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United States Senate

COMMITTEE ON BANKING, HOUSING, AND
URBAN AFFAIRS

WASHINGTON, DC 20510-6075

June 4, 2025

Linda McMahon
Secretary of Education
U.S. Department of Education
400 Maryland Ave SW
Washington, DC 20202

Dear Secretary McMahon:

I write in regard to your failure to provide answers and accountability for the damage to students and families caused by your efforts to shut down the Department of Education (ED or the Department).

Last month, I invited you to attend a public forum I held on May 14, 2025 on higher education affordability. This would have been an opportunity to speak before Congress and the public about your short but rocky tenure as Secretary of Education. You sent me a letter on May 12, 2025¹ in which you declined my invitation to participate and instead requested a meeting with me. I have already accepted your invitation to meet and look forward to doing so on June 10, 2025. However, in advance of our meeting, I would like to address eight false or deceptive statements made in your May 12 letter and request information to better understand how your efforts to dismantle the Department of Education are affecting students, borrowers, and families. As the witnesses at my forum highlighted, this is not about politics—it is about putting the needs of working- and middle-class families trying to afford postsecondary education above the interests of billionaires.

You claimed to “refute...baseless accusations” about your record in your letter.² Instead of doing so, you presented a series of false or misleading arguments about your actions to cut funding and support for students and families, increase the cost of higher education, and impose new burdens on student loan borrowers. This is an atrocious record, and your attempts to defend it do not stand up to scrutiny.

First, you claimed that “no employees working on core functions of the Free Application for Federal Student Aid (FAFSA®) or student loan servicing were impacted by the [Department’s March 11, 2025 Reduction in Force (RIF)].”³ This is not accurate. The RIF that terminated half

¹ Tweet by Linda McMahon, May 13, 2025, <https://x.com/EDSecMcMahon/status/1922265143771045972>.

² *Id.*

³ *Id.*

of ED's employees reportedly laid off the "entire team responsible for systems supporting the FAFSA form"⁴ in Federal Student Aid's (FSA's) technology division. This move had immediate implications for students and families; one day after the RIF was carried out, the FAFSA form went offline for hours,⁵ after which you rehired dozens of FSA's terminated technology experts.⁶ In addition, the majority of employees in ED's Product Management Division, whose "flagship product" is the FAFSA application, were allegedly terminated due to the RIF.⁷ As described in a federal judge's May 22, 2025 opinion requiring you to rehire all employees fired through the RIF, "The Department's actions have directly impacted the FAFSA system and risk its functionality."⁸

In addition, numerous employees working on "core functions" of ED's work involving loan servicing were terminated due to the RIF, as Bonnie Latreille, former Student Loan Ombudsman at FSA, reported during my forum. Ms. Latreille explained that FSA's vendor oversight team, which is responsible for ensuring that loan servicers abide by consumer protection laws and properly service student loans, was decimated.⁹ Ms. Latreille's testimony also indicated that "dozens" of the ED employees responsible for resolving borrowers' complaints related to loan servicing were fired.¹⁰ The district court's opinion reversing the RIF states that "the dramatic cuts to FSA will undermine FSA's ability to monitor and fix existing and new servicing issues."¹¹ Overseeing contractors, such as loan servicers, and providing customer service to borrowers are both statutory functions of ED¹² and certainly "core functions" of the Department's work.

You also claimed that "FSA is performing efficiently"¹³ under your leadership. But the layoffs are already making the federal student aid system more dysfunctional and less efficient: according to one recent survey, nearly half of higher education institutions reported that students have been "receiving confusing or incomplete information from ED/FSA due to delayed or missing communication" since the RIF was implemented, and 59 percent have experienced "noticeable changes in responsiveness, communication, or processing timelines from ED's

⁴ US News and World Report, "Federal Student Loan Site Down Wednesday, a Day After Layoffs Gutted Education Department," Associated Press, March 12, 2025, <https://www.usnews.com/news/business/articles/2025-03-12/federal-student-loan-site-down-wednesday-a-day-after-layoffs-gutted-education-department>.

⁵ *Id.*

⁶ USA Today, "With hundreds fewer workers, can the Federal Student Aid office still function?", Zachary Schermele, March 21, 2025, <https://www.usatoday.com/story/news/education/2025/03/21/federal-student-aid-staff-layoffs/82520174007/>.

⁷ State of New York et al v. Linda McMahon et al., No. 25-10601-MJJ (D. Mass. May 22, 2025) (order granting preliminary injunction), p. 76, <https://storage.courtlistener.com/recap/gov.uscourts.mad.282419/gov.uscourts.mad.282419.45.0.pdf>.

