

IMPROVE ACCESS TO PUBLIC SERVICE LOAN FORGIVENESS

ACTION REQUESTED

Cosponsor the **Strengthening Efforts for Relief and Vital Incentives for Community Service and Engagement (SERVICE) Act** (H.R. 2829)

ISSUE: Ensure Audiologists and Speech-Language Pathologists are able to access Public Service Loan Forgiveness

Audiologists and speech-language pathologists (SLPs) must earn graduate degrees to obtain a license to practice. The cost of a doctorate of audiology can range from \$76,000 to \$150,000¹, while a master's in speech-language pathology ranges from \$23,000 to \$75,000.² Within these fields, more than two-thirds of master's students and over three-quarters of doctoral students report having unpaid student debt, and the greatest portion of students reported having debt between \$10,000 and \$50,000.³

Many of ASHA's 241,000 audiologists; SLPs; speech, language, and hearing scientists; and audiology and speech-language pathology assistants are employed by local and state governments, including public schools, health care systems, and social services agencies, many of which are eligible employers for the purpose of Public Service Loan Forgiveness (PSLF). An estimated 103,000 of these professionals work in early childhood and K-12 education settings and 27,000 in hospitals.

Unfortunately, borrowers have faced significant challenges navigating the PSLF program and accessing promised loan relief. This has included denials for individuals who complete the requirements but then leave an eligible employer while their application is pending, barriers for contractors who cannot be directly employed by eligible employers, denials due to forbearance status, and requiring borrowers to choose between accessing PSLF or other loan forgiveness programs for educators.

SOLUTION: Cosponsor the Strengthening Efforts for Relief and Vital Incentives for Community Service and Engagement (SERVICE) Act (H.R. 2829)

The SERVICE Act would reduce the number of qualifying payments from ten to eight years, streamline repayment pathways, ensure eligibility for borrowers performing public service jobs, expand qualifying deferments and forbearances, and improve transparency. Strengthening the PSLF program is vital to ensure that highly qualified professionals choose to work at the wide range of public service employers that provide vital education, health, and social services roles across our nation.

¹ <https://education.costhelper.com/audiology-programs.html>

² <https://education.costhelper.com/becoming-speech-language-pathologist.html>

³ 2024 National NSSLHA Survey Results

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