

Congress of the United States
Washington, DC 20515

The Honorable Virginia Foxx
Chairwoman
Committee on Education and the Workforce
U.S. House of Representatives
2176 Rayburn House Office Building
Washington, DC 20515

April 18, 2018

Dear Chairwoman Foxx:

We write to express a shared concern regarding H.R. 4508, the PROSPER Act. While we appreciate your work to simplify the federal student lending system by paring down the confusing array of repayment plans, we are concerned that students taking out loans under the proposed "ONE Loan" program would be ineligible to earn the Public Service Loan Forgiveness (PSLF) for which many are eligible under current law.

As you know, PSLF allows borrowers to earn forgiveness on the remaining balance of their student loans after making 120 on-time monthly payments while working full-time in public service. A valuable public service recruitment and retention tool enacted under President George W. Bush, PSLF helps ensure talented and committed students are able to pursue the rewarding work of public service upon completing their education. Teachers, firefighters, police officers, military veterans, prosecutors, social workers, doctors, nurses, veterinarians, and charitable employees are among the dedicated professionals that have told us PSLF provides the financial feasibility they need to dedicate their careers to serving our communities in a public service capacity.

American Student Assistance's "Life Delayed" surveys demonstrate how high a priority managing student debt is for those who seek a career in public service. In public service jobs ranging from law enforcement to public health, the 2015 survey noted that "because highly qualified employees are going where the money is in order to pay off student debt, lower paying public sector jobs are finding it hard to compete for qualified applicants" and that "qualified employees with student debt... often stay in these jobs for shorter periods of time." In the field of public health specifically, the nation faces a shortage of primary care physicians that is exacerbated when medical students choose more lucrative specialties in order to more quickly repay their student loans.

Public sector employers in our communities have told us that PSLF has transformed their workplaces. It helps recruit and retain top talent, making workforces more efficient and effective and saving time and money on recruitment and training.

We respectfully request that you work with us to preserve this vital program before the PROSPER Act is brought to the House floor for a vote.

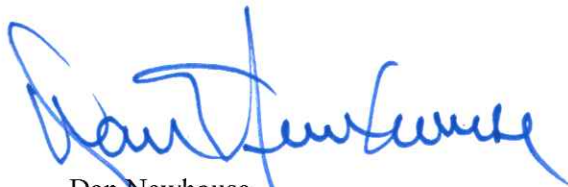
Sincerely,



David P. Joyce
Member of Congress



Brian Fitzpatrick
Member of Congress



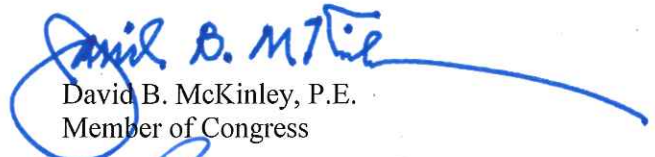
Dan Newhouse
Member of Congress



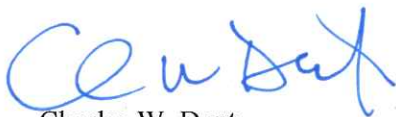
Patrick Meehan
Member of Congress



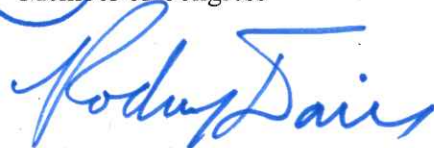
Don Young
Member of Congress



David B. McKinley, P.E.
Member of Congress



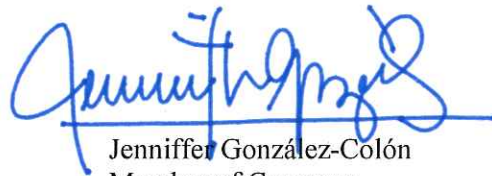
Charles W. Dent
Member of Congress



Rodney Davis
Member of Congress



Tom MacArthur
Member of Congress



Jenniffer González-Colón
Member of Congress



Paul Cook
Member of Congress



David Young
Member of Congress



Frank A. LoBiondo
Member of Congress

cc: The Honorable Paul D. Ryan, Speaker
The Honorable Kevin McCarthy, Majority Leader
The Honorable Steve Scalise, Majority Whip