⁸ *Id.*, p. 85.

⁹ Written testimony of Bonnie Latreille to the U.S. Senate, May 14, 2025, p. 7, <https://protectborrowers.org/wp-content/uploads/2025/05/Bonnie-Latreille-Senate-Testimony-May-2025-1.pdf>.

¹⁰ *Id.*, p. 2.

¹¹ State of New York et al. v. Linda McMahon et al., No. 25-10601-MJJ (D. Mass. May 22, 2025) (order granting preliminary injunction), p. 75, <https://storage.courtlistener.com/recap/gov.uscourts.mad.282419/gov.uscourts.mad.282419.45.0.pdf>.

¹² Congress.gov, "The Office of Federal Student Aid as a Performance-Based Organization," <https://www.congress.gov/crs-product/R46143>.

¹³ Tweet by Linda McMahon, May 13, 2025, <https://x.com/EDSecMcMahon/status/1922265143771045972>.

Office of Federal Student Aid (FSA).¹⁴ Students, borrowers, and families will continue to see worsening customer service from both loan servicers and from ED itself, as Ms. Latreille and financial educator Tiffany Aliche explained at my forum. According to Ms. Latreille, “FSA was already understaffed and underfunded, and these cuts are just going to make things worse—longer hold times, longer timelines to get answers from their complaints, less...oversight of the student loan servicers that take their money each month.”¹⁵ This will be compounded if you successfully slash FSA’s loan servicing budget by 60 percent, as reportedly proposed by the Department of Government Efficiency (DOGE), which will make it essentially impossible for ED to meaningfully hold servicers accountable for servicing errors or inadequate customer service.¹⁶ Meanwhile, FSA will see far more waste and abuse of Department funds in the absence of a vendor oversight team; before you dismantled it, this team uncovered that MOHELA had overbilled ED by over \$12 million, “recouping more than the roughly \$8 million the group’s staffers earned annually in salary.”¹⁷ Furthermore, your decision to slash FSA’s School Eligibility & Oversight Service Group (SEOSG),¹⁸ which had already been “severely understaffed” before the RIF¹⁹ and is responsible for ensuring that federal aid money is not used fraudulently or improperly by institutions of higher education, will lead to even more fraud, waste, and abuse.

Your letter also contained several other baseless claims. You asserted that you are “empowering students and families with information” on higher education;²⁰ yet, you have reportedly fired the vast majority of the researchers who collect, analyze, and provide that very data on college students’ economic outcomes and higher education affordability.²¹ You argue that you are remedying issues under the Biden Administration that led to institutions “waiting years for what should have been routine compliance to participate in the federal student aid programs”;²² yet,

¹⁴ National Association of Student Financial Aid Administrators, “NASFAA Survey Highlights Impact of Layoffs, Potential Closure of Department of Education,” press release, May 21, 2025, https://www.nasfaa.org/nasfaa_survey_highlights_impact_of_layoffs_potential_closure_of_department_of_education.

¹⁵ Office of U.S. Senator Elizabeth Warren, “At Senate Spotlight Forum, Warren, Senators Rip McMahon’s Cuts to Education Department and Trump’s ‘Big, Beautiful Bill,’” press release, May 14, 2025, <https://www.warren.senate.gov/newsroom/press-releases/at-senate-spotlight-forum-warren-senators-rip-mcmahons-cuts-to-education-department-and-trumps-big-beautiful-bill>.

¹⁶ *Id.*

¹⁷ Yahoo Finance, “How Trump has wiped out the teams that protect student borrowers,” Jordan Weissmann, April 19, 2025, <https://finance.yahoo.com/news/how-trump-has-wiped-out-the-teams-that-protect-student-borrowers-173450503.html>.

¹⁸ Complaint, NAACP et al. v. Linda McMahon et al., No. 25-965, p. 29, <https://clearinghouse-umich-production.s3.amazonaws.com/media/doc/157577.pdf>.

¹⁹ U.S. Department of Education Office of Inspector General, “U.S. Department of Education’s Assessment and Recoupment of Liabilities from Closed Institutions of Higher Education,” January 28, 2025, p. 20, https://oig.ed.gov/sites/default/files/reports/2025-03/FY25%2520I24GA0163%2520%25281.28.2025%2529v100_508_SECURED.pdf.

²⁰ Tweet by Linda McMahon, May 13, 2025, <https://x.com/EDSecMcMahon/status/1922265143771045972>.

