

# UPDATE: THE SUPREME COURT FAILED

## THE AMERICAN PEOPLE AND

## BLOCKED STUDENT DEBT RELIEF.

### WHAT HAPPENED

The U.S. Supreme Court (SCOTUS) ripped away critical student debt relief from 40 million borrowers today by ruling in favor of right-wing state officials in [Biden v. Nebraska](#), formally blocking President Biden's plan to use emergency powers to cancel up to \$20,000 for student loan borrowers in the wake of the COVID-19 emergency.

Six justices, a majority, decided the plaintiffs opposing debt relief in the [States case](#) have legal standing and ruled that President Biden's debt relief plan is an illegal use of emergency powers under the HEROES Act.

- Although the Justices agreed unanimously that the plaintiffs in the [Brown case](#) lack legal standing and dismissed that case, cancellation is still blocked through the States case.
- In the States case, the Justices determined at least one of the plaintiffs (Missouri) have standing due to the economic interest of student loan servicer MOHELA (as an instrumentality of the State) and claim that the Administration does not have clear authority under the HEROES Act to issue widespread debt relief.

### WHAT DOES THIS MEAN:

- This decision is specific to the language of the 2003 HEROES Act and the authorities it conveys to the Secretary to help borrowers during periods of national emergencies.
- Although we disagree with the Court's conclusion that the Secretary exceeded his authority under the HEROES Act with Biden's debt relief plan, it leaves in place the many other tools that Congress has given the Secretary to provide borrower relief and that have been used time and time again to cancel borrowers' debts.
- It is clear that the President, through the Secretary, has authority to help borrowers.
- We will not be silent. Folks gathered on the steps of the Supreme Court on the day of the decision to remind our leaders that **we have a right to student debt relief**.

If you couldn't make it, watch a recording here:

<https://www.youtube.com/watch?v=p1RgdxjsPOI>

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## SOCIAL MEDIA

### HASHTAGS & TARGETS

- #CancelStudentDebt #StudentDebtPromise #ProtectBorrowers
- @POTUS, @USEDGOV

### SAMPLE POSTS

- **✗** The Supreme Court doomed **40+ million people** to financial ruin.  
But we're not giving up. We WILL #CancelStudentDebt.  
All eyes on you @POTUS: #StudentDebtPromise #CancelStudentDebt
- ***Student debt cancellation is a right.*** @POTUS must deliver on his promise to #CancelStudentDebt!
- Resuming loan payments without first cancelling student debt will result in a catastrophic wave of unnecessary borrower distress and default. #StudentDebtPromise #CancelStudentDebt
- The corrupt Supreme Court sided with right-wing interests & unjustly blocked student debt relief.  
This will harm millions unless @POTUS delivers promised relief another way.  
#CancelStudentDebt

### SHAREABLE IMAGE


<b>Alt text:</b> SCOTUS just doomed 40 million borrowers to financial ruin. But we're not giving up. Join us outside the Supreme Court - 12PM TODAY.
<a href="#">[Download image here]</a>
More images available for download <a href="#">here</a> .

## TOP MESSAGING

[See SBPC statement [here](#)]

### REGARDLESS OF THIS UNJUST SCOTUS RULING, THE FIGHT FOR STUDENT DEBT RELIEF CONTINUES. WE WILL NOT GIVE UP.

- THE LETTER OF THE LAW IS CLEAR: STUDENT DEBT RELIEF IS, AND ALWAYS HAS BEEN, LEGAL.
- These were BOTH sham lawsuits that should **never** have made it to the Court to begin with. President Biden must move to deliver on his promise of student debt relief using other tools before 40 million borrowers and their families are pushed into economic ruin when payments resume.
- The President made a promise to 40 million people. It's up to the President to deliver justice for student loan borrowers where the corrupt Supreme Court failed. **Inaction is not an option.**
- **With this unjust decision**, the far-right majority of the Supreme Court puts special interests and politics ahead of people and delivering justice under the law.

### BORROWERS CAN NOT AFFORD PAYMENTS TO RESUME WITHOUT PROMISED RELIEF

- Senior Biden Administration officials have said it time and time again: resuming student loan payments without first cancelling student debt will result in a catastrophic wave of unnecessary borrower distress and default.
- New CFPB [data](#) shows that borrower distress is on the rise, with more than 2.5 million borrowers already behind on other forms of debt and nearly 6 million borrowers showing risk factors for delinquency.
- Millions have had to wait in economic limbo for nearly a year—we will not accept a return to the failed status quo. It's up to the President to ensure we finally receive promised relief another way.
  - Prior to the pandemic: Over ¼ of borrowers were behind on payments and 9 million borrowers were in default. One borrower defaulted every 26 seconds. As bad as these numbers are, data from the Department of Education itself show returning to repayment without cancellation will be even worse.
- Without delivering on this promised relief, President Biden risks being the President who knowingly imposed unprecedented economic harm on borrowers and their families by forcing them back into a broken student loan system.

