



## Department of Education removes student debt relief app after federal judge blocks

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Student loan forgiveness feels like trying to figure out holiday plans with your divorced parents: constantly in flux. The Department of Education took down the debt relief application after a federal judge in Texas declared the program illegal on Thursday.

**What's next?** The Ed Dept. appealed the decision, but it could take months for the 5th Circuit Court to weigh in. And even after that, the case could end up at the Supreme Court. SCOTUS has already rejected two cases that tried to halt student loan forgiveness—one filed by six GOP-led states and one by a Wisconsin taxpayer group. Biden is also dealing with another pending lawsuit from Arizona's GOP attorney general and the libertarian think tank the Cato Institute.

**What can you do?** Whether you've applied already or not, your best bet is to just sit tight. The Biden admin said it would hold on to the 26 million applications it's already received in hopes this could be resolved quickly. But the clock is ticking as repayments are set to resume in January.—*MM*