

**SENATE RESOLUTION No. 86**

---

**STATE OF NEW JERSEY**

**220th LEGISLATURE**

---

INTRODUCED MAY 19, 2022

**Sponsored by:**  
**Senator LINDA R. GREENSTEIN**  
**District 14 (Mercer and Middlesex)**

**SYNOPSIS**

Urges President and Congress of United States to continue federal Public Service Loan Forgiveness Program.

**CURRENT VERSION OF TEXT**

As introduced.



SR86 GREENSTEIN

2

1 **A SENATE RESOLUTION** urging the President and the Congress of  
2 the United States to continue the federal Public Service Loan  
3 Forgiveness Program.

4  
5 **WHEREAS**, The Public Service Loan Forgiveness (PSLF) Program,  
6 codified in federal statute at 20 U.S.C. s.1087e, was established in  
7 2007 and was intended to encourage individuals to enter and  
8 continue careers in public service by offering the promise of student  
9 loan debt forgiveness for eligible public servants; and

10 **WHEREAS**, To be eligible for loan forgiveness under the PSLF  
11 program, an individual is required to: be working full-time for a  
12 federal, state, local, or tribal government or not-for-profit  
13 organization; not be in default on his or her loans; be a borrower of  
14 a loan received under the William D. Ford Federal Direct Loan  
15 Program; be repaying his or her loans through an income-driven  
16 repayment plan; and make 120 on-time monthly loan payments for  
17 the full amount due on his or her bill after October 1, 2007; and

18 **WHEREAS**, The most recent PSLF program data released by the Office  
19 of Federal Student Aid indicate that, as of December 31, 2019, a  
20 total of 1,565 unique borrowers have received a discharge under the  
21 PSLF program, with nearly \$100 million being forgiven; and

22 **WHEREAS**, The President's Budget, as introduced for Fiscal Year  
23 2021, includes a plan to completely eliminate the PSLF program, a  
24 proposal which, if enacted by Congress, would take away a  
25 valuable benefit for numerous public service employees; and

26 **WHEREAS**, While the PSLF program has experienced certain design  
27 and implementation issues in recent years, it plays a pivotal role in  
28 allowing and incentivizing individuals across the country to seek  
29 careers in critical public sector jobs, including teachers, military  
30 service members, police officers, firefighters, first responders,  
31 public sector attorneys, and providers of social services and medical  
32 services; and

33 **WHEREAS**, Eliminating the PSLF program entirely would not only  
34 deter many individuals from pursuing a desired career path in  
35 public service, but would also eradicate an important recruitment  
36 tool for public sector employers; now, therefore,

37

38 **BE IT RESOLVED** *by the Senate of the State of New Jersey:*

39

40 1. This House respectfully urges the President and Congress of  
41 the United States to continue the Public Service Loan Forgiveness  
42 Program and to reject efforts to eliminate the program, as is  
43 currently proposed in the President's Budget for Fiscal Year 2021.

44

45 2. Copies of this resolution, as filed with the Secretary of State,  
46 shall be transmitted by the Secretary of the Senate to the President  
47 of the United States, the Majority and Minority Leaders of the

1 United States Senate, the Speaker and Minority Leader of the  
2 United States House of Representatives, and every member of the  
3 congressional delegation from the State of New Jersey.

4

5

6

STATEMENT

7

8 This resolution urges the President and Congress of the United  
9 States to continue the federal Public Service Loan Forgiveness  
10 (PSLF) Program and opposes the proposal contained in President  
11 Donald Trump's Fiscal Year 2021 Budget, as introduced, to  
12 eliminate the program. If ultimately enacted by Congress, the move  
13 to eliminate the PSLF program would take away a valuable benefit  
14 for public service employees.

15 The PSLF program, codified in federal statute at 20 U.S.C.  
16 s.1087e, was established in 2007 and was intended to encourage  
17 individuals to enter and continue careers in public service by  
18 offering the promise of student loan debt forgiveness for eligible  
19 public servants. To be eligible for loan forgiveness under the PSLF  
20 program, an individual is required to: be working full-time for a  
21 federal, state, local, or tribal government or not-for-profit  
22 organization; not be in default on his or her loans; be a borrower of  
23 a loan received under the William D. Ford Federal Direct Loan  
24 Program; be repaying his or her loans through an income-driven  
25 repayment plan; and make 120 on-time monthly loan payments for  
26 the full amount due on his or her bill after October 1, 2007. The  
27 most recent PSLF program data released by the Office of Federal  
28 Student Aid indicate that, as of December 31, 2019, a total of 1,565  
29 unique borrowers have received a discharge under the PSLF  
30 program, with approximately \$100 million being forgiven.

31 The PSLF program plays a pivotal role in allowing and  
32 incentivizing individuals across the country to seek careers in  
33 critical public sector jobs, including teachers, military service  
34 members, public sector attorneys, and providers of social services  
35 and medical services. Eliminating the PSLF program entirely  
36 would not only deter many individuals from pursuing a desired  
37 career path in public service, but would also eradicate an important  
38 recruitment tool for public sector employers.