²¹ Pell Institute, “Vanishing Data, Vanishing Opportunity: What the Collapse of Key Federal Studies Means for the Future of Higher Education,” Terrance L. Hamm, May 7, 2025, <https://www.pellinstitute.org/news-impact/blog/vanishing-data-vanishing-opportunity-what-the-collapse-of-key-federal-studies-means-for-the-future-of-higher-education/>; The Hechinger Report, “Chaos and confusion as the statistics arm of the Education Department is reduced to a skeletal staff of 3,” Jill Barshay, March 14, 2025, <https://hechingerreport.org/proof-points-chaos-confusion-statistics-education/>.

²² Tweet by Linda McMahon, May 13, 2025, <https://x.com/EDSecMcMahon/status/1922265143771045972>.

you have allegedly eliminated six of the eight regional SEOSG offices responsible for facilitating this process.²³

You also claim that FSA is “helping struggling borrowers get the help that they need to get back on their feet,”²⁴ but you are doing the opposite. In addition to providing worse customer service for borrowers navigating loan repayment, FSA is resuming forced collections — including wage garnishment — for the loans of borrowers in default.²⁵ Furthermore, your administration took down Income-Driven Repayment (IDR) applications from studentaid.gov and halted the processing of these applications for several months, fully cutting off borrowers from enrolling in affordable repayment plans.²⁶ Only after being sued for allegedly violating federal law²⁷ did you reinstate access to these applications.²⁸

In addition, you are allegedly replacing the financial aid experts responsible for resolving borrowers’ complaints and inquiries with artificial intelligence (AI),²⁹ potentially hindering struggling borrowers from paying off their loans if they are provided with inadequate or financially harmful advice.

Compounding those issues, your Administration is pushing a disastrous reconciliation bill, which, as Professor Jonathan Glater explained at my forum, would raise costs for millions of borrowers by ending subsidized loans, enacting loan limits that will force some students to turn to private lenders, and raising monthly payments.³⁰ In fact, the bill would raise payments for essentially all borrowers relative to the Saving on a Valuable Education (SAVE) plan and force many to spend an additional decade paying off their loans before receiving debt cancellation.³¹

²³ State of New York et al. v. Linda McMahon et al., No. 25-10601-MJJ (D. Mass. May 22, 2025) (order granting preliminary injunction), p. 75, <https://storage.courtlistener.com/recap/gov.uscourts.mad.282419/gov.uscourts.mad.282419.45.0.pdf>; Duane Morris, “Bracing for Impact: How Colleges and Universities Can Navigate the U.S. Department of Education’s Reduction in Force,” March 13, 2025, https://www.duanemorris.com/alerts/bracing_impact_how_colleges_universities_can_navigate_us_department_educations_0325.html.

²⁴ Tweet by Linda McMahon, May 13, 2025, <https://x.com/EDSecMcMahon/status/1922265143771045972>.

²⁵ CNBC, “Wage garnishment for defaulted student loans to begin this summer: Here’s what borrowers need to know,” Annie Nova, May 12, 2025, <https://www.cnbc.com/2025/05/12/defaulted-student-loan-borrowers-and-wage-garnishment-what-to-know.html>.

²⁶ Student Borrower Protection Center, “AFT v. ED Update: Under Pressure, ED Will Restore IDR Application Tomorrow But Will Not Immediately Resume IDR Paperwork Processing,” press release, March 25, 2025, <https://protectborrowers.org/update-under-pressure-ed-will-restore-idr-app-but-not-immediately-resume-processing/>.

²⁷ Student Borrower Protection Center, “AFT v. U.S. Department of Education Lawsuit Complaint,” <https://protectborrowers.org/aft-v-u-s-department-of-education-lawsuit-complaint/>.

²⁸ Student Borrower Protection Center, “AFT v. ED Update: Under Pressure, ED Will Restore IDR Application Tomorrow But Will Not Immediately Resume IDR Paperwork Processing,” press release, March 25, 2025, <https://protectborrowers.org/update-under-pressure-ed-will-restore-idr-app-but-not-immediately-resume-processing/>.

²⁹ Office of U.S. Senator Elizabeth Warren, “At Senate Spotlight Forum, Warren, Senators Rip McMahon’s Cuts to Education Department and Trump’s ‘Big, Beautiful Bill,’” press release, May 14, 2025, <https://www.warren.senate.gov/newsroom/press-releases/at-senate-spotlight-forum-warren-senators-rip-mcmahons-cuts-to-education-department-and-trumps-big-beautiful-bill>.

³⁰ Written Testimony of Professor Jonathan Glater to the U.S. Senate, May 14, 2025, pp. 6-7, https://www.slli.org/_files/ugd/588c1d_70cff6de62c54ebeb0f1c566019fcb07.pdf.

