

Congress of the United States  
Washington, DC 20515

November 20, 2020

The Honorable Donald J. Trump  
The White House  
1600 Pennsylvania Avenue NW  
Washington, D.C.

Dear President Trump:

We write to urge you to use your executive powers to extend the pause on payments, interest accrual, and debt collection for approximately 41 million student loan borrowers past December 31, 2020. As the COVID-19 pandemic worsens and economic uncertainty continues, student loan borrowers urgently need support from your Administration to access continued relief.

Earlier this year, through executive action, you suspended interest on federally held student loans and allowed borrowers to opt-in to forbearance. Congress then took decisive action through the CARES Act to codify the suspension of interest accrual and added automatic suspension of loan payments and involuntary collections. These actions provided immediate financial and emotional relief to Americans facing precarious economic futures. In August, you took further executive action to extend the expiring relief through the end of the year. In justifying this action, you stated in the memorandum that, “It is therefore appropriate to extend this policy until such time that the economy has stabilized, schools have re-opened, and the crisis brought on by the COVID-19 pandemic has subsided.”<sup>1</sup>

As coronavirus cases increase across the country<sup>2</sup> and Americans face continued economic uncertainty due to the pandemic, your rationale for extending relief to student loan borrowers is even more relevant today. Health experts warn that the pandemic will most likely worsen in the winter months and have urged state and local leaders to take necessary precautions to reduce the spread of the coronavirus. This means that unemployment may continue to hover at 6.9 percent<sup>3</sup> or grow, leaving student loan borrowers without options for employment in the near future.

Further, research shows that the relief Congress and your Administration provided directly helped millions of student loan borrowers. According to a recent survey from the Pew Charitable Trusts, 58 percent of borrowers who reported benefiting from paused payments said they would struggle to make payments on their student loans if those payments resumed in the next month.<sup>4</sup> The extension of relief from student loan payments has helped those facing unemployment or reduced hours from this financial burden and allowed those who have remained employed to use those extra funds to stimulate the economy. The continued relief has kept borrowers from

defaulting or becoming delinquent on their student loan payments and helped to improve their credit scores.<sup>5</sup>

It is imperative to continue the pause in payments and interest accrual past December 31, 2020 for the nearly 41 million Americans with federal student loans. We commend your Administration's past actions to extend this benefit and urge you to take executive action again to continue to provide millions of Americans with needed relief.

