

Dear President Biden and Vice President Harris,

As faith leaders serving hundreds of thousands of congregants across this country, we write to urge you to use your executive authority to immediately cancel a substantial amount of student debt for all borrowers.

We are deeply concerned about the growing level of student debt in this country. Access to education is an essential component of a just society, and access is hindered when the burden of debt limits the ability of individuals and communities to thrive. Many of us have seen firsthand how the rising cost of college and the disinvestment at the state and federal levels have led to unduly burdensome debt levels for individuals, families, and communities.

Student debt has even become a problem for those pursuing careers in ministry. For many of us, the pursuit of our calling and the desire to best serve our flock has required graduate studies resulting in student debt. On average, students now enter seminary with about \$20,000 in debt, and in 2018 Master of Divinity recipients graduated with an average of \$54,600 in student debt. Despite our calling and belief in the work that we do, 57% of clergy do not believe they make a livable wage. As we seek to be better leaders and to encourage more individuals to accept their call, we know that the student debt problem must be addressed.

We have also seen the impact of student debt on those we serve, as many of our congregants' struggle under the weight of this heavy burden. Even before the current crisis, student borrowers were struggling. Today, two in five borrowers are in default or delinquent, and many borrowers are not reducing their principal even after almost a decade of repayment. Nearly one in four (23%) of student loan borrowers still owe more than half of their original loan balance after eight years in repayment. Approximately 7.3 million borrowers were in default by March 2019, and almost 10% of outstanding student debt (\$145 billion) was in default.

Black borrowers are struggling most due to continuing discrimination and exclusion. Half of all families with Black heads of household aged 25–40 have student debt, and 85% of Black graduates in 2016 took on debt to finance their undergraduate degree. For Black borrowers who entered higher education in 2003–2004 as undergraduates, almost half had defaulted by 2016, and up to 70% of this cohort is projected to default by 2024. A Citi study showed that discrimination targeted at Black Americans cost the economy \$16 trillion over the past 20 years. Failure to address this debt crisis in bold and visionary ways will add to that burden, harming all Americans.

Like many across this country, we felt some temporary relief due to the payment and collection suspension implemented in March of last year. That relief is set to end in early 2022. As necessary as it was, the pause did nothing to reduce the overall balances that many shoulder.

Student borrowers believed the promise that a college education would open the doors to economic prosperity and deserve relief. We know now that promise is compromised. Still, it is not just them who will benefit from cancellation. Bearing the burden of almost \$1.7 trillion student debt balance not only breaks the backs of borrowers; it threatens to bring down our nation. Leading voices have called for the biblical Debt Jubilee,

widespread forgiveness of debt, for the sake of rescuing our economy from the ravages of the COVID-19 pandemic.

It is crucial that substantial, broad-based student debt cancellation be ordered immediately by the Biden-Harris administration. With millions in default or delinquent and the COVID-19 pandemic and recession showing little sign of letting up, it is essential that we address this issue without delay.

Collectively our organizations and denominations represent faith traditions, denominations, and congregations across the country. Our churches are actively engaged in efforts to recognize the dignity of all of God's children, end poverty, alleviate suffering, and promote opportunities for all people to prosper. On behalf of our parishioners and the other 44 million Americans with student debt, we urge you to give student borrowers a chance to survive this struggling economy and participate in the recovery to come.

Sincerely,

## **National Organization**

- United Church of Christ, Justice and Local Church Ministries
- o National Baptist Convention USA Inc.
- National Advocacy Center of the Sisters of the Good Shepherd
- o Cooperative Baptist Fellowship
- o Samuel DeWitt Proctor Conference
- World Overcomers Christian Church- Pastor Joel Thompson
- o National Action Network- Rev. Al Sharpton
- Presbyterian Church (USA)