³¹ Student Borrower Protection Center, “Deep Dive: House Reconciliation Bill Makes Paying for College More Expensive and Risky for Students and Working Families,” Jennifer Zhang, May 6, 2025,

The average family of four on an income-driven repayment plan would face monthly student loan payments that are \$400 more expensive under this bill.³² The bill would also make it nearly impossible for borrowers who were defrauded by exorbitantly priced for-profit schools to receive debt relief.³³

It is unsurprising that your letter failed to provide a single concrete example of how you are “helping struggling borrowers...get back on their feet”³⁴ given your choice to prioritize dismantling the department you have been tasked to lead over lowering education costs for the American people.

You characterize your push to abolish ED as “responsibly transferring Department of Education responsibilities to better-suited agencies.”³⁵ However, moving ED’s functions to other departments would only leave students, families, and borrowers worse off. Agencies other than ED do not possess expertise in education policy or higher education financing and are not equipped to take on ED’s responsibilities. For example, the Trump Administration has proposed that the federal student loan portfolio be transferred to the Department of the Treasury (Treasury) or Small Business Administration (SBA), but neither has experience administering student loans or overseeing contractors that service loans to individuals on behalf of the government.³⁶ You have also expressed support for President Trump’s suggestion that the Department of Health and Human Services (HHS) handle special education³⁷—a policy area that HHS simply lacks the expertise or capacity to take on, especially given the recent loss of 25 percent of HHS employees.³⁸ You have failed to provide a shred of evidence to support your assertion that transferring any of these responsibilities outside of ED will benefit students, families, or borrowers.

In addition, your letter severely mischaracterizes the state of higher education policy before you took over as ED Secretary. The higher education financing system has been deeply flawed for decades due to rising college costs, but it was not “left in disarray due to” the Biden Administration’s policies. Under the Biden Administration, ED worked hard to fix Public

<https://protectborrowers.org/deep-dive-house-reconciliation-bill-makes-paying-for-college-more-expensive-risky/>; Office of U.S. Senator Elizabeth Warren, “At Senate Spotlight Forum, Warren, Senators Rip McMahon’s Cuts to Education Department and Trump’s ‘Big, Beautiful Bill’,” press release, May 14, 2025,

<https://www.warren.senate.gov/newsroom/press-releases/at-senate-spotlight-forum-warren-senators-rip-mcmahons-cuts-to-education-department-and-trumps-big-beautiful-bill>.

³² *Id.*

³³ *Id.*

³⁴ Tweet by Linda McMahon, May 13, 2025, <https://x.com/EDSecMcMahon/status/1922265143771045972>.

³⁵ *Id.*

³⁶ Center for American Progress, “Moving Federal Student Loans From the Department of Education to the Small Business Administration Would Make Borrowing Riskier,” David A. Bergeron, April 17, 2025, <https://www.americanprogress.org/article/moving-federal-student-loans-from-the-department-of-education-to-the-small-business-administration-would-make-borrowing-riskier/>; Bureau of the Fiscal Service, “Grants & Loans,” <https://www.fiscal.treasury.gov/grants-loans.html>.

³⁷ Disability Scoop, “Trump Education Secretary Confirmed Despite Special Ed Concerns,” Michelle Diamant, March 5, 2025, <https://www.disabilityscoop.com/2025/03/05/trump-education-secretary-confirmed-despite-special-ed-concerns/31332/>.

³⁸ Politico, “Thousands laid off as Kennedy and Musk take aim at health agencies,” Sophie Gardner, Ruth Reader, Lauren Gardner, and David Lim, April 1, 2025, <https://www.politico.com/news/2025/04/01/kennedy-lays-off-thousands-across-the-health-bureaucracy-00262913>.

Service Loan Forgiveness (PSLF) and IDR loan forgiveness³⁹—which had been severely mismanaged by the first Trump Administration—and cracked down on the predatory loan servicers and for-profit colleges that the first Trump Administration had failed to hold accountable for scamming students.⁴⁰ In total, because of the reforms that the Biden Administration made, over 2 million borrowers received their statutorily owed debt cancellation through PSLF and IDR,⁴¹ something that the first Trump Administration utterly failed to deliver on. And the loan forbearances that you describe as “disarray” are a direct result of partisan Republican lawsuits intended to sabotage the SAVE student loan repayment plan,⁴² which would have simplified loan repayment and lowered costs for millions of borrowers.⁴³

