



April 26, 2022

The Honorable Robert Scott
Chairman
House Education and Labor Committee
2176 Rayburn House Office Building
Washington, DC 20515

The Honorable Virginia Foxx
Ranking Member
House Education and Labor Committee
2101 Rayburn House Office Building
Washington, DC 20515

Dear Chairman Scott and Ranking Member Foxx:

AccessLex Institute is pleased to offer its support for H.R. 7465, the *Public Service Loan Forgiveness (PSLF) Payment Completion Fairness Act*. Introduced on April 7, 2022 by Representatives Chrissy Houlahan (D-PA-06) and Jim Baird (R-IN-04), the *PSLF Payment Completion Fairness Act* would simplify and improve the PSLF process by removing the requirement that an applicant be employed in a public service job at the time of student loan forgiveness.

AccessLex Institute, in partnership with its nearly 200 nonprofit and state-affiliated ABA-approved member law schools, has been committed to improving access to legal education and to maximizing the affordability and value of a law degree since 1983. The AccessLex Center for Legal Education Excellence advocates for policies that make legal education work better for students and society alike and conducts research on the most critical issues facing legal education today.

PSLF has been a vital recruitment tool encouraging the best and the brightest to serve millions of Americans through public service careers that benefit communities across this country, especially those in high-need and rural areas. However, despite the benefits, program requirements have caused serious implementation issues since the opportunity to apply for program benefits first became available. One such issue has been the requirement that applicants be employed in a public service job at the time that PSLF forgiveness is received. For applicants who have devoted 10 years of their lives in public service jobs and completed 120 payments, this requirement would make them ineligible for forgiveness if they were to change employers during the often lengthy period between when they apply for forgiveness and when they receive it.

Removing the requirement of continued public service employment at the time of forgiveness would simplify the PSLF application process and improve applicant success rate, which would in turn incentivize more Americans to pursue jobs as public servants. That is why AccessLex Institute supports the *PSLF Payment Completion Fairness Act*. It strengthens the promise of PSLF and helps to ensure that the federal government provides the student loan forgiveness that Congress promised in recognition of the tremendous benefits that public servants provide.

Thank you for your time and attention to this matter. If you have any questions, please do not hesitate to contact me at cchapman@accesslex.org or Nancy Conneely, Managing Director of Policy, at nconneely@accesslex.org.

Sincerely,

A handwritten signature in black ink, appearing to read "Chris S", written in a cursive style.

Christopher P. Chapman
President and Chief Executive Officer