



November 17, 2021

Dr. Miguel A. Cardona
Secretary of Education
United States Department of Education
400 Maryland, S.W.
Washington, D.C. 20202

Dear Secretary Cardona,

As the Department of Education (ED), student loan borrowers, institutions of higher education, and other stakeholders work to prepare for student loan repayment to resume on February 1, 2022, for approximately 40 million borrowers, we write today to request action on important issues to ensure a smooth and seamless transition.

We last wrote to you regarding the return to repayment in July, prior to ED's announcement of a final extension of the payment pause through January 31, 2022. Since that time, ED has taken a number of important steps to prepare for the transition, such as sending communications to notify borrowers of the impending resumption and provide clarity on auto-debit payments. We applaud the agency's progress in these areas.

In our July letter, we urged ED to quickly develop a roadmap and timeline for the transition back into repayment and to proactively and publicly share that plan with stakeholders as soon as possible. Since July, three loan servicers have announced the end of their Direct Loan servicing contracts, creating more disruption and an even greater need for a publicly available roadmap and timeline. Institutions of higher education are invested in ensuring federal student loan borrowers transition smoothly back into repayment; however, institutions are hamstrung without a comprehensive understanding of ED's roadmap for the transition.

In order to be good partners in supporting ED's vision for the end of the pause, institutions need to know the full details of what ED is planning to do and what borrowers are being told by both the agency and servicers. We urge you to share ED's plans for the transition with institutions, including those related to borrower outreach and communication. We also urge you to share policies impacting borrowers leading up to and after the return to repayment, so institutions are equipped with the information needed to effectively counsel borrowers. For instance, we are aware of a possible 90-day safety net period for borrowers after repayments resume; however, this concept has not been fully shared and finalized. To the extent ED is simultaneously developing and rolling out plans, in effect building the airplane while it's in the air, we ask that ED share information on a rolling basis so that institutions can support and communicate the right information to their borrowers.

Letter re: Resumption of Student Loan Repayment
November 17, 2021

We appreciate the progress the Department of Education has made over the last several months in preparing for repayment to resume, but the work is not done. We support your efforts to make this as seamless as possible for borrowers and will provide additional help wherever needed for borrowers struggling to resume their student loan payments.

Sincerely,



Ted Mitchell
President

On behalf of:

American Association of Community Colleges
American Association of State Colleges and Universities
American Council on Education
Association of American Universities
Association of Public and Land-grant Universities
National Association of Independent Colleges and Universities
National Association of Student Financial Aid Administrators