Sincerely,

Lauren Underwood  
Member of Congress

Susan Davis  
Member of Congress

Gwen Moore  
Member of Congress

Adam Smith  
Member of Congress

Ted Deutch  
Member of Congress

Madeleine Dean  
Member of Congress

Vicente Gonzalez  
Member of Congress

Rashida Tlaib  
Member of Congress

Gilbert R. Cisneros, Jr.  
Member of Congress

Wm. Lacy Clay  
Member of Congress

Thomas R. Suozzi  
Member of Congress

Katie Porter  
Member of Congress

Gregorio Kilili Camacho Sablan  
Member of Congress

Peter A. DeFazio  
Member of Congress

Jim Cooper  
Member of Congress

A. Donald McEachin  
Member of Congress

Joe Neguse  
Member of Congress

Barbara Lee  
Member of Congress

Nydia M. Velázquez  
Member of Congress

John B. Larson  
Member of Congress

Julia Brownley  
Member of Congress

André Carson  
Member of Congress

John Garamendi  
Member of Congress

Danny K. Davis  
Member of Congress

James P. McGovern  
Member of Congress

Tom Malinowski  
Member of Congress

Eleanor Holmes Norton  
Member of Congress

Josh Harder  
Member of Congress

Jan Schakowsky  
Member of Congress

Ed Case  
Member of Congress

Jesús G. “Chuy” García  
Member of Congress

Debbie Dingell  
Member of Congress

Seth Moulton  
Member of Congress

Alma S. Adams, Ph.D.  
Member of Congress

Dina Titus  
Member of Congress

Jimmy Panetta  
Member of Congress

Joseph D. Morelle  
Member of Congress

Chrissy Houlahan  
Member of Congress

Mark Pocan  
Member of Congress

Kim Schrier, M.D.  
Member of Congress

Suzanne Bonamici  
Member of Congress

Bennie G. Thompson  
Member of Congress

Jerry McNerney  
Member of Congress

Ro Khanna  
Member of Congress

Peter Welch  
Member of Congress

Mike Doyle  
Member of Congress

Mark DeSaulnier  
Member of Congress

Cedric L. Richmond  
Member of Congress

Bill Foster  
Member of Congress

Tim Ryan  
Member of Congress

Marcy Kaptur  
Member of Congress

Robin L. Kelly  
Member of Congress

Mark Takano  
Member of Congress

Brendan F. Boyle  
Member of Congress

Raúl M. Grijalva  
Member of Congress

Steve Cohen  
Member of Congress

Grace Meng  
Member of Congress

Alan Lowenthal  
Member of Congress

Stephanie Murphy  
Member of Congress

Darren Soto  
Member of Congress

Doris Matsui  
Member of Congress

Bill Pascrell, Jr.  
Member of Congress

Andy Levin  
Member of Congress

Pramila Jayapal  
Member of Congress

Henry C. "Hank" Johnson, Jr.  
Member of Congress

Mary Gay Scanlon  
Member of Congress

David E. Price  
Member of Congress

Sean Casten  
Member of Congress

Haley M. Stevens  
Member of Congress

Marcia L. Fudge  
Member of Congress

Donald M. Payne, Jr.  
Member of Congress

Zoe Lofgren  
Member of Congress

David Trone  
Member of Congress

Matt A. Cartwright  
Member of Congress

Bobby L. Rush  
Member of Congress

Katherine Clark  
Member of Congress

Emanuel Cleaver, II  
Member of Congress

Jackie Speier  
Member of Congress

Cheri Bustos  
Member of Congress

Lucy McBath  
Member of Congress

Colin Z. Allred  
Member of Congress

Rosa DeLauro  
Member of Congress

John P. Sarbanes  
Member of Congress

David N. Cicilline  
Member of Congress

Ted W. Lieu  
Member of Congress

Joaquin Castro  
Member of Congress

Diana DeGette  
Member of Congress

Ann McLane Kuster  
Member of Congress

Jahana Hayes  
Member of Congress

Carolyn B. Maloney  
Member of Congress

Raja Krishnamoorthi  
Member of Congress

Bradley S. Schneider  
Member of Congress

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<sup>1</sup> United States, Executive Office of the President Donald Trump, “Memorandum on Continued Student Loan Payment Relief During the COVID-19 Pandemic.” 8 Aug. 2020. <https://www.whitehouse.gov/presidential-actions/memorandum-continued-student-loan-payment-relief-covid-19-pandemic/>.

<sup>2</sup> Mervosh, Sarah, J. David Goodman, and Julie Bosman. “‘It’s Traumatizing’: Coronavirus Deaths Are Climbing Once Again.” *New York Times*, 14 Nov. 2020. <https://www.nytimes.com/2020/11/14/us/coronavirus-deaths.html>.

<sup>3</sup> “The Employment Situation- October 2020.” *Bureau of Labor Statistics, U.S. Department of Labor*, 6 Nov. 2020 <https://www.bls.gov/news.release/pdf/empsit.pdf>.

<sup>4</sup> Sattelmeyer, Sarah and Lexi West. “Outreach From Borrowers Could Overwhelm Student Loan System When Pandemic Pauses End.” *Pew Charitable Trusts*, 3 Nov. 2020. <https://www.pewtrusts.org/en/research-and-analysis/articles/2020/11/03/outreach-from-borrowers-could-overwhelm-student-loan-system-when-pandemic-pauses-end>.

<sup>5</sup> Blagg, Kristin and Carina Chien. “The Student Loan Pause Has Improved Credit Scores, But Not Financial Distress.” *Urban Institute*, 5 Oct. 2020. <https://www.urban.org/urban-wire/student-loan-pause-has-improved-credit-scores-not-financial-distress?source=email>.