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Congress of the United States
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October 12, 2023

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

Dear Secretary Cardona:

I am writing to express my concern with reported service issues related to the Department of Education's resumption of student loan repayments this month.

As you know, the Department of Education recently resumed federal student loan repayments for millions of Americans following a pause in repayments due to the COVID-19 pandemic. Unfortunately, many Americans have reported administrative errors leading to inaccurate repayment amounts. There are also reports of the Department inadvertently using outdated servicer formulas related to poverty guidelines leading to incorrect monthly payment information, as well as borrowers receiving files with missing and incorrect information about important details such as family size, income, and marital tax status.

While I greatly appreciate the efforts that your Department and the Biden Administration have made to relieve the massive burden of student loan debt faced by borrowers in this country, you must improve repayment implementation to minimize confusion and ensure orderly processing of payments, particularly given the extensive forbearance period for borrowers. It is critical that the Department address these problems as quickly as possible.

On behalf of 917,300 borrowers in my home state of Arizona, I request the following information:

1. How many borrowers have been affected by miscalculations?
2. How many applications are yet to be processed?
3. What steps is the Department taking to address miscalculations in the rollout of the Administration's SAVE Plan?
4. What technological tools are the Department leveraging to address data discrepancies?
5. How is the Department partnering with servicers to ensure that they are meeting their obligations to borrowers?

I look forward to your answers and working with you to fix any issues with restarting the repayment process and to address the heavy burden of student loan debt facing hundreds of thousands of Arizonans.

Sincerely,

A handwritten signature in blue ink that reads "Ruben Gallego". The signature is written in a cursive style with a large initial "R" and "G".

Ruben Gallego
MEMBER OF CONGRESS