



November 10, 2022

Dr. Amy Loyd  
Assistant Secretary  
U.S. Department of Education  
Office of Career, Technical, and Adult Education  
400 Maryland Avenue, SW  
Washington, DC 20202-7100

Dear Assistant Secretary Loyd,

President Biden's student debt relief plan is underway, and 26 million Americans have already applied for debt cancellation or received notification that they will get automatic cancellation. Our partners at Second Chance Pell sites – who manually entered their incarcerated students' FAFSAs – are receiving these notifications on their students' behalf and are trying to decide how to advise them. It is a herculean task that they cannot do alone.

In order to properly inform the estimated 200,000 incarcerated people with student loans about cancellation and Fresh Start, the Department of Education should ask the Department of Justice to direct the Federal Bureau of Prisons, state corrections commissioners, tribal jail administrators, and county/local jail administrators to distribute written guidance. Because the Education Department and its loan servicers do not have contact information for most borrowers in prison, the Education Department, alone, cannot identify and reach borrowers. Thus, corrections agencies must widely distribute the information. And without a directive, incarcerated borrowers will be limited to the piecemeal information they receive from college program staff, or worse, from rumors they hear from any number of disparate sources, as explained by currently incarcerated students during the National Conference on Higher Education in Prison last month.

The guidance, which Federal Student Aid should write in collaboration with Correctional Education and Second Chance Pell site directors, should provide customized instructions on how incarcerated borrowers can access cancellation and Fresh Start. Incarcerated borrowers should have access to multiple pathways for these programs to suit borrowers' unique circumstances, including by phone, online, and mail. The Education Department should also explain how borrowers can seek the help of an external proxy to complete both processes.

In addition to distributing guidance, the Departments of Education and Justice should instruct corrections agencies to support incarcerated borrowers – regardless of sentence length or release date – as they try to access the relief programs. For example, every

facility should be required to add all the toll-free phone numbers for FSA and federal student loan servicers to their approved lists. Then, facilities must inform residents that the phone numbers are approved. In addition, facilities should be instructed to help borrowers send and receive mail pertaining to their federal loans and treat the contents of that mail confidentially.

The successful implementation of the Administration's cancellation and Fresh Start programs is a goal we clearly share, along with your demonstrated commitment to bring maximum relief to borrowers. However, if a cross-agency effort to distribute information in prisons is not engaged, thousands of borrowers will be left out. Asking the Department of Justice to get involved is the best way to reach incarcerated borrowers and will help to ensure the programs' success.

We at the Center for American Progress and the undersigned organizations thank you for your consideration and offer our continued support on these initiatives. For questions and comments, please contact Dr. Bradley Custer at [bcuster@americanprogress.org](mailto:bcuster@americanprogress.org).

Sincerely,

Center for American Progress  
Center for Disability Rights  
Chillon Project at Life University  
College and Community Fellowship  
Education Strategy Group  
finEQUITY.org  
Formerly Incarcerated College Graduates Network  
From Prison Cells to PhD  
Hudson Link for Higher Education in Prison  
Joanne Belknap, Ph.D., Past-President of the American Society of Criminology  
National Consumer Law Center (on behalf of its low-income clients)  
Operation Restoration  
Prison Scholar Fund  
Reentry Campus Program, James Monteiro, CEO  
Student Borrower Protection Center  
Tennessee Higher Education Initiative  
The Education Trust  
The Institute for College Access & Success  
The State University of New York  
Unlock Higher Ed Coalition

CC: Department of Education, Federal Student Aid  
CC: Department of Justice, Office of Justice Programs  
CC: Department of Justice, Federal Bureau of Prisons