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Biden hasn't forgiven student loan debt. Advocates warn it could hurt Dems in elections.

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This is how quickly Biden's new student loan forgiveness program can start

The Education Department announced a major overhaul to the loan forgiveness program that will erase thousands upon thousands of people's debt. *Just the FAQs, USA TODAY*



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USA TODAY

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Key Points

- Nearly half of Americans support forgiving student loans — especially young voters who backed Biden.
- Activists say young voters will lose faith in democracy if Biden doesn't deliver on campaign promise.
- Biden wants Congress to act — but it's unclear he has the votes.

WASHINGTON – Young voters came out in record numbers to help elect Joe Biden as president. In courting them, Biden promised to address issues like climate change and making college more affordable.

But more than a year into his presidency, Biden has yet to act on a key promise: canceling at least \$10,000 of each American's student debt.

It hasn't gone over well.

“Young people are extremely frustrated,” said Dakota Hall, executive director for Alliance for Youth Action. They worked so hard to get Biden elected based on his promises for student loan relief, Hall said. “They have not seen that action taken besides delaying the process and delaying a decision about the future of student loans.”

The lack of action to offer widespread forgiveness to student loan borrowers could harm Democrats in the upcoming midterm elections, some organizers warn.

“It was definitely difficult getting young people to care about coming out to vote in 2020. Just kind of this 'lesser of two evils' thing is not very compelling,” said Rachael Collyer, program director for the Ohio Student Association, a grassroots organization. “To get motivated, young people have to see a self-interest.”

And when campaign promises aren't delivered, Collyer said, “it really erodes young people's faith in the system.”





Activists outside the White House call for student loan forgiveness on March 15. Paul Morigi, Getty Images For We The 45 Milli

An estimated 50% of voters ages 18 to 29 voted in the 2020 presidential election — an 11-point increase from 2016, according to CIRCLE, an organization focused on youth civic engagement in the United States.

Some advocates are worried young voters will sit out the 2022 and 2024 elections if Biden doesn't do more to offer student loan relief.

“It's something they promised voters, and it's a moral imperative that they do so for millions of young people. And it's just a smart political strategy, because young people want to know what their vote delivered for them,” said Cristina Tzintzún Ramirez, president of NextGen America, a progressive advocacy group focused on mobilizing young voters.

More: [How the student loan payment pause changed people's lives](#)

Young voters key base for Democrats

Young voters have become a key Democratic base. But Democrats need to understand they “can't count on those voters to show up if they don't also address their pains,” Ramirez said.

While the pandemic-era moratorium on student debt repayment is good, she said, voters want Democrats to keep their promise of canceling student loans.

More than 40 House Democrats, many of whom are progressive or in competitive districts, wrote a letter to Biden in late March, calling on his administration to extend the student loan freeze until the end of the year.



Gov't puts pause on student loan payments - Here's what you should know

Federal student loan payments will resume in May. This is to relieve those struggling with the effects of the pandemic. *Just the FAQs, USA TODAY*

"Millions of borrowers have benefitted from the pause in payments. Although progress has been made, we believe it is vital to ensure that we continue to work to alleviate the continued impact the pandemic is having on families across the country," the group of lawmakers wrote in the letter.

More than half of Americans – 59% – believe Biden will do only a little or nothing in 2022 to forgive student debt from public colleges, according to a January poll from The Economist/YouGov. Only 21% said they believe Biden will do a lot or some to cancel student loans in 2022.

Nearly half of Americans, 49%, said they support forgiving student loans, while 35% said they oppose it. However, some Republicans have called on Biden to restart student loan payments, even putting forth legislation to do so.

Progressive candidates have the most to lose in the midterms if Biden does not do more to help student loan borrowers, Ramirez warned.

"People ask us all the time if a candidate can win just with the youth vote," Ramirez said. "While I can't say that a candidate can just win with the youth vote, I can guarantee that a progressive will lose without it."

In a statement, the Education Department said it "believes that alleviating the burden of student debt and addressing college affordability are critical priorities."

"That's why this Administration has delivered historic debt relief to student loan borrowers, and paused student loan payments for more than two years," the statement said. "We are committed to finding additional ways to continue and expand relief and meet our ultimate goal of permanent change that reduces indebtedness and makes college more affordable."

