

MAJORITY MEMBERS:

ROBERT C. "BOBBY" SCOTT, VIRGINIA,
Chairman

SUSAN A. DAVIS, CALIFORNIA
RAÚL M. GRIJALVA, ARIZONA
JOE COURTNEY, CONNECTICUT
MARCIA L. FUDGE, OHIO
GREGORIO KILILI CAMACHO SABLÁN,
NORTHERN MARIANA ISLANDS
FREDERICA S. WILSON, FLORIDA
SUZANNE BONAMICI, OREGON
MARK TAKANO, CALIFORNIA
ALMA S. ADAMS, NORTH CAROLINA
MARK DESAULNIER, CALIFORNIA
DONALD NORCROSS, NEW JERSEY
PRAMILA JAYAPAL, WASHINGTON
JOSEPH D. MORELLE, NEW YORK
SUSAN WILD, PENNSYLVANIA
JOSH HARDER, CALIFORNIA
LUCY MCBATH, GEORGIA
KIM SCHRIER, WASHINGTON
LAUREN UNDERWOOD, ILLINOIS
JAHANA HAYES, CONNECTICUT
DONNA E. SHALALA, FLORIDA
ANDY LEVIN, MICHIGAN
ILHAN OMAR, MINNESOTA
DAVID J. TRONE, MARYLAND
HALEY M. STEVENS, MICHIGAN
SUSIE LEE, NEVADA
LORI TRAHAN, MASSACHUSETTS
JOAQUIN CASTRO, TEXAS



COMMITTEE ON
EDUCATION AND LABOR
U.S. HOUSE OF REPRESENTATIVES
2176 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515-6100

MINORITY MEMBERS:

VIRGINIA FOXX, NORTH CAROLINA,
Ranking Member

DAVID P. ROE, TENNESSEE
GLENN THOMPSON, PENNSYLVANIA
TIM WALBERG, MICHIGAN
BRETT GUTHRIE, KENTUCKY
BRADLEY BYRNE, ALABAMA
GLENN GROTHMAN, WISCONSIN
ELISE M. STEFANIK, NEW YORK
RICK W. ALLEN, GEORGIA
FRANCIS ROONEY, FLORIDA
LLOYD SMUCKER, PENNSYLVANIA
JIM BANKS, INDIANA
MARK WALKER, NORTH CAROLINA
JAMES COMER, KENTUCKY
BEN CLINE, VIRGINIA
RUSS FULCHER, IDAHO
VAN TAYLOR, TEXAS
STEVE WATKINS, KANSAS
RON WRIGHT, TEXAS
DANIEL MEUSER, PENNSYLVANIA
WILLIAM R. TIMMONS, IV, SOUTH CAROLINA
DUSTY JOHNSON, SOUTH DAKOTA

June 5, 2019

The Honorable Gene L. Dodaro
Comptroller General
U.S. Government Accountability Office
441 G Street, NW
Washington, DC 20548

Dear Mr. Dodaro,

Congress designed income-driven repayment (IDR) plans to make federal student loan repayment more manageable. As their name suggests, in IDR plans borrowers base monthly payments on a their income and family size. IDR plans also extend repayment periods from the standard 10 years to up to 25 years. Borrowers must make qualifying IDR payments for either 20 or 25 years, depending on the repayment plan, and at the end of their repayment period, any remaining loan balances are forgiven.

Because the first income-driven repayment plan was established 25 years ago, 2019 is the first year the U.S. Department of Education (Department) could provide forgiveness to eligible IDR borrowers who completed their repayment term. However, little is publicly known about the Department's administration of loan forgiveness under IDR.

To better understand the Department's administration of IDR forgiveness and whether eligible borrowers receive timely loan forgiveness at the end of their repayment periods, we request that GAO examine the following questions:

- What is known about borrowers' progress toward loan forgiveness under income-driven repayment plans?
- What challenges, if any, do the Department and servicers face in providing forgiveness to borrowers, and to what extent have these challenges been addressed?
- How is the Department providing key information to borrowers about the requirements for forgiveness?

The Honorable Gene L. Dodaro

June 5, 2019

Page 2

- What processes are in place to track qualifying payments under income-driven repayment plans and to ensure eligible borrowers receive timely loan forgiveness of remaining balances at the end of the repayment period?

Thank you for considering this request. Please contact Benjamin Sinoff (Benjamin.Sinoff@mail.house.gov) and Katherine Valle (Katherine.Valle@mail.house.gov) at the Committee on Education and the Labor to follow-up on this request.

Sincerely,



ROBERT C. "BOBBY" SCOTT
Chairman