

Administration of Joseph R. Biden, Jr., 2023

**Message to the House of Representatives Returning Without Approval Legislation
Disapproving the Department of Education's Rule Relating to Waivers and
Modifications of Federal Student Loans**

June 7, 2023

To the House of Representatives:

I am returning herewith without my approval H.J. Res. 45, a resolution that would disapprove of the Department of Education's rule relating to "Waivers and Modifications of Federal Student Loans."

Since Day One, my Administration has been fighting to make college cheaper and the student loan system more manageable for borrowers. My Administration has championed the largest increase to Pell Grants in the last decade—a combined increase of \$900 to the maximum award for students over the last 2 years—and has a plan to double the maximum Pell Grant by 2029 to nearly \$13,000. This means more money in students' pockets to pay for college. To help individuals who had to borrow to go to college, my Administration has been building a student loan system that works. The Department of Education has proposed the most generous repayment plan ever, which will cut undergraduate loan payments in half. It has also reformed the Public Service Loan Forgiveness program to make it easier for hundreds of thousands of public service employees to get the debt relief they deserve.

The pandemic was devastating for families across the Nation. To give borrowers the essential relief they need as they recover from the economic strains associated with the COVID-19 pandemic, the Department of Education created a program to provide up to \$10,000 in debt relief—and up to \$20,000 for Pell Grant recipients—reaching more than 40 million hard-working Americans. Nearly 90 percent of this relief would go to Americans earning less than \$75,000 per year, and no relief would go to any individual or household in the top 5 percent of incomes.

The demand for this relief is undeniable. In less than 4 weeks—during the period when the student debt relief application was available—26 million people applied or were deemed automatically eligible for relief. At least 16 million of those borrowers could have received debt relief already if it were not for meritless lawsuits waged by opponents of this program.

The Department of Education's action is based on decades-old authority, granted by the Congress. Multiple administrations over the last two decades have used this authority, following the same procedures as my Administration, to protect borrowers from the effects of national emergencies and military deployments. The Department of Education's exercise of this authority has never previously been subject to the Congressional Review Act.

It is a shame for working families across the country that lawmakers continue to pursue this unprecedented attempt to deny critical relief to millions of their own constituents, even as several of these same lawmakers have had tens of thousands of dollars of their own business loans forgiven by the Federal Government.

I remain committed to continuing to make college affordable and providing this critical relief to borrowers as they work to recover from a once-in-a-century pandemic.

Therefore, I am vetoing this resolution.

JOSEPH R. BIDEN JR.

The White House,

June 7, 2023.

NOTE: An original was not available for verification of the content of this message.

Categories: Bill Signings and Vetoes : Federal student loans, legislation disapproving the Department of Education's rule regarding waivers and modifications, veto message.

Subjects: COVID–19 pandemic; Department of Education, Public Service Loan Forgiveness program; Federal student loans, legislation disapproving the Department of Education's rule regarding waivers and modifications; Federal student loans, partial forgiveness; Pell grants; Small businesses, low-interest loans.

DCPD Number: DCPD202300503.