

United States Senate

WASHINGTON, DC 20510

April 2, 2025

The Honorable Linda McMahon
Secretary
U.S. Department of Education
400 Maryland Avenue SW
Washington, DC 20202

Dear Secretary McMahon:

We write to express our strong opposition to the Department of Education's (Department) order to initiate the formal rulemaking process to limit eligibility for the Public Service Loan Forgiveness (PSLF) program. Since March 7, 2025, our dedicated public service workers have faced immense uncertainty and anxiety due to President Trump's Executive Order #14235¹ which directed the Secretary of Education and the Secretary of Treasury to redefine "public service" to align with the administration's political agenda. This move contradicts the core tenets of public service and the original intent and purpose of the PSLF program.

PSLF was established under the *College Cost Reduction and Access Act of 2007* under President George W. Bush with bipartisan support and provides student loan forgiveness to individuals who work in qualifying public service jobs. The program aims to support those in roles such as government employees, teachers, nurses, active-duty service members, veterans, and non-profit workers by offering them loan forgiveness after they make 120 qualifying monthly payments under an eligible repayment plan. PSLF was established to encourage professionals to dedicate their careers to public service, easing their financial burden while contributing to the well-being of our communities. However, navigating the program's requirements has proven complex, and many borrowers have encountered challenges in applying for or receiving the forgiveness they are due.

The program has long been plagued with challenges. In 2017, less than one percent of the first cohort was eligible for forgiveness.² Under President Trump's first term, fewer than 7,000 applicants were approved for forgiveness, less than three percent of total applicants. President Biden took steps to streamline the process, and under his administration, over one million applicants have been approved for forgiveness.³ The program has over 2.4 million cumulative PSLF borrowers with eligible employment and open loans.⁴ Under Executive Order #14235, this framework reverses the previous administration's efforts to administer the PSLF program more effectively after years of unnecessary roadblocks.

The PSLF program supports local, state, and federal government employees and those at tax-exempt nonprofits under 501(c)(3) of the Internal Revenue Code. However, certain nonprofits, like labor unions and partisan political groups, do not qualify. This order's vague and arbitrary

¹ <https://www.whitehouse.gov/presidential-actions/2025/03/restoring-public-service-loan-forgiveness/>

² <https://studentaid.gov/data-center/student/loan-forgiveness/pslf-data/archived-reports>

³ https://protectborrowers.org/wp-content/uploads/2025/01/IDR-AA-ED-Release-Email_01-16-2025.pdf

⁴ <https://studentaid.gov/data-center/student/loan-forgiveness/pslf-data/archived-reports>

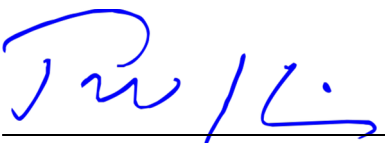
restrictions on which organizations qualify for PSLF are deeply troubling. Under the guise of national security, it unfairly targets organizations that serve marginalized communities, such as those advocating for immigrants or protecting vulnerable children, with no evidence of illegal activity. Furthermore, the broad language of the order could lead to political repression and the chilling of free speech, where organizations or individuals deemed “non-conforming” to the administration's views could be stripped of the very support they rely on to carry out their public service missions. We have already seen what can happen when the President targets organizations for doing the right thing for the country. We are fearful this is yet another tool for President Trump to go after any group or organization that does not show loyalty to his political, partisan agenda.

At your nomination hearing on February 13, 2025, you testified in front of the Health, Education, Labor, and Pensions (HELP) Committee that you would fully implement existing public service loan forgiveness programs because they “have been passed by Congress ... That is the law.”⁵ Your statement reinforced a commitment to upholding the law and supporting individuals who dedicate their careers to public service. It’s time to back up your words, follow the law, and step up as a true champion of the PSLF program.

We request your immediate action and assurance on the following: Ensure that all eligibility criteria are strictly followed under the law passed by Congress. There should be no exceptions or compromises regarding compliance with the established statute. And prioritize processing PSLF applications that are eligible for forgiveness immediately. The severe reduction of employees at the Federal Student Aid office gives us grave concerns that these eligible borrowers will not be processed in a timely manner.⁶ Regardless of the Trump and Elon Musk administration, these borrowers have met the criteria, done the work, and are entitled to the relief they were promised.

