



PRESS RELEASE

Attorney General Frosh Seeks Emergency Relief for Federal Student Loan Borrowers in Response to Coronavirus Pandemic *27 Attorney Generals Write Letter to Secretary of Education Requesting Relief*

BALTIMORE, MD (March 26, 2020) – Maryland Attorney General Brian E. Frosh today joined a coalition of 27 attorneys general in calling on the U.S. Department of Education (ED) to provide federal student loan borrowers with crucial emergency measures to help in the wake of the coronavirus (COVID-19) pandemic. In a [letter](#) to Education Secretary Betsy DeVos, the coalition asks the ED to take specific steps to protect borrowers from further financial burden and debt collection due to job losses and lost wages, resulting from the exponential rise in national unemployment in the last few weeks.

“During this unprecedented crisis, the federal government must do everything in its power to help those struggling with unemployment,” said Attorney General Frosh. “The Department of Education has the authority to help Americans who are struggling with crippling debt burdens; the small changes they have made are not enough.”

Today’s letter urges the ED to immediately implement emergency measures to protect federal student loan borrowers. The letter notes that while the federal government has already taken a series of initial steps to help student loan borrowers—including ceasing some collection actions—the ED must do more, including:

- Halting all new and continuing involuntary collection activities—including wage garnishment and the offset of government benefits, such as Social Security and tax refunds—and refunding 2019 tax refund offsets for all federal student loan borrowers for the duration of the crisis.
- Automatically enrolling all federal student loan borrowers who are in or enter into forbearance, who are or become delinquent on their loans, or who request enrollment in an Income Driven Repayment (IDR) Plan with a \$0-per-month payment—without requiring submission of an IDR application, verification of income, or recertification for the duration of the crisis. This would permit struggling borrowers to suspend payments while continuing to make progress toward Public Service Loan Forgiveness or IDR loan forgiveness.
- Extending eligibility to all federal loan borrowers for all additional relief available pursuant to previously announced modifications for those affected by national emergencies, for the duration of the current crisis.

The coalition's letter urges the ED to extend this emergency relief to all federal student loan borrowers, including borrowers whose Federal Family Education Loans or Federal Perkins loans are not held by the Department.

Joining Attorney General Frosh in signing today's letter are the attorneys general of California, Colorado, Connecticut, Delaware, the District of Columbia, Hawaii, Illinois, Iowa, Maine, Massachusetts, Michigan, Minnesota, Nevada, New Jersey, New Mexico, New York, North Carolina, Oregon, Pennsylvania, Rhode Island, Vermont, Virginia, Washington, Wisconsin, American Samoa, and Puerto Rico.