Finally, your letter claims that FSA is “delivering on all statutory functions for the American people.”⁴⁴ This is false. FSA’s statutory functions include (but are not limited to) providing customer service to student aid recipients, overseeing student aid contracting, and ensuring the financial integrity of student aid programs.⁴⁵ Your RIF has dramatically undermined these responsibilities by reportedly cutting the Ombudsman team providing customer service to borrowers, the vendor oversight team holding loan servicers accountable, and the SEOSG School Participation Sections verifying that schools are not misusing Title IV funds.⁴⁶ As described by the federal judge who blocked your dismantling of ED, your policies have “made it effectively impossible for the Department to carry out its statutorily mandated functions.”⁴⁷

³⁹ Center for American Progress, “Tracker: Student Loan Debt Relief Under the Biden-Harris Administration,” Sara Partridge and Madison Weiss, September 4, 2024, <https://www.americanprogress.org/article/tracker-student-loan-debt-relief-under-the-biden-harris-administration/>.

⁴⁰ Insider Higher Ed, “In Bid to Deter Misconduct, U.S. Releases New Data on Financial Aid Enforcement,” Katherine Knott, August 26, 2024, <https://www.insidehighered.com/news/government/student-aid-policy/2024/08/26/new-data-show-how-us-cracks-down-colleges-misconduct>; Consumer Financial Protection Bureau, “CFPB Bans Navient from Federal Student Loan Servicing and Orders the Company to Pay \$120 Million for Wide-Ranging Student Lending Failures,” press release, September 12, 2024, <https://www.consumerfinance.gov/about-us/newsroom/cfpb-bans-navient-from-federal-student-loan-servicing-and-orders-the-company-to-pay-120-million-for-wide-ranging-student-lending-failures/>.

⁴¹ Center for American Progress, “Tracker: Student Loan Debt Relief Under the Biden-Harris Administration,” Sara Partridge and Madison Weiss, September 4, 2024, <https://www.americanprogress.org/article/tracker-student-loan-debt-relief-under-the-biden-harris-administration/>.

⁴² National Association of Student Financial Aid Administrators, “Court Ruling Affirms Blocking of SAVE Plan While Next Steps for the Program Remain Uncertain,” Megan Walter, February 25, 2025, https://www.nasfaa.org/news-item/35688/Court_Ruling_Affirms_Blocking_of_SAVE_Plan_While_Next_Steps_for_the_Program_Remain_Uncertain.

⁴³ The Institute for College Access and Success, “How the New SAVE Repayment Plan Will Help Borrowers,” <https://ticas.org/wp-content/uploads/2023/09/How-the-New-SAVE-Repayment-Plan-Will-Help-Student-Loan-Borrowers.pdf>.

⁴⁴ Tweet by Linda McMahon, May 13, 2025, <https://x.com/EDSecMcMahon/status/1922265143771045972>.

⁴⁵ Congress.gov, “The Office of Federal Student Aid as a Performance-Based Organization,” <https://www.congress.gov/crs-product/R46143>.

⁴⁶ State of New York et al. v. Linda McMahon et al., No. 25-10601-MJJ (D. Mass. May 22, 2025) (order granting preliminary injunction), pp. 75-76, <https://storage.courtlistener.com/recap/gov.uscourts.mad.282419/gov.uscourts.mad.282419.45.0.pdf>.

⁴⁷ *Id.*, p. 2.

Your letter tries to dismiss legitimate criticism of your policies as “hyper-political narratives,”⁴⁸ but it is neither partisan nor “hyper-political” to raise the real harms to the American people caused by your actions at the Department of Education. At my forum, Army veteran and borrower Bonni Snider explained that she doesn’t “subscribe to either political party” but thinks that “what they’re doing to the Department of Education is abhorrent,” and that she has “Republican friends,” “Democratic friends,” and “friends who identify as Independent” who will all be harmed by your policies.⁴⁹ Instead of continuing to avoid accountability for your policies, I urge you to listen to the voices of students, borrowers, and families around the country and stop giving DOGE and Donald Trump a blank check to destroy American public education.

