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Congress of the United States
House of Representatives
Washington, DC 20515

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**SUBCOMMITTEE ON ECONOMIC AND CONSUMER
POLICY**

SUBCOMMITTEE ON THE ENVIRONMENT

October 20, 2022

The Honorable Miguel Cardona
Secretary of Education
U.S. Department of Education
Washington, DC 20202

Dear Secretary Cardona,

We write today to express our sincere gratitude for your leadership regarding the Biden-Harris administration's historic student debt cancellation plan. While the Department of Education ("the Department") develops its strategic plan to implement this program, we request the agency continue to be proactive in its approach to achieving racial and economic equity by providing targeted outreach to Historically Black Colleges and Universities (HBCUs).

In 2020, there were 101 HBCUs located in 19 states, the District of Columbia, and the U.S. Virgin Islands.¹ HBCUs, like Harris-Stowe and Shaw University, have been the bedrock of this nation's higher education system since their inception—providing a safe space for Black students and educators to engage in scholarly pursuits outside the confines of predominantly white institutions (PWIs). However, due to the staggering racial wealth gap, Black students are more likely to finance their education via loans, and hold higher levels of debt after graduation than white students.² Black college graduates owe an average of \$25,000 more in student loan debt than White college graduates.³

HBCU students have higher debt burdens than other students—despite 62 percent of all undergraduates at HBCUs receiving a Pell Grant in 2020.⁴ With such a significant portion of HBCU students and graduates deemed eligible for full or partial student debt cancellation, we

¹ National Center for Education and Statistics. "Fast Facts: Historically Black Colleges and Universities." <https://nces.ed.gov/fastfacts/display.asp?id=667>.

² Mishory, Jen, et. al. "How Student Debt and the Racial Wealth Gap Reinforce Each Other." Sep. 9, 2019. <https://tcf.org/content/report/bridging-progressive-policy-debates-student-debt-racial-wealth-gap-reinforce/>.

³ Hanson, Melanie. "Student Loan Debt by Race." June 13, 2022. <https://educationdata.org/student-loan-debt-by-race>.

⁴ Donastorg, Mirtha. "What Biden's Student Loan Forgiveness Plan Means for HBCU Graduates." Aug 30, 2022. <https://tpinsights.com/what-bidens-student-loan-forgiveness-plan-means-for-hbcu-graduates/>

urge the Department of Education to consider conducting targeted outreach efforts to the HBCU community, including financial aid offices, administrators, enrolled students, graduates, parents, transfer students, and students who did not complete their degree.

Bolstering effective communication to HBCUs about the application process, eligibility for the program, and what borrowers can expect once payments resume is key to ensuring racial equity is at the forefront of the Administration's approach to student debt cancellation. We urge the Department to provide full transparency to lawmakers, particularly members of the Congressional HBCU Caucus, about how Black borrowers—who share the largest debt burden—will be kept abreast of developments related to student debt cancellation.

Lawmakers anticipate student debt cancellation will have an overwhelmingly positive impact on student loan borrowers, yet we recognize Black student loan borrowers face an uphill battle to benefit from this program fully. Targeted outreach efforts to HBCUs would help ensure the Biden Administration's goals of tackling racial and economic inequality are realized. We look forward to working closely with the Department to support the HBCU community through this process.

Sincerely,



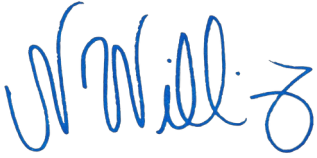
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Alma S. Adams, Ph.D.
Member of Congress



Jesús G. "Chuy" García
Member of Congress



Nikema Williams
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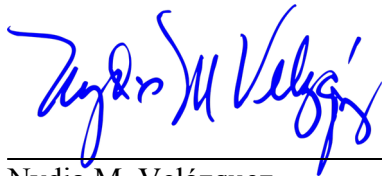
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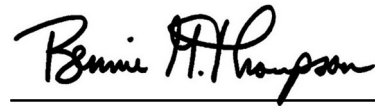
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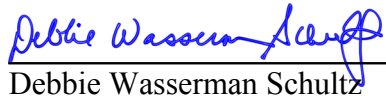
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