## **Houses of Worship**

- Wesley Memorial United Methodist Church, Richmond, VA
- o Sisters of Charity of Saith Elizabeth, Jersey City, NJ
- o First Baptist Church of Corona, East Elmhurst, NY
- Friendship-West Baptist Church, Dallas, TX
- Congregation of Our Lady of Charity of the Good Shepherd, US Provinces
- o First Unitarian Church of Oklahoma City
- o Church of the Open Arms & Cathedral of Hope OKC
- o Hudson Memorial CME Church, Augusta, GA
- Greater Grace Church, Merrillville, IN
- New Friendship Baptist Church, Baltimore, MD
- Watson Grove Baptist Church, Nashville, TN
- o Calvary Baptist Church of Chicago, Chicago, IL
- o Mount Carmel Baptist Church, North Versailles, PA

## State/Regional Faith Organizations

- o Interdenominational Ministerial Alliance, Dallas, TX
- o Faith Community United, Cleveland, OH
- o The Ohio Council of Churches
- o Project GREEN, Michigan
- o Missouri Faith Voices
- Wisconsin Faith Voices for Justice
- Mustard Seed Ministries
- o ASBC Social Justice Ministry-Economic Justice,
- African American Ministers Leadership Council, Columbus, OH
- Micah Leadership Council, Washington, DC
- o Greater Grace Church, Merrillville, IN
- Christian Methodist Episcopal Church, Warner Robins, GA
- o Calvary Baptist Church of Chicago, Chicago, IL
- Macedonia Baptist Church, Los Angeles, CA
- Silver City United Church of Christ, Silver City New Mexico
- Spring Hill United Church of Christ, Spring Hill, FL
- o St. Elizabeth Catholic, Las Vegas, NV
- o Heartland Conference UCC, Worthington, Oh
- Greensboro United Church of Christ, Greensboro,
   Vermont
- Alabama-Florida Episcopal District A.M.E.
   Zion Church
- o Patterson-Asbury AME Zion Church, Baltimore, MD

- o Triedstone Baptist Church, Cleveland, OH
- o New Grace Missionary Baptist Church, Pittsburgh, PA
- o Hopewell Baptist Church, Pittsburgh, PA
- o New Jerusalem Holiness Church, Pittsburgh, PA
- o New Life Baptist Church Pittsburgh, PA
- o AME Zion Church, Pittsburgh, PA
- o Law Street Baptist Church, New Orleans, LA
- o First Baptist Penn Hills, Pittsburgh, PA
- o New Friendship Baptist Church, Baltimore, MD
- o Tabernacle Cosmopolitan Baptist Church
- o Mulberry Community Church, New Castle, PA
- o Saint Mark Baptist Church, Little Rock, AK

- o Antioch AME Zion, Huntsville, AL
- o Saint Peter AME Zion Church, Tuscaloosa, AL
- o St. Paul A.M.E. Zion Church, Shorter, AL
- o Freedom Temple AME Zion Church, Baltimore, MD
- o Beyt Tikkun Synagogue, Berkeley, CA
- o Petty's Chapel AME Zion Church, Bessemer, AL
- o Temple Beth Shir Shalom, Santa Monica, CA
- o Realize Paradise, Los Angeles, CA
- o Emerson UU Chapel, Saint Charles, MO
- Reconstructionist Rabbinical Association, Abington, PA
- o St. James A.M.E. Zion Church, Goldsboro, NC
- O The Shalom Center, Philadelphia, PA

## **Individual Faith Leaders**

- Roberta J Lison
   Catholic Charities
   Green Bay, Wis
- Charles E Goodman Jr
   Senior Pastor, Tabernacle
   Baptist Church
   Augusta, GA
- Delores L Maples
   Revolution Church
   Nixa, Missouri
- Rev. John Gregory-Davis
   Meriden Congregation
   Church, UCC
   Meriden, NH
- Rev. Dr. Ronald Luckey
   Evangelical Lutheran
   Church
   Lexington, Kentucky
- Pastor Lloyd Fields
   Greater Gilgal Baptist Bible
   Church
   Kansas City, Mo
- Pastor Leonard Killings
   Advent Evangelical
   Lutheran Church
   Cleveland, Ohio
- Rabbi Salem Pearce
   Carolina Jews for Justice
   Durham, NC
- Rev. Ebony Grisom
   Falls Church, VA