As you did not attend my forum to answer questions in front of the American people, I request that you answer the following questions regarding your leadership of the Department of Education in advance of our June 10, 2025 meeting:

Impacts of the RIF

- 1) How many people were employed at each of the following teams within FSA immediately before and immediately after the RIF was implemented? How many people employed at each team have accepted the Trump Administration’s deferred resignation offers?
 - a. Partner Enforcement and Consumer Protection Directorate
 - b. Office of the Ombudsman
 - c. Borrower Defense Group
 - d. Cohort Default Rate Group
 - e. Financial Institution Oversight Services Group
 - f. Direct Loans Partner Division
 - g. Vendor and Program Oversight Group
 - h. Operational Improvement and Oversight Directorate
 - i. School Eligibility and Oversight Service Group
- 2) Before the issuance of the district court’s May 22 preliminary injunction, how many ED employees had been rehired since the RIF was implemented?
 - a. How many of these rehired employees are now employed in each division at ED?
 - b. What is ED’s plan to ensure compliance with the injunction and ensure each of these offices are staffed back to necessary capacity?
- 3) Why were the RIF’s staffing cuts concentrated in FSA and Office for Civil Rights (OCR)?⁵⁰ Was this decision made by ED staffers or by DOGE employees?

⁴⁸ Tweet by Linda McMahon, May 13, 2025, <https://x.com/EDSecMcMahon/status/1922265143771045972>.

⁴⁹ Office of U.S. Senator Elizabeth Warren, “At Senate Spotlight Forum, Warren, Senators Rip McMahon’s Cuts to Education Department and Trump’s ‘Big, Beautiful Bill,’” press release, May 14, 2025, <https://www.warren.senate.gov/newsroom/press-releases/at-senate-spotlight-forum-warren-senators-rip-mcmahons-cuts-to-education-department-and-trumps-big-beautiful-bill>.

⁵⁰ NPR, “The Education Department is being cut in half. Here’s what’s being lost,” Cory Turner, March 13, 2025, <https://www.npr.org/2025/03/12/nx-s1-5325854/trump-education-department-layoffs-civil-rights-student-loans>.

- 4) Please list all ED employees who were substantially involved in the decision to enact the RIF.
- 5) What is the size of the backlog of unaddressed complaints submitted to the Office of the Ombudsman? How many complaints has the Office of the Ombudsman received since the RIF and how many has the Office addressed in the past month?
- 6) What is the size of the backlog of unaddressed civil rights complaints submitted to OCR? How many complaints has OCR received since the RIF and how many has the Office processed in the past month?
- 7) What did Acting Under Secretary Bergeron mean by “core functions” when claiming that “no employees working on core functions of the Free Application for Federal Student Aid (FAFSA®) or student loan servicing were impacted by the RIF”?⁵¹
- 8) Why did ED terminate the vast majority of the vendor oversight team when implementing the RIF?
- 9) Given the terminations at FSA’s SEOSG team, how much in liabilities—including funds meant to support closed school discharge—has ED assessed and collected from closed schools since the RIF was implemented?
- 10) What was the role of DOGE in determining which ED employees would be terminated during the RIF?
- 11) Will you rehire all employees terminated through your RIF, as Judge Joun’s preliminary injunction requires you to do?
 - a. If not, why?
 - b. If yes, will you commit to allowing all terminated employees to resume their job duties after they are rehired?

Accountability

- 12) Do you support eliminating the Gainful Employment rule?
- 13) Is the Department of Education planning to continue with enforcement actions against colleges that have defrauded students regarding employment outcomes? Since January 20, 2025, has it paused any pending enforcement actions against colleges that have defrauded students regarding employment outcomes?

⁵¹ Letter from Acting Under Secretary James Bergeron to Education Stakeholders, March 14, 2025, p. 1, <https://fsapartners.ed.gov/sites/default/files/2025-03/ActingUnderSecretaryJamesBergeronLettertoEducationStakeholdersMarch142025.pdf>.

Loan Repayment and Forbearances

- 14) Please describe ED's plan to address the 2 million IDR application backlog.⁵²
 - a. When does ED expect to have processed all currently outstanding IDR applications?
 - b. How many IDR applications have been approved or denied over the past month?
- 15) Does ED plan to phase out any of the currently available IDR plans, including Income-Based Repayment (IBR), Pay As You Earn (PAYE), or Income-Contingent Repayment (ICR)?
- 16) When does ED plan to end the SAVE forbearance?
- 17) Will ED allow time spent in forbearance to count towards PSLF, given the large number of borrowers currently stuck in extended forbearances due to the IDR backlog?
- 18) When the SAVE forbearance ends, how will ED determine what repayment plan to place those borrowers in?
- 19) Why did ED remove IDR payment counts from studentaid.gov? Does ED have any plans to restore access to these payment counts?⁵³

Borrowers in Default

- 20) How many borrowers are currently in default?
- 21) What is the median loan balance of defaulted borrowers?
- 22) What is the median monthly payment that defaulted borrowers are responsible for?
- 23) Last month, ED announced that it will begin sending emails to borrowers in default to notify them of the resumption of forced collections.⁵⁴ How many borrowers, as a percentage of total borrowers in default, were successfully reached and notified of the resumption of forced collections?

