



October 25, 2021

Senator Jack Reed
Chair
Senate Armed Services Committee
Washington, DC 20510

Senator Jim Inhofe
Ranking Member
Senate Armed Services Committee
Washington, DC 20510

Representative Adam Smith
Chair
House Armed Services Committee
Washington, DC 20515

Representative Mike Rogers
Ranking Member
House Armed Services Committee
Washington, DC 20515

Dear Chair Reed, Ranking Member Inhofe, Chair Smith and Ranking Member Rogers:

The undersigned members of the Consortium for Citizens with Disabilities (CCD) Financial Security and Poverty Task Force write to express our strong support for the inclusion of Representative Madeleine Dean's Private Loan Disability Discharge Act, H.R. 2498, as included in the recently House passed FY 22 National Defense Authorization Act (NDAA). As the NDAA bill moves through Congress, we strongly urge its inclusion in the final bill.

Currently, people with disabilities with long term and substantial work limitations, called total and permanent disabilities, are eligible to have their federal student loans discharged. This protection includes many veterans, both with service-connected disabilities and those who became disabled following their service. This same relief is not available to people with disabilities who took out private student loans. Representative Dean's bill would address this unfair distinction and better ensure that all borrowers with disabilities would be able to discharge their student loans if they meet the existing total and permanent disability standard. It is particularly important to ensure that borrowers with disabilities have access to this relief now since the protections of the Stop Taxing Death and Disability Act are set to expire in 2025. This means that any loans discharged after 2025 as part of this provision, if enacted, will be potentially taxable if Congress does not extend these protections and we want to ensure that borrowers and families have plenty of time to plan for any future tax liabilities.

We urge Congress to maintain this important provision in the final NDAA bill.

Sincerely,

Association of People Supporting Employment First (APSE)
Autistic Self Advocacy Network
Justice in Aging
National Disability Institute
National Disability Rights Network (NDRN)
National Down Syndrome Congress
The Arc of the United States

CC: Majority Leader Schumer
Speaker Pelosi
Minority Leader McConnell
Minority Leader McCarthy
Representative Madeleine Dean