

United States Senate

WASHINGTON, DC 20510-3205

April 28, 2026

The Honorable Linda McMahon
Secretary
U.S. Department of Education
400 Maryland Avenue, SW
Washington, D.C. 20202

Dear Secretary McMahon,

I write to you concerning the Department of Education's current processing backlog of Income Driven Repayment (IDR) plan applications and Public Service Loan Forgiveness (PSLF) buyback requests. Now more than ever, New Yorkers are counting on IDR and PSLF plans to afford their student loan payments as many face rising costs and economic uncertainty. The Department of Education (ED) left these borrowers in a backlog of over 550,000 IDR applications at the end of March. Additionally, the PSLF buyback backlog now sits at nearly 90,000 requests.¹ Many New Yorkers pursued careers in public service because the federal government promised they would have an affordable way to pay back their loans. Doctors, lawyers, direct service providers and so many more New Yorkers are making good on their student loan repayment promise only to see their own government renege on its end of the bargain. For this reason, I urge you to promptly address the backlog for both programs and answer the questions included in this correspondence.

New Yorkers will continue to be heavily impacted by the backlog at ED. More than 2.4 million New York borrowers carry an average balance of just over \$40 thousand in student loans. Altogether, New Yorkers owe a total of \$99.6 billion.² The processing backlog at ED could leave these borrowers stuck with unaffordable payment plans or force them to keep paying on loans that should have already been forgiven. Borrowers should not have to foot the bill for ED's mismanagement.

As a result of various federal legal challenges, borrowers have faced quickly changing policies while receiving very little official guidance from ED. Since last year, my constituents have been met with outrageous wait times for their submitted applications and received conflicting information

¹ <https://www.cnbc.com/2026/04/15/student-loan-borrowers-struggle-to-access-debt-forgiveness-repayment-.html>

² <https://smartasset.com/data-studies/student-loan-debt-2026>

about reaching out to ED for updates. For example, A New York City constituent recently reported to my office that she submitted two IDR applications last year. One application was closed without a resolution, and the other has now been “in review” for almost 11 months. This has forced my constituent into forbearance with interest accruing until ED takes action on her application. Forcing borrowers to pay interest because ED cannot process applications in a timely manner is wrong. It also explains why ED reported that by the end of last year, 7.7 million borrowers defaulted on \$181 billion total in federal student loans and are still paying interest rather than the principal of the loan.³

Another one of my constituents, a doctor from Erie County, was forced into forbearance for similar reasons in July 2024. At the time, she had made 118 qualifying payments for PSLF. For months, she went back and forth with ED, attempting to either get herself out of forbearance so that she could continue making payments on her loans or to request that ED approve her PSLF payment buyback request. She received inaccurate and conflicting information on countless phone calls she made to both ED and her loan servicer. When she contacted my office for assistance, she was in forbearance for almost a year with no resolution in sight. And when my office reached out to ED on her behalf, my office was given a response from the agency that states that Federal Student Aid “is unable to provide information regarding where a constituent is at in the buyback queue or provide a timeframe for when their case will be reviewed”. This kind of response is unacceptable coming from the federal agency that has been holding this borrower’s loan forgiveness hostage for almost two years. A doctor serving New Yorkers is now left waiting for her financial future to be decided by ED and states that, based on her experience, she believes these issues “will result in fewer doctors, nurses, and nurse practitioners in places with healthcare shortages” and “our communities will lose out, and the most vulnerable will suffer the most”.

This is not just a single borrower’s experience either. My office has found that this response from ED is used as a template response for any Congressional inquiry made regarding PSLF buyback requests. The Department has made no indication that it is willing to track how long these requests are taking to be processed or provide insight as to when borrowers will know when to expect a resolution.

³ <https://www.nytimes.com/2026/03/20/business/student-loan-delinquency-default.html>

My constituents cannot afford for ED to stall on these matters. Some borrowers are being forced unnecessarily into delinquency while others, who have worked hard providing healthcare, legal services, direct services, and other critical services for the local, state, and federal government and nonprofit sector, are being forced into financial uncertainty. Families are putting life plans on hold until they can get clear and reliable answers from ED. They have made financial sacrifices based on ED's promises. It is time for the government to keep the promises it made to the American people and address the PSLF and IDR backlogs. Please provide a written response to the following inquiries no later than May 15th, 2026.

Questions:

1. What is the Department's plan to address the current backlog in IDR applications and PSLF buyback requests?
 - a. How many staff members are assigned to these applications and requests? Have there been more assigned to address the backlogs? If not, why?
 - b. How long does the average application or request take to be processed?
 - c. What processes are in place to ensure ED is responsive to student loan borrowers who are navigating these backlogs?
2. How many New York state borrowers are currently in delinquency? How many are in default?
 - a. What outreach does the Department plan to do for New York borrowers before resuming garnishment in June 2026?
 - b. What protections exist for low-income New York borrowers facing simultaneous wage garnishment and high cost-of-living pressures?
 - c. How much has the number of borrowers in delinquency increased since January of 2025?
3. Given the announced plan to shift federal student loan administration from ED to other federal agencies, how will the Administration prevent further harm to borrowers currently in repayment or delinquency?

Sincerely,

Kirsten Gillibrand

Kirsten Gillibrand
United States Senator