⁵² Student Borrower Protection Center, "New Court Filing Reveals Backlog of Nearly 2 Million Student Loan Borrower Payment Plan Applications," press release, May 16, 2025, <https://protectborrowers.org/new-court-filing-reveals-backlog-of-2-million-borrower-payment-plan-applications/>.

⁵³ Forbes, "Department Of Education Removes New Student Loan Forgiveness Tracker For Some Borrowers," Adam S. Minsky, April 28, 2025, <https://www.forbes.com/sites/adamminsky/2025/04/28/department-of-education-removes-new-student-loan-forgiveness-tracker-for-some-borrowers/>.

⁵⁴ U.S. Department of Education, "U.S. Department of Education to Begin Federal Student Loan Collections, Other Actions to Help Borrowers Get Back into Repayment," press release, April 21, 2025, <https://www.ed.gov/about/news/press-release/us-department-of-education-begin-federal-student-loan-collections-other-actions-help-borrowers-get-back-repayment>.

- 24) Since January 20, 2025, how many borrowers, as a percentage of total borrowers in default, have successfully begun the rehabilitation process or consolidated their loans to get out of default?
- 25) Does ED plan to proactively inform borrowers in default about how to rehabilitate or consolidate their loans to get out of default? If so, how?

Transferring ED's Statutory Responsibilities

- 26) What steps has ED taken so far to move responsibilities of the department elsewhere in the federal government?
- 27) Prior to the court order blocking it from doing so, did ED intend to move responsibilities of the department elsewhere in the federal government even in the absence of authorizing legislation?
- 28) Prior to the court order blocking it from doing so, did ED take any steps to move the student loan portfolio to SBA or to Treasury?
- 29) Prior to the court order blocking it from doing so, did ED take any steps to move its special education responsibilities to HHS?
- 30) Judge Joun's preliminary injunction states that you may not transfer responsibilities of ED outside of the Department.⁵⁵ Will you abide by this order?

Customer Service

- 31) A February 2025 *New York Times* article reported that DOGE and ED are working to replace personnel at ED's call centers with a generative AI chatbot.⁵⁶ Since then, ED has developed the capabilities of the student aid "virtual assistant" Aidan, which is designed to "answer questions about federal student aid."⁵⁷ Is ED developing Aidan to fully replace call centers?
- 32) Has ED already terminated personnel working at call centers?
- 33) Which individuals employed by DOGE and/or ED are developing Aidan, and what are their credentials related to AI and federal student aid policy?

⁵⁵ State of New York et al. v. Linda McMahon et al., No. 25-10601-MJJ (D. Mass. May 22, 2025) (order granting preliminary injunction), p. 88,

<https://storage.courtlistener.com/recap/gov.uscourts.mad.282419/gov.uscourts.mad.282419.45.0.pdf>.

⁵⁶ New York Times, "Musk Staff Propose Bigger Role for A.I. in Education Department," Dana Goldstein and Zach Montague, February 13, 2025, <https://www.nytimes.com/2025/02/13/us/doge-ai-education-department-students.html>.

⁵⁷ Federal Student Aid, "Meet Aidan," <https://studentaid.gov/aidan>.

- 34) What steps have been taken to address Aidan’s potential to deliver misinformation to families, students, and borrowers?
- 35) What steps have been taken to address Aidan’s potential to injure the privacy of financial aid recipients? Please list all datasets that Aidan has been trained on or that ED plans to train Aidan on in the future and whether each dataset contains the personal information of financial aid recipients.
- 36) The ED web page describing Aidan says that “Aidan is constantly learning and acquiring new skills.”⁵⁸
- a. Does ED plan to develop Aidan’s capabilities so that it will provide borrowers with personalized advice on repayment plans, forbearances, and loan cancellation?
 - b. Does ED plan to make Aidan available in multiple languages?
 - c. Does ED plan to develop Aidan’s capabilities so that it will offer assistance with Borrower Defense to Repayment and closed school discharge applications?
 - d. Does ED plan to maintain alternatives to Aidan for borrowers who cannot easily access or interact with Aidan or lack access to studentaid.gov, such as some elderly borrowers?
- 37) Does ED plan to take any action to remedy MOHELA’s abysmal customer service performance, compared to other loan servicers, in Q4 2024?⁵⁹
- 38) What communications, if any, has ED had with MOHELA regarding its poor service customer service record since January 20, 2025? Please provide written copies of those communications.
- 39) Does ED plan to take any enforcement actions against loan servicers who violate their federal contracts by failing to meet customer service standards? If so, what kinds of enforcement actions will ED utilize?

