



Student debt relief can move 'full speed ahead' despite temporary hold, Education Secretary pledges

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WASHINGTON, DC. (CNN) -- The head of the Education Department pledged Saturday to keep "moving full speed ahead" on plans to implement President Joe Biden's student debt relief program, coming a day after a federal appeals court put a temporary hold on it, barring the administration from canceling loans covered under the policy while it's under review.

Education Secretary Miguel Cardona doubled down on the administration's commitment to providing student debt relief in an op-ed published Saturday, and encouraged those eligible to continue applying through the live online application.

"Amid some Republicans trying every which way to block the Biden Administration's debt relief program, the department is moving full speed ahead with preparations for the lawful implementation of our program so we can deliver relief to borrowers who need it most," Cardona wrote in USA Today.

"Already, 22 million people have provided the department with the necessary information we need to review their eligibility for student debt relief. We encourage borrowers to continue to apply for debt relief at studentaid.gov," he continued.

In a pairing video posted to Twitter, Cardona referred to the "baseless" lawsuits put forward by Republican-led states to stonewall the program.

Cardona stressed that nearly 90 percent of the debt relief plan's benefits would go to those making less than \$75,000 a year, according to estimates from the Education Department. He also highlighted the arguments of Republicans, who, Cardona claimed, did not file lawsuits when they reaped the benefits of the Paycheck Protection Program loans from the federal government.

"It's only when relief is going to working and middle-class Americans that these elected officials have a problem," Cardona argued in his op-ed.

"This program will help borrowers by providing relief following the economic disruptions caused by the pandemic. President Biden and this administration will never stop fighting for the

millions of hardworking students and borrowers across the country -- no matter how many elected officials or lawsuits try to stop us," Cardona added.

Late Friday, a federal appeals court put a temporary, administrative hold on Biden's student loan forgiveness program, keeping the government from canceling loans covered under the policy while the court considers a challenge to it.

The order from the 8th US Circuit Court of Appeals comes in a case brought by six Republican-led states, asking for a preliminary injunction to halt the policy after a district court dismissed the case earlier this week. The effort is separate from a Wisconsin taxpayers group's challenge to the program that was recently rejected by the Supreme Court.

The appeals court gave the administration until Monday to respond to the states' request, and the states will have until Tuesday to reply to that response. The states had asked the appeals court to act before Sunday, the earliest date the Biden administration had said it would grant student loan discharges.

After the ruling on Friday, the White House encouraged borrowers to still apply for relief despite the hold.

The lawsuit, which was filed last month, was dismissed on October 20 by a lower court judge who ruled that the plaintiffs did not have the legal standing to bring the challenge, CNN previously reported.

The Biden administration is also facing lawsuits from Arizona Attorney General Mark Brnovich, and conservative groups such as the Job Creators Network Foundation and the Cato Institute.

Many of the legal challenges claim that the Biden administration does not have the legal authority to broadly cancel student loan debt.

Lawyers for the government argue that Congress gave the secretary of education the power to discharge debt in a 2003 law known as the HEROES Act, CNN previously reported.

Biden's student loan forgiveness program, first announced in August, aims to deliver debt relief to millions of borrowers before federal student loan payments resume in January after a nearly three-year, pandemic-related pause.

Under Biden's plan, eligible individual borrowers who earned less than \$125,000 in either 2020 or 2021 and married couples or heads of households who made less than \$250,000 annually in those years will see up to \$10,000 of their federal student loan debt forgiven.

If a qualifying borrower also received a federal Pell grant while enrolled in college, the individual is eligible for up to \$20,000 of debt forgiveness.