



## **Dr. Joan Maya Mazelis' Public Comment on the U.S. Department of Education's Proposed Title IV Regulations**

**Joan Maya Mazelis**, Rutgers University-Camden

Thank you for the opportunity to speak with you today. I'm Dr. Joan Maya Mazelis and I'm an Associate Professor of Sociology at Rutgers University-Camden. I have been researching student loan debt and its consequences for the lives of college graduates with loans for nearly a decade. My work has focused primarily on longitudinal, in-depth interviews with college graduates who took out student loans, who I interviewed as many as seven times over an eight-year period as they transitioned to their post-college adult lives.

If the Department of Education seeks to streamline and improve student aid programs, the best way to accomplish this is to simplify and expand these programs.

- First, the Department should reduce barriers to access by making it more straightforward for those who qualify to apply for Public Service Loan Forgiveness.
- Second, the Department should allow all those who need income-based repayment plans to enroll in such plans, enabling them to pay off their debt in full, a widely shared aim that most people think is fair.
- Third, student loans should be interest-free. All of those I interviewed want to pay back their loans, but it's not sustainable to have borrowers pay back more than they borrowed.

People I interviewed, some of whom worked as nurses during the height of COVID, and others who worked in other public service jobs, struggled to navigate the system to qualify for Public Service Loan Forgiveness. Making it easier for those who deserve access to this program would streamline and improve student aid.

Such programs should encourage people to get the necessary training to do difficult and important jobs like those of frontline health care workers. Without access to Public Service Loan Forgiveness, some opt instead for higher-paying private sector careers – and if the system isn't fixed, people like them may not even bother with college in the future. With an aging population needing more health care, we need more nurses and others in health care, not fewer such workers.

I want to highlight the only person in my research who was able to successfully get their loans forgiven – a young woman who worked as a social worker with vulnerable children – her student debt was forgiven only because she became permanently disabled with brain cancer and then had her loans discharged; she soon passed away. People shouldn't have to die to overcome the crushing debt of student loans.

Government used to fund higher education at greater levels and students could attain a college degree with the use of grants, having reasonable out-of-pocket costs. But things are different now. The cost of college is out of reach for most people. People take out loans to attend college because they want to have a chance at upward mobility and the American Dream. They want to pay back their loans, but some have paid for so long

they've paid more than they borrowed, and they still owe! College should be accessible to all, and income driven repayment and Public Service Loan Forgiveness is part of what makes that possible. Without it, college would only be for the wealthy or those who choose the most lucrative careers, and some of the most important jobs would remain vacant.

Thank you for your time and again, thank you for the opportunity to speak with you today.