

November 14, 2017

The Honorable Betsy DeVos Secretary of Education U.S. Department of Education 400 Maryland Avenue, S.W. Washington, DC 20202

Dear Secretary DeVos,

We write to urge you to take immediate action under the Department of Education's Borrower Defense to Repayment authority to fully discharge the federal student loans of students defrauded by predatory colleges and universities.

The Higher Education Act gives you clear authority, using a process known as Borrower Defense to Repayment, to discharge the federal student loan debt of students who were defrauded by their schools. But since taking office, the Trump Administration has slammed the door to relief on thousands of these students from every state in the Union. While the number of student claims for Borrower Defense continues to climb, the Department of Education, under your leadership, has not discharged a *single* federal student loan, leaving the lives of thousands of borrowers in limbo while they wait.

Attached to this letter, you will find a staff report from the offices of Senators Elizabeth Warren and Richard J. Durbin, which examines in greater detail the history of Borrower Defense, including the infamous collapses of Corinthian and ITT Tech, which brought the issue to the fore, as well as the current status of Borrower Defense discharges under the Trump Administration.

This report also includes profiles of student borrowers from across the country struggling to make ends meet as they wait – sometimes years – for a decision on their Borrower Defense claims. We hope this report will help you better understand the human impact of the fraud committed against these students and the added insult to that injury as they wait for the relief to which they are entitled under law.

We urge you to read this report and the profiles of defrauded student borrowers waiting for a decision from you. We additionally request that you respond to each of the recommendations in this report by December 11, 2017. Thank you for your consideration.

Sincerely,

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Senator Elizabeth Warren	Senator Richard J. Durbin
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Senator Sherrod Brown	Senator Bernard Sanders
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Senator Kamala D. Harris	Senator Thomas R. Carper
United States Senator	United States Senator
Kirsten Gillibrand  Senator Kirsten Gillibrand	Senator Fammy Baldwin
United States Senator	United States Senator
Joek Reed	BenCardin
Senator Jack Reed	Senator Benjamin L. Cardin
United States Senator	United States Senator
Staghone	Dunne Feins Fein
Senator Sheldon Whitehouse	Senator Dianne Feinstein

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Senator Tarmy Duckworth United States Senator

United States Senator

Senator Al Franken United States Senator

United States Senator

Senator Richard Blumenthal

Senator Richard Blumenthal United States Senator

Senator Edward F. Markey

Senator Edward **Y** Markey United States Senator