

March 26, 2020

**ATTORNEY GENERAL RAOUL REQUESTS EMERGENCY RELIEF FOR FEDERAL STUDENT LOAN
BORROWERS IN RESPONSE TO CORONAVIRUS PANDEMIC**

Raoul, 26 Attorneys General Send Letter to Education Department Requesting Relief

Chicago — Illinois Attorney General Kwame Raoul today joined a coalition of 27 attorneys general in calling on the U.S. Department of Education to provide federal student loan borrowers with crucial emergency measures to help in the wake of the new coronavirus (COVID-19) pandemic. [In a letter to Education Secretary Betsy DeVos](#), the coalition asks the department to take 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.

“As more and more employers close or suspend operations due to the COVID-19 pandemic, student loan borrowers are facing increased pressure to find money in their limited budgets to pay for their mortgage, rent and health care needs,” Raoul said. “Allowing repayment flexibility will help alleviate some pressure for borrowers who are facing economic uncertainty. My office will assist student loan borrowers in every way possible during and following this public health crisis.”

In the letter, Raoul and the coalition urge the Department of Education 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 department 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 in a \$0-per-month Income Driven Repayment (IDR) plan if they are in or enter into forbearance, are or become delinquent on their loans, or request enrollment IDR plan. Borrowers should be enrolled without being required to submit an IDR application or provide 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 for all additional relief available pursuant to previously announced modifications for those affected by national emergencies to all federal loan borrowers for the duration of the crisis.

Raoul and the coalition’s letter urges the department 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 of Education.

Student borrowers who have questions or are in need of assistance can call the Attorney General’s Student Loan Helpline at 1-800-455-2456. Borrowers can also file complaints on the [Attorney General’s website](#).

Joining Raoul in sending the letter are the attorneys general of California, Colorado, Connecticut, Delaware, the District of Columbia, Hawaii, Iowa, Maine, Maryland, 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.