

## Public Service Loan Forgiveness (PSLF) Minnesota Council of Nonprofits Public Comments

Minnesota Council of Nonprofits (MCN) is the largest state nonprofit association in the nation and has over 2,300 members across the state of Minnesota. Minnesota nonprofits still employ 14% of the total workforce.

Barriers should be removed to promote and ensure forgiveness after meeting the requirements for Public Service Loan Forgiveness (PSFL). PSFL allows nonprofit professionals to pursue careers in public service even if they have student debt. The program also allows nonprofits to advertise for workers to serve in every community, especially in times of crisis like the current Coronavirus pandemic. The program should meet the needs for our communities and people with student debt that rely on the program.

The Department of Education should issue revised regulations that are consistent with Congress' intent to establish PSLF as a broad-based program for service and loan forgiveness. This can be done in the following protections:

- 1. Establish a fair, consistent, and transparent process to determine whether a borrower meets the eligibility requirements;**
- 2. Increase oversight of servicing entities;**
- 3. Ensure that services other than FedLoan Servicing are not steering borrowers away from enrolling in PSLF; and**
- 4. Provide detailed information and personalized assistance to borrowers submitting certification.**

We appreciate the Department holding public hearings and requesting stakeholder's comments. As the largest nonprofit association, we stand ready to work with the Department to identify reforms and connect with frontline nonprofits and employees who can attest to existing barriers with greater specificity. Please let us know if you have any questions.