

June 4, 2018

Re: Urging Reconsideration of the Elimination of the Public Service Loan Forgiveness Program in the PROSPER Act

Dear Chairwoman Foxx:

On behalf of the National Asian Pacific American Bar Association (NAPABA), I write to express our support for the Public Service Loan Forgiveness (PSLF) program and to urge you to reconsider the elimination of the program through the PROSPER Act. The PSLF program, which was enacted with bipartisan support in 2007 during the George W. Bush administration, forgives the remaining student debt of graduates pursuing public service careers who have made qualifying student loan repayments for ten years.

Founded in 1988, NAPABA is the national association of Asian Pacific American attorneys, judges, law professors, and law students. NAPABA represents the interests of approximately 50,000 attorneys and more than 80 national, state, and local Asian Pacific American bar associations.

Most new lawyers are burdened with massive debt and that amount is often higher for attorneys of color. In 2012, 86.3% of graduates with law degrees (J.D. and/or L.L.M.) had graduated with substantial student loan debt ranging from an average of \$140,616 up to \$224,061 and beyond. This student debt often compels law students and attorneys to work in the private industry, rather than in the lower-paying public service sector, which includes many jobs critical to the provision of legal services to low-income and other under-served individuals in urban and rural communities. By alleviating some of the financial pressures caused by student loan debt incurred during law school, PSLF allows attorneys the choice to pursue careers in public service with government and nonprofit organizations to the benefit of all Americans.

Elimination of the PSLF program will make it more difficult for legal aid and legal services organizations to recruit and retain qualified lawyers and other skilled providers and will constrain new lawyers from choosing careers in public service. For these reasons, we urge you to preserve PSLF.

We thank you for your attention and consideration of this important matter. If you have any questions, please feel free to contact Oriene Shin, NAPABA Policy Associate, at oshin@napaba.org or 202-775-9555.

Sincerely,

National Asian Pacific American Bar Association



A handwritten signature in black ink, appearing to read 'Tina Matsuoka'. The signature is fluid and cursive, with the first and last names being more prominent.

Tina Matsuoka
Executive Director