

**Congress of the United States**  
**Washington, DC 20515**

September 27, 2021

The Honorable Miguel Cardona  
Secretary  
United States Department of Education  
400 Maryland Avenue SW  
Washington, DC 20202

Secretary Cardona:

As Co-Chairs of the Congressional Public Service Loan Forgiveness (PSLF) Caucus we write to you today to encourage the Department of Education take swift action to ensure that PSLF is efficient and easy to use for those it is intended to benefit. This includes removing barriers to access and creating more transparency to ensure eligible public service professionals are able to receive loan forgiveness.

The Public Service Loan Forgiveness Program provides student loan relief for those who are pursuing careers in public service, creating a benefit for the selfless employees who devote themselves to careers which help their communities. PSLF is also a critical tool in recruiting people into key government, military and nonprofit positions across America, in both rural and urban areas alike. In order to be eligible for PSLF, public service professionals must work 10 years in a qualified position and make 120 on-time loan repayments before terminating the balance of their loan.

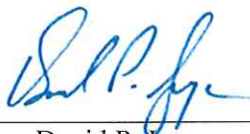
While well intentioned, PSLF has been plagued by problems resulting in an extremely high rejection rate. It is clear the PSLF program is in need of vital reforms. As the Department contemplates improvements to the program, we encourage you to consider the following:

1. Issue new guidelines to simplify the definitions of "public service," "public service job," and "public service organization."
2. Publish a registry of certified public service organizations.
3. Provide transparency to borrowers around employment certification denials and establish a straightforward appeals process that all borrowers and organizations can access when a public service organization is rejected.
4. Streamline electronic processes for borrowers.
5. Raise the profile of the PSLF program to encourage participation.

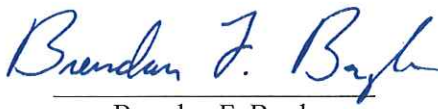
Our public servants have, without hesitation, stepped up to help our country through this public health emergency. With these potential improvements, we can reaffirm our commitment to those who dedicate themselves to the betterment of their communities.

I ask that you give full and fair consideration to this request consistent with applicable statutes and regulations. Thank you for your attention to this matter.

Sincerely,



David P. Joyce  
Member of Congress



Brendan F. Boyle  
Member of Congress