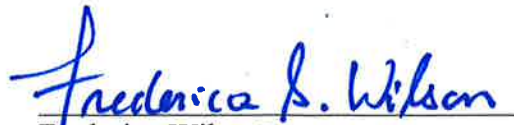
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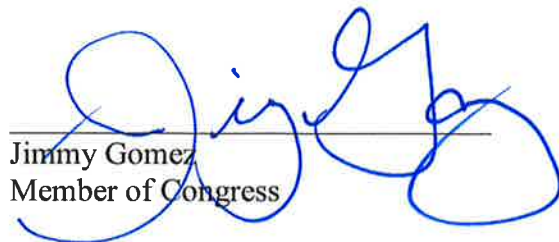
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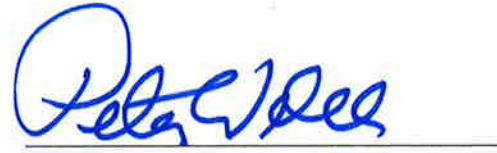


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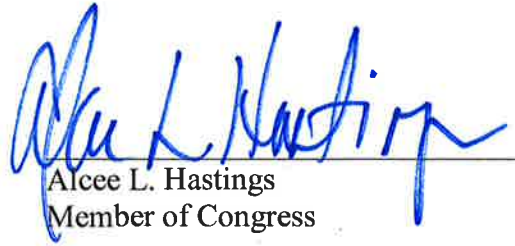

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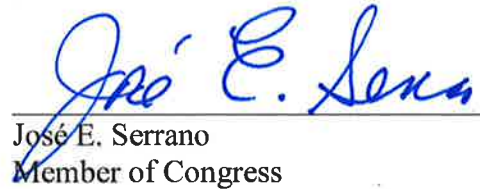
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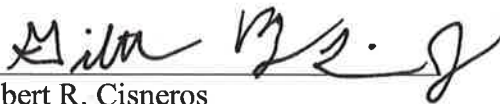
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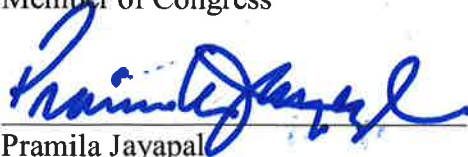
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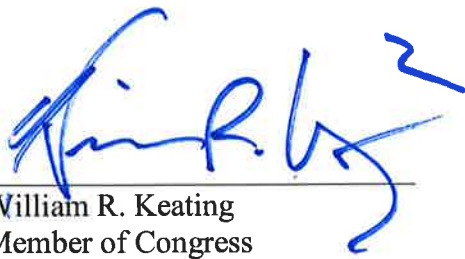
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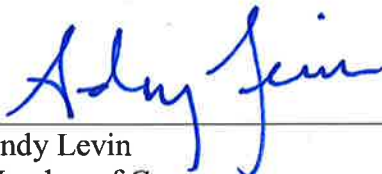
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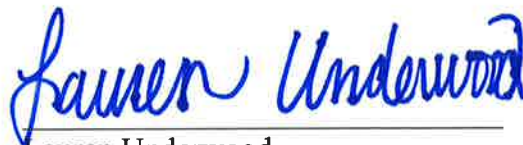
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