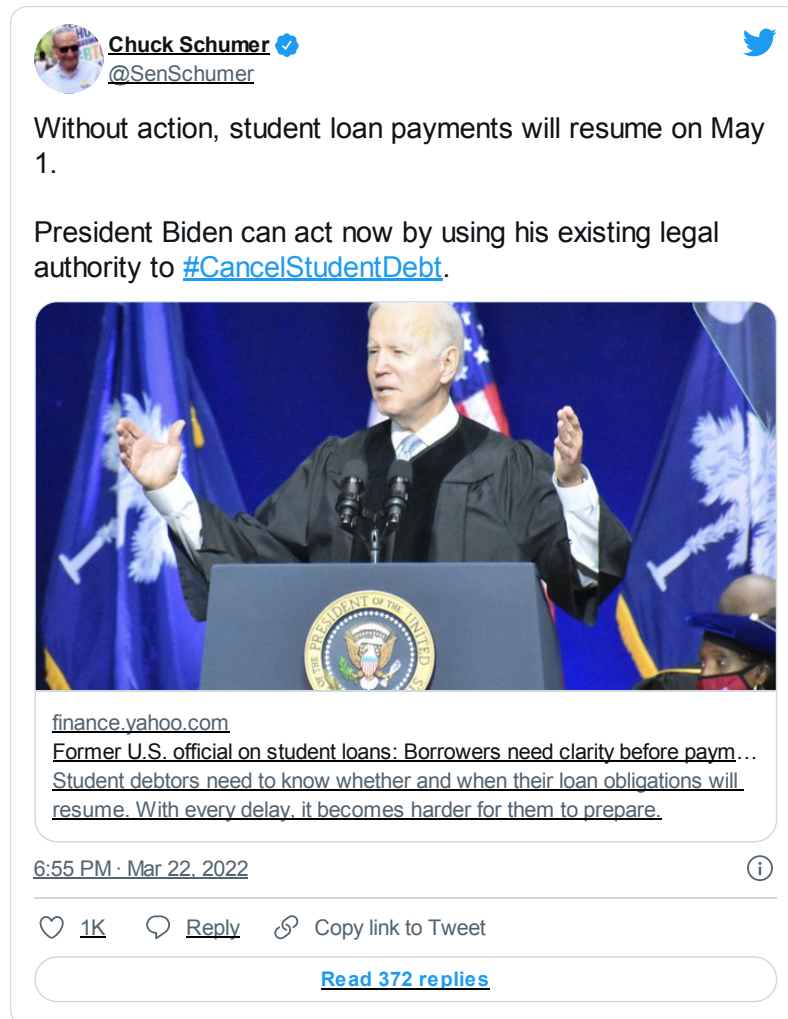
What Biden has done for student loan borrowers

During his campaign, Biden promised to cancel at least \$10,000 in student debt per borrower. But he wants to do so via an act of Congress. His administration, plus Democratic leaders such as Speaker Nancy Pelosi, D-Calif., have expressed doubts the president can unilaterally forgive student debt.

Nevertheless, some Democrats on Capitol Hill, including Senate Majority

Leader Chuck Schumer, D-N.Y., and Sen. Elizabeth Warren, D-Mass., have repeatedly called on Biden to forgive \$50,000 in student debt for all borrowers.

“Without action, student loan payments will resume on May 1. President Biden can act now by using his existing legal authority to #CancelStudentDebt,” Schumer tweeted last week.



White House Press Secretary Jen Psaki last month reiterated Biden's position. “The president has conveyed he'd be happy to sign a bill into law” to cancel student debt, she said.

It's unclear whether a bill to forgive student loans would have enough support to pass Congress, as Democrats are working with a split Senate and thin margins in the House.

In the meantime, the Biden administration has provided some relief for student borrowers, such as forgiving \$7 billion in loans for 401,000 people with permanent disabilities. In addition, the administration overhauled a program that provides loan relief for borrowers who have done 10 years of public service, such as teaching or working for the

government or a nonprofit.

The Biden administration has also extended the freeze on student loan payments. It's set to expire on May 1, but the White House has indicated an extension is likely.

More: [How the student loan payment pause changed people's lives](#)

“The president is going to look at what we should do on student debt before the pause expires, or he’ll extend the pause,” White House Chief of Staff Ron Klain said in an interview with the “Pod Save America” podcast this month.

Advocates want more action to forgive student loans

Progressive advocates say that's not nearly enough.



A rally Jan. 20 in front of the White House urged President Joe Biden to cancel student debt. *Brian Stukes, Getty Images*

“It’s a simple black and white discussion at this point. The president absolutely has the authority to cancel student debt,” said Cody Hounanian, executive director of the Student Debt Crisis Center, a nonprofit focused on ending student loan debt. “That, to me, is the simplest choice on the table for him.”

While there is political heat on Biden and Democrats right now, Hounanian said, the next political leaders in power will continue to face the same frustrations from young voters if student debt is not forgiven.

“This feeling about being drowned and crushed by student loan debt isn't going to go away just because another election passes,” Hounanian said.

Leading up to the midterm election in November, organizers will continue to pressure Biden to cancel student loans. Student organization groups from across the country are expected to protest in Washington on April 4 as part of the Debt Collective's “Pick Up the Pen, Joe” day of action.

“This is a promise that needs to be delivered on and could have some real implications for Democrats if they can't,” Collyer said. “Like, actually deliver on the promises and make real change.”

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