- Rev. Jeremiah L. Parks
   The Temple Church
   Nashville, TN
- Rev. Christine Pope Portis
  True Vine Ministries
  Pittsburgh, PA
- Renatta White
   East Pittsburgh, PA
- Rev. LeRoy F. Davenport 16<sup>th</sup> Section M.B. Church Starkville, MS
- Rev. Dairl L. Scott Jr.
   Walls Memorial AMEZ
   Charlotte, NC
- Rev. Jane E. Thomas
   Christian Methodist Episcopal
   Church
   Perry, GA
- Pastor Carolyn Carlisle Rocksolid Ministries, Inc Columbus, GA
- Ms. Dorothy Woods
   Harris Chapel Church of God in Christ
   Millington, TN
- Rev. Herman M. Hawkins Jr.
   United Theological Seminary
   Columbus, OH
- Pastor Mildred Watson Love One Million Ways Birmingham, AL

- Marilyn Coronado
   Miami Shores Community
   Church, Miami Shores, FL
- Rabbi Mackenzie Zev Reynolds Brooklyn, New York
- Rabbi Becky Silverstein Beyn Kodesh I'Chol Jamaica Plain, MA
- Rabbi Maya Glasser
   Anshe Emeth Memorial
   Temple
   News Brunswick, NJ
- Rabbi Paula Marcus Temple Beth El Aptos, CA
- Rabbi Jordana Schuster
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   Temple Shir Tikva
   Wayland, MA
- Rabbi Salem Pearce
   Carolina Jews for Justice
   Durham, NC
- Rabbi Dorothy Richman Makor Or Albany, CA
- Rabbi Jessy Dressin
   Repair the World
   Baltimore, MD

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- Rev. Matthew Dodrill
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   Presbytery of Seattle, PC
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   Nashville, TN
- Rev. Dr. Timothy R.
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   Garrett-Evangelical
   Theological Seminary
   Evanston, IL
- Elder Tom Lane
   Lake Burien Presbyterian
   Church
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- Susan Okamoto Lane
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- David Long -Higgins
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- Rev. Kelli Driscoll Crews
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- Rev. Robert C Lawrence
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   Gordon, GA
- Pastor Leila Redding
   Mt. Zion CME Church
   Jeffersonville, GA
- Rev. Linda Higgins
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- Ms. Sharon Baker
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   Goshen, IN
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   Trinity United Church of
   Christ
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- Dr. Susan S. Walton
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- Rabbi Ayalon Eliach Jersey City, NJ
- Rabbi Brian Field
   Judaism Your Way
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- Rabbi Rachel Putterman
   Temple Emanu- El
   Haverhill, MA
- Rabbi Jill Borodin
   Congregation Beth Shalom
   Seattle, Washington
- Rabbi Lev Freidman
   Azamra Shabbat Minyan
   Newton, MA
- Rabbi Robin Podolsky
   Bend the Arc
   Los Angeles, CA
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   Mayyim Hayyim
   Newton, MA
- Rabbi Sarah Berman
   Central Synagogue
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- Rabbi Barat Ellman Brooklyn, NY
- Rabbi Suzie Jacobson
   Temple Israel
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- Rev. Gabriel Pfefer
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- Rev. Charles Boyer
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   Church, UCC
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   Thornton, CO
- Mr. Kenneth Frank
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- Associate Minister Darlene
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- Mrs. Sarah Korab UCC Franklin, TN
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- Gerry Paulin
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   Human Service Ministries,
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- Cleveland, Ohio
  Robert Poignant
  - UCC Lynchburg, VA
- Contee A.M.E. Zion Church Capitol Heights, MD
- Dr. Ugena Whitlock
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   Marietta, GA
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   Mentor, Oh
- Rev. Medea Saunders
   Center Chapel UMC
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- Sara Donahue
   Old South Church in Boston
   Jamaica Plain, MA
- James V. Hogue
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- Markeyse Bryant
   New Ark United Church of
   Christ
   Newark, DE
- Dr. Paul S. Hoggard
   Trinity AME Zion
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- Rev. Harry Jones
   St. James AME Zion Church
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- Kohenet Zoh Lev
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- Rabbi Sarah Noyovitz
   Temple Beth David
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- Rabbi Rachel Kahn-Troster
   T'ruah: The Rabbinic Call for

