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Nonprofit Sector Workforce Coalition

A National Campaign to Recruit, Prepare, and Retain a
Skilled and Diverse Next-Generation of Nonprofit Sector Leadership

November 7, 2006

The Honorable Margaret Spellings
U.S. Department of Education
400 Maryland Avenue, SW
Washington, D.C. 20202

Dear Secretary Spellings:

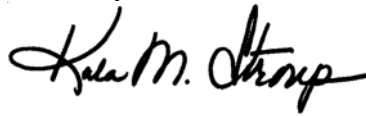
As a coalition of nonprofit organizations serving youth and communities around the country, we are very concerned about the rapid growth in student debt. Without both adequate grant aid and borrower protections, rising debt burdens make it increasingly difficult for college graduates to work in the schools, youth programs, senior centers, and other charitable organizations, which serve our communities and families. The quality of our lives are greatly enhanced by America's Second Harvest, YMCA of the USA, United Way of America, March of Dimes and Girl Scouts of the USA, and other nonprofit organizations.

In June, we asked you to initiate regulatory changes that would make student loan payments more fair and manageable. In August, the Department announced a new negotiated rulemaking. We urge you to ensure that this rulemaking addresses the need for reasonable repayment options with these five practical reforms:

1. Limit student loan payments to a reasonable percentage of income.
2. Recognize that borrowers with children have less income available for student loan payments.
3. Protect borrowers from high interest charges when they face hardship situations.
4. Cancel remaining debts when borrowers have made regular payments for 20 years.
5. Simplify the application process for hardship deferrals and other repayment options.

These reforms can be implemented through the regulatory process under your authority, and they have broad support from students, parents, colleges, nonprofit organizations, and the loan industry. We support them because they will help responsible borrowers serve their communities without putting their families and financial futures in jeopardy.

Sincerely,



Kala M. Stroup, Ph.D.
President, American Humanics
Writing on behalf of the Nonprofit Sector Workforce Coalition

Facilitated by American Humanics, the Nonprofit Sector Workforce Coalition is committed to working collaboratively on strategies to attract, retain, and develop a skilled, committed, and diverse nonprofit sector workforce.