

**Congress of the United States**  
**Washington, DC 20515**

September 15, 2022

The Honorable Joseph R. Biden  
President of the United States  
The White House  
1600 Pennsylvania Avenue NW  
Washington, D.C. 20500-0005

Dear President Biden,

We write to you to share our concerns about the unintended consequences of your decision to cancel up to \$20,000 of student loan debt per borrower. We are particularly concerned about the negative impact this will surely have on our nation's military and their ability to recruit and retain top talent.

As you know, some of the most successful recruiting incentives for the military are the GI Bill and student loan forgiveness programs. The idea that the military will pay for schooling during or after completion of a service obligation is a driving factor in many individuals' decision to join one of the services. A recent estimate showed that as many as 178,000 servicemembers were eligible for some type of forgiveness.

By forgiving such a wide swath of loans for borrowers, you are removing any leverage the Department of Defense maintained as one of the fastest and easiest ways to pay for higher education. We recognize the loan forgiveness programs have issues of their own, but this remains a top recruiting incentive.


Currently, a mere 23 percent of the population is eligible to serve in the military. Even fewer of those have a propensity to serve. At the end of last month, the Army had only reached 66 percent of its recruiting goal for the year. The Navy, only 89 percent. It is no secret that each of the services continues to battle hardships in recruiting and now these problems will be exacerbated by removing the uniqueness of this benefit.


As the services try to adopt unique approaches to tackle their recruiting challenges, including historic bonuses, it feels like their legs are being cut out from underneath them. With this in mind, we ask for you to provide us answers to the following questions:

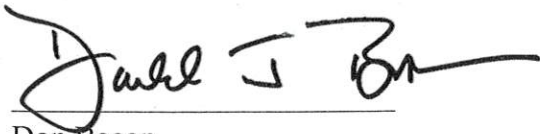
1. Was the effect on military service considered in the development of the recent student loan forgiveness decision?
2. What is the administration's plan to develop incentives to augment the loss of those who might join the military to help pay off student loans?
3. What improvements are being made to ensure timely payments to those currently enrolled in the Public Service Loan Forgiveness programs for both active duty and reserve components?

Thank you for your attention to this matter.

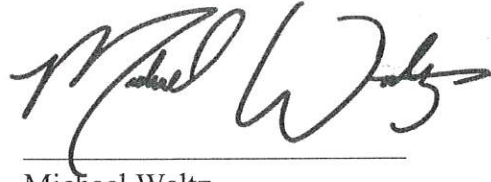
Sincerely,

  
Pat Fallon  
Member of Congress

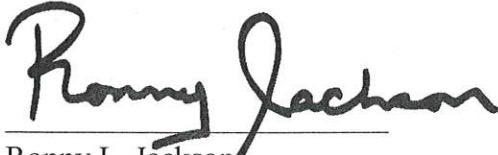
  
Mike Gallagher  
Member of Congress



Don Bacon  
Member of Congress



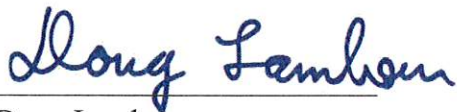
Michael Waltz  
Member of Congress



Ronny L. Jackson  
Member of Congress



Michael R. Turner  
Member of Congress



Doug Lamborn  
Member of Congress



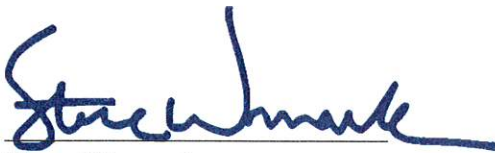
Robert J. Wittman  
Member of Congress



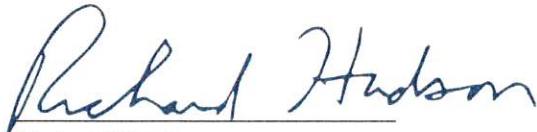
Joe Wilson  
Member of Congress



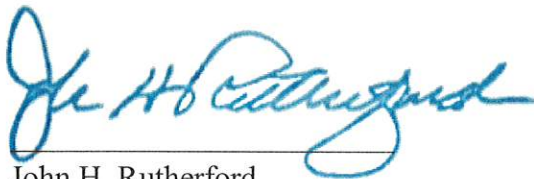
Vicky Hartzler  
Member of Congress



Steve Womack  
Member of Congress



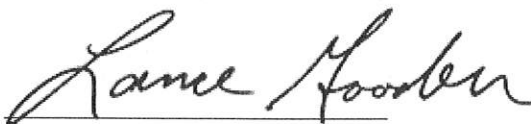
Richard Hudson  
Member of Congress



John H. Rutherford  
Member of Congress



Byron Donalds  
Member of Congress



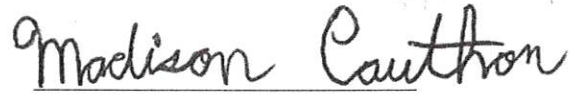
Lance Gooden  
Member of Congress



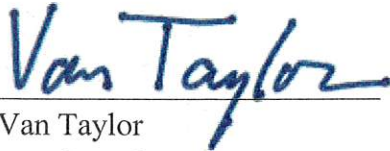
Ben Cline  
Member of Congress



Jake Ellzey  
Member of Congress



Madison Cawthorn  
Member of Congress



Van Taylor  
Member of Congress

CC: Secretary of Defense Lloyd J. Austin III