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June 8, 2022

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The Honorable Miguel Cardona Secretary U.S. Department of Education 400 Maryland Ave SW Washington, D.C. 20202

## Dear Secretary Cardona:

In a Politico article published Thursday, June 3, 2022, you said the Department was "ready to roll" on student loan forgiveness. I continue to believe neither you nor the President have the authority to grant blanket forgiveness in any amount. In addition, I have serious doubts the Department is in fact "ready to roll" as historically the Department has been unprepared to execute new plans announced, such as with Operation Fresh Start<sup>2</sup> and the Public Service Loan Forgiveness Waiver. While you indicated that the Department is prepared to act on an unconstitutional decision to forgive student loans, I remind you that acting is not just releasing a press statement: action is a comprehensive, smooth operation that follows careful planning and thoughtful consideration about all aspects of an initiative, from communications to implementation. I am gravely concerned the Department will further harm borrowers and taxpayers if it acts on student loan forgiveness, in part because of its inability to follow through on its grandiose proposals.

Therefore, I have some questions that should be easy to answer quickly and clearly if the Department is indeed "ready to roll." Please provide responses to the following points no later than one week from the date of this letter.

1. You said you are ready to act on student loan forgiveness, but you can only be ready if you know the plan; therefore, please describe, what is this plan?

<sup>&</sup>lt;sup>1</sup> https://subscriber.politicopro.com/article/2022/06/education-department-ready-to-roll-on-bidens-student-debt-decision-cardona-says-00036812?source=email

 $<sup>^2\</sup> https://www.diverseeducation.com/leadership-policy/article/15290895/how-will-a-fresh-start-for-borrowers-indefault-work$ 

<sup>&</sup>lt;sup>3</sup> https://www.washingtonpost.com/education/2021/10/28/pslf-waiver-education-department/

- 2. Who else is aware of the plan? Are the servicers? Have you established their protocols for answering questions and providing information? Have you communicated those protocols to the servicers?
- 3. Have you approved the communications that will go out to borrowers?
- 4. If the plan is means-tested, how will the Department execute this means test? If the means-testing is done through self-attestation, how will you prevent fraud from occurring?
- 5. What is the timeline to implement the plan once it is finally shared with the taxpayers who will bear its cost?
- 6. How does a decision to forgive federal student loans impact return to repayment?
- 7. What are you communicating to future borrowers so they understand they will not receive this same forgiveness?

These are questions that all borrowers and taxpayers deserve to have answered, and I look forward to your thoughtful response.

Sincerely,

Virginia Foxx

Virginia Foxos