United States Senate WASHINGTON, DC 20510

May 3, 2022

The Honorable Miguel Cardona Secretary of Education Department of Education Building 400 Maryland Ave, SW Washington, D.C. 20202

Dear Secretary Cardona,

I write to demand transparency regarding the Biden administration's deliberations on cancelling over \$1.5 trillion in student loan debt.

Last April, the Department of Education's Office of General Counsel wrote an analysis of the legality of canceling debt via executive action entitled "The Secretary's Legal Authority for Broad-Based Debt Cancellation." Over a year later, the unredacted memorandum still has not been released to the public. I ask that you please send me a fully-unredacted copy of this legal memorandum by May 20, 2022.

I'm firmly opposed to student debt cancellation. It is an insult to the majority of Americans who chose not to attend college, a hand-out to the wealthy and well connected, and a get out of jail free card for universities that charge unjustifiably high tuition and fees. Student debt cancellation would also exacerbate the rising inflation that is crushing working-class Americans—the very people who would be responsible for bailing out college-educated Americans under this policy. With such basic questions of justice and more than \$1 trillion dollars at stake, Americans are entitled, at a minimum, to understand the legal justification for such an action.

Thank you for your attention to this important matter.

Tom Cotton

United States Senator

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