



Dr. Nicholas D. Hartlep's Public Comment on the U.S. Department of Education's Proposed Title IV Regulations

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My name is [Dr. Nicholas D. Hartlep](#). I hold the Robert Charles Billings Endowed Chair in Education and Chair the Education Studies Department at Berea College, in Berea Kentucky, where we train future K-12 teachers.

At Berea College, every student receives a [Tuition Promise Scholarship](#) that covers 100% of tuition, and through our Labor Program, students work campus jobs to help offset other expenses. [Our model allows most graduates to leave with little or no student debt](#)—making Berea a national leader in affordable higher education.

However, most students across the country do not have this opportunity. Student debt weighs heavily on borrowers, particularly those entering public service professions like teaching, where salaries are low.

As a former public school teacher and now teacher educator, [I have studied and researched student loan debt](#). I have published peer-reviewed [books](#) and [articles](#) on the negative impact that student loan debt has on individuals and our society.

I also personally benefited from the Public Student Loan Forgiveness (PSLF) Program, having my student loans forgiven this past year under President Biden's Temporary Expanded PSLF (TEPSLF) Program.

I am here to urge the U.S. Department of Education to preserve and strengthen income-driven payment plans and the PSLF Program. PSLF was signed into law by a Republican President (George W. Bush) and has bi-partisan legislative support.

I am concerned by data that shows that very few Americans enrolled in the PSLF Program have had their student loans forgiven. The U.S. Department of Education should make it easier to recertify employment annually and improve communication with borrowers to make sure they understand eligibility requirements. Vendors like MOHELA haven't made this process easy. MOHELA often gave [incorrect or misleading advice](#), leading borrowers to make ineligible payments. Moreover, many borrowers were unaware their loans or repayment plans didn't qualify. We must streamline and safeguard these programs, not make them harder to access.

Thank you for your time and for your commitment to improving these critical programs.