Access to Student Aid

- 40) Do you support cutting or restricting eligibility for undergraduate loans?
- 41) Do you support cutting or restricting eligibility for Grad PLUS loans or Parent PLUS loans?
- 42) Do you support cutting or restricting eligibility for Pell Grants?
- 43) Do you support cutting or restricting eligibility for Federal Work-Study?

⁵⁸ *Id.*

⁵⁹ Federal Student Aid, “Servicer Performance Metrics and Allocations,” <https://studentaid.gov/data-center/business-info/contracts/loan-servicing/servicer-performance>.

44) Do you support cutting or restricting eligibility for Federal Supplemental Educational Opportunity Grants?

Access to Debt Relief

45) Since January 20, 2025, how many borrowers have been granted debt relief through:

- a. Total and Permanent Disability discharge?
- b. PSLF?
- c. IDR debt cancellation?
- d. Closed school discharge?
- e. Borrower Defense to Repayment?

46) Since January 20, 2025, how many borrowers have met the requirements for or applied for debt relief through:

- a. Total and Permanent Disability discharge?
- b. PSLF?
- c. IDR debt cancellation?
- d. Closed school discharge?
- e. Borrower Defense to Repayment?

47) Since January 20, 2025, what have been the most common reasons for denials for:

- a. Total and Permanent Disability discharge?
- b. PSLF?
- c. IDR debt cancellation?
- d. Closed School discharge?
- e. Borrower Defense to Repayment?

48) How large are the current backlogs of applications for:

- a. Enrolling in an IDR plan?
- b. Obtaining debt relief through an IDR plan?
- c. PSLF?
- d. Borrower Defense to Repayment?
- e. Direct Loan consolidation?

49) For each of the above backlogs, what share is associated with each loan servicer?

50) Do you intend to impose new restrictions on access to Borrower Defense to Repayment?

51) Do you intend to impose new restrictions on access to Closed School discharge?

52) Since January 20, 2025, how many borrowers have been granted PSLF?

53) Since January 20, 2025, how many borrowers have been granted PSLF through PSLF buyback?

- 54) For Q1 of 2025, what were the abandon rates, customer satisfaction scores, and average speed to answer calls for each federal student loan servicer?
- 55) What specific changes, if any, does ED plan to make to the closed school discharge process as compared to the process under the Biden Administration?
- 56) How many ED employees were responsible for reviewing closed school discharge applications on January 20, 2025, and how many are responsible for doing so now?
- 57) What specific changes, if any, does ED plan to make to the borrower defense to repayment process as compared to the process under the Biden Administration?
- 58) How many ED employees were responsible for reviewing borrower defense to repayment applications on January 20, 2025, and how many are responsible for doing so now?
- 59) What steps has ED taken to begin implementing President Trump's March 7, 2025 executive order "Restoring Public Service Loan Forgiveness"? Has ED begun restricting PSLF for borrowers working at any specific organizations thus far?
- 60) What authority does ED have to restrict otherwise eligible public service workers from benefitting from PSLF?

Other

- 61) Please list all individuals hired at ED since January 20, 2025 who formerly worked for a federal student loan servicer or a trade association charged with representing student loan servicers.
- 62) Please list all individuals hired at ED since January 20, 2025 who formerly worked for a for-profit college or a trade association charged with representing for-profit colleges.
- 63) Do you support the 90/10 rule, which prevents for-profit colleges from subsisting entirely on federal financial aid?
- 64) In your May 12 letter, you wrote that under the Biden Administration, "[t]here were . . . institutions that had been waiting years for what should have been routine compliance to participate in the federal student aid programs."⁶⁰
 - a. What share of these institutions were for-profit?
 - b. What share of these institutions were private non-profit?
 - c. What share of these institutions were public?
 - d. How many of these institutions have been granted the ability to participate in the federal student aid program since January 20, 2025? Please list them.

⁶⁰ Tweet by Linda McMahon, May 13, 2025, <https://x.com/EDSecMcMahon/status/1922265143771045972>.

65) Has ED followed through with DOGE's reported plan to cut the loan servicing budget by 60 percent? If so, which contracts or oversight functions have been cut?

66) Do you support Congressional Republicans' reconciliation bill, as passed by the House of Representatives, and the changes it makes to federal education policy?

Sincerely,

A handwritten signature in black ink, appearing to read "Elizabeth Warren", with a long horizontal flourish extending to the right.

Elizabeth Warren

Ranking Member

Committee on Banking, Housing, and

Urban Affairs