- Rev. Dr. Wayne Williams
   Lynch Street CME Church
   Jackson, MS
- Pastor Brendolyn Jenkins Boseman
   Hudson Memorial CME
   Church, Augusta, GA
- Rev. William David Dennler Church of the Holy Trinity Nashville, TN
- Rev. Scarlett Jasper
   Olive Branch Ministries
   Somerset, KY
- Elder, Carey E. Pointer III
   Greater Fellowship Full
   Gospel Baptist Church
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- Pastor, Johnathan Wilson
   New Bethel Baptist Church
   Pittsburgh, PA
- Senior Pastor Jamal Bryant
   New Birth Missionary
   Baptist Church
   Lithonia, Georgia
- Dr. Sheila L Johnson
   First Baptist Church
   Penn Hills, PA
- Pastor Andrew Jackson
   Webster Avenue CMA
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- Rev. Herman M. Hawkins Jr.
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- Pastor Leonard Killings
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   Shiloh Baptist Church
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   Largo, MD
- Rev.'s Ronald & Izora Bullock
   Greater Faith AME Zion
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   St. James AME Zion Church
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   Atlanta, GA
- George D. Crenshaw
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   Marietta, GA
- Mrs. Nina H. Patton
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- Rev. Sarah Kientz
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- Frances Murphy Draper
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- Human Rights Teaneck, NJ
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- Rabbi Alex Weissman
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- Rabbi Eliana Jacobowitz
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   Somerville, MA
- Rabbi Aviva Fellman
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   Worcester, MA
- Rabbi Benjamin Barer
   Charles E. Smith Jewish Day
   School
   Rockville, MD
- Rev. Aaron R. Payson
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   Church or Worcester
   Worcester, MA
- Ms. Lessie B. Daniel
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- Rev. Dr. Richard W.
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   Unity Baptist Church
   Braddock, PA
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   Greater Macedonia Baptist
   Church, Jacksonville, FL
- Rev. Earlene
   Bethlehem Baptist Church
   McKeesport, PA
- Pastor Terrence Evans
   Greater Ward Chapel AME
   Church
   Columbus, GA
- Pastor Jamie Grayson
   Bethlehem Baptist Church
   Mckeesport, PA
- Dr. Sheila L Johnson
   First Baptist Church
   Penn Hills, PA
- Deacon Harold J. Grant Jr.
   Mt. Carmel Baptist Church
   North Versailles, PA
- Rev LeRoy F. Davenport 16<sup>th</sup> Section M.B. Church Starkville, MS
- Pastor Joshua Scott
   Second Ponce de Leon
   Baptist Church
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- Pastor Terrence Evans
   Greater Ward Chapel AME
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   Triedstone
   Rankin, PA

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- David DeVerteuil
   New Life AME Zion Church
   Accokeek, MD
- Rev. Brad S. Lutz
   United Church of Christ
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- Rev. Jeffrey Hammonds
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   Poplar Bluff, MO
- Ms. Patricia BlairKailua, Hawaii
- Bishop Mildred B. Hines
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- Mr. Wade McCallum Grace Immanuel UCC Louisville, KY

- Ms. Carole Munson
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   Theological Center/The
   Sankofa Center
   Atlanta, GA
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   The Kitchen
   San Francisco, CA
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   Brooklyn, NY
- Mr. Dwain Herrod
   Shiloh/Rehoboth
   Vancouver, Washington
- Rabbi Barat Ellman Brooklyn, NY
- Rev. Michael Ireland
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   Tiburon, CA
- Pastor Ranesa Mayo
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   Landover, MD
- Rev. Clyde D. Talley
   Belmont A.M.E. Zion Church
   Worcester, MA
- Rabbi Nate DeGroot Detroit, MI
- Rev. Jean M. Feeney
   North Congregational
   Church
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- Rev. Aaron R. Payson
   The Unitarian Universalist
   Church of Worcester
   Worcester, MA
- Pastor Ellen Jennings
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  Congregational UCC
  Washington, DC

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