Revoking PSLF eligibility for public service workers who serve across communities nationwide is both reckless and harmful. We urge you to uphold the law, adhere to congressional intent, and protect PSLF from future attacks. We look forward to your response on this critical matter.

Sincerely,



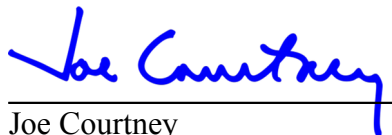
Tim Kaine
United States Senator



Kirsten Gillibrand
United States Senator

⁵ <https://www.help.senate.gov/hearings/nomination-of-linda-mcmahon-to-serve-as-secretary-of-education>

⁶ <https://edreformnow.org/2025/03/12/three-charts-showing-who-secretary-mcmahon-fired-at-the-department-of-education/>



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Angela Alsobrooks
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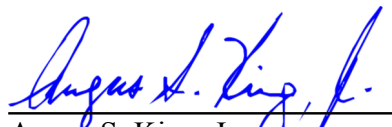
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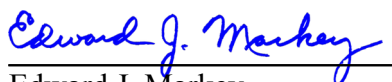
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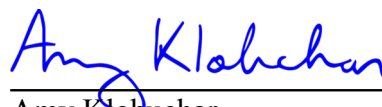
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Amy Klobuchar
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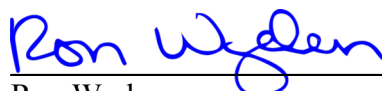
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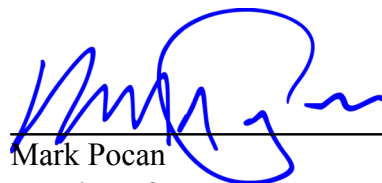
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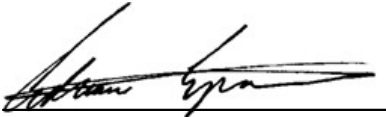
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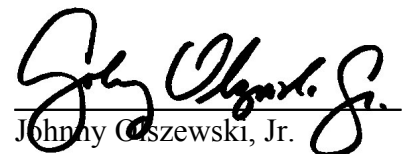
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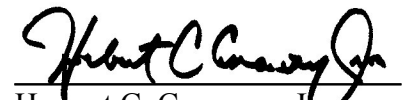
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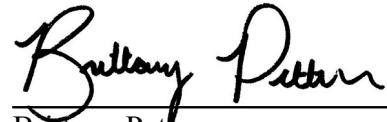
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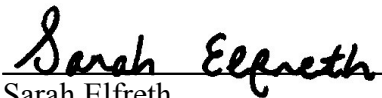
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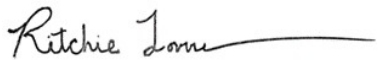
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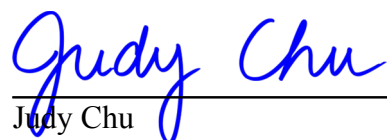
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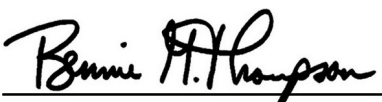
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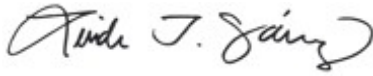
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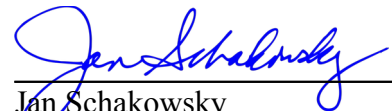
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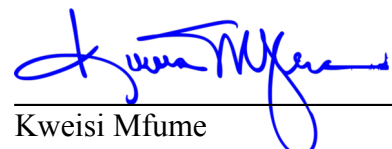
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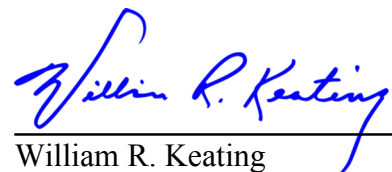
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Member of Congress



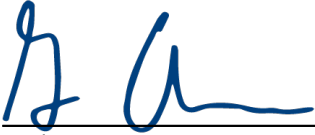
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