

CENTRIST DEMOCRATS OF AMERICA

February 22, 2022

Department of Education
Secretary Miguel Cardona
400 Maryland Ave SW
Washington, DC 20202

Dear Secretary Cardona,

I am writing out of concern that the Biden administration is considering mass student loan forgiveness. I understand that mass student loan forgiveness is a priority for progressives, but I believe that it sends the wrong message to millions of hard-working American families who saved up for years to pay for college – just to see other people get their loan forgiven with no questions asked.

In fact, the Administration is signaling a move towards using the [Borrower Defense to Repayment \(BDTR\) rule](#) to cancel debt for anyone who attended a for-profit university.

Given the challenge of enacting mass loan forgiveness, the Department of Education (ED) has taken an approach of methodically canceling debt for targeted groups. It is now eyeing blanket loan forgiveness to students who attended for-profit schools as another target group, using BDTR as a possible avenue.

While the BDTR provision is important for students who were genuinely defrauded by any higher education institution, what's troubling is that the Biden administration has signaled it may eliminate any requirement of evidence that students were actually defrauded, and also that this approach will only apply to students of for-profit schools – ignoring concerns of those from traditional schools. This would lead to hundreds of thousands of students' loans being forgiven simply because they filled out an online form.

I would hope ED would heed [your recent statement](#), “The Department remains committed to giving borrowers discharges when the evidence shows their college violated the law and standards.”

The elimination of evidence requirements or due process will undermine trust in an otherwise important safety vehicle for students. Just because a student went to a for-profit institution does not mean their loans should be forgiven. It's essential that the ED assesses each case, to ensure the application is with merit. We would like to understand the standards and assumptions the Department is using as it undergoes that case-by-case assessment.

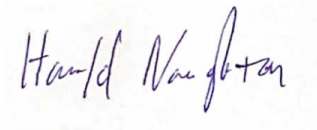
Lastly, there are better ways to make higher education more affordable. First, tackling rising tuition rates that have dramatically outpaced inflation over the last thirty-years. Second,

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Americans would be better served ensuring that those who need Pell Grants get access to that program. For example, a recent [report](#) by the National College Attainment Network shows that the class of 2021 left an estimated \$3.75 billion in available Pell Grants unclaimed by failing to fill out the form. Allocation of funding to educate low-income students on how to access available funding would be one approach that would be more effective than an irresponsible BDTR application.

Thank you for your attention to this important matter.

Sincerely,

A handwritten signature in blue ink that reads "Hank Naughton". The signature is written in a cursive style and is centered within a light gray rectangular box.

Hank Naughton
Centrist Democrats of America