### PRESIDENT BIDEN CAN AND MUST USE ALTERNATIVE AUTHORITY TO DELIVER DEBT RELIEF PROMISED TO 40 MILLION STUDENT LOAN BORROWERS.

- Luckily, this ruling was unique to the President's use of the HEROES Act. The fact is, there have always been several tools in the toolbox to deliver student debt relief to millions of borrowers and their families.
- Cancellation is a critical and normal tool in the Secretary's toolbox and has been used to provide mass relief for borrowers defrauded by their school and even disabled borrowers.
- The Higher Education Act provides the Secretary of Education with a broad set of tools to help borrowers avoid financial distress.
- Using this authority, the Secretary can provide automatic and immediate debt cancellation for borrowers we already know qualify AND create a new relief program through its rulemaking process—one that can go into effect immediately and BEFORE student loan payments resume.
- The Administration must act with urgency. Every option needs to be on the table to ensure borrowers are protected from economic ruin by being thrown back into a fundamentally broken student loan system come September 1st.

## **THE AMERICAN PEOPLE SUPPORT DEBT RELIEF AND SUPPORT PRESIDENT BIDEN TAKING ACTION TO DELIVER ON HIS PROMISE USING A SEPARATE AUTHORITY**

- [Poll](#) after [poll show](#) the American people overwhelmingly want President Biden to cancel student debt using legal authority not connected to the pandemic and not affected by SCOTUS's ruling.

## **BACKGROUND INFO**

### **STUDENT DEBT FUELS THE RACIAL WEALTH GAP.**

- Student debt limits borrowers' ability to buy homes, start small businesses, and save for retirement, cutting into opportunities for wealth-building over their lifetimes.
- The intergenerational nature of wealth creation in this country means that Black and Latino/a students—who are less likely to be able to tap into familial wealth to pay for school—often must take on more student debt in order to access higher education.
- Our persistent racial wealth gap means that students of color, especially those who are Black and Latino/a, are more likely to have student debt, borrow in higher quantities, and face more struggles in repayment
- Due to our country's unjust debt-financed system of higher education, about 90 percent of Black students have to borrow to finance an undergraduate degree, compared to 68 percent of white students. Among all households, only 17 percent of white adults have any student debt at all, compared to 27 percent of Black adults.



- Student debt fuels economic, gender, and racial inequality. Black women carry the highest student loan debt burdens and finish their postsecondary education with \$15,000 more student debt, on average, than white women.
- The average Black student loan borrower takes on nearly 50 percent more debt for a bachelor's degree than his or her white peers.
- Black borrowers are far more likely to have runaway balances on their federal student loans. Nearly two-thirds of black borrowers owe more than they borrowed 12 years after starting school.
- The #StudentDebtCrisis has far-reaching financial consequences and many Black borrowers are simply unable to afford their monthly payments.
- The average Black student loan borrower takes on nearly 50 percent more debt for a bachelor's degree than his or her white peers. Learn more about how Black borrowers experience student loans [\[Link\]](#).

## **STUDENT DEBT HARMS WOMEN.**

- Women hold 2/3 of all college debt, and Black women hold more than any other group.
- Black women's ability to repay student debt is not only hindered by lower wages but also by a lack of generational wealth, meaning they have to borrow more. See how disastrous trends in college tuition prices are harming Black women borrowers: [\[Link\]](#)
- The economic impact of student loan debt follows women throughout their lives, as women often put off saving for retirement, buying a home, or starting a business because of their debt.

## **THE STUDENT LOAN SYSTEM IS BROKEN.**

- A higher education should be the key to a better future, instead of a lifetime debt sentence.
- The skyrocketing cost of college has forced more and more students to borrow money to obtain a degree—the cost of an undergraduate degree has risen 169 percent in the past 40 years, but household incomes have only risen 27 percent.



# PRE-DECISION CONTENT:

## OVERVIEW

In August 2022, President Biden promised Americans with student loan debt that he would eliminate up to \$20,000 for most student loan borrowers as part of his administration's response to the COVID-19 pandemic. In the next month, the Supreme Court is expected to decide the fate of a pair of cases that will determine the legality of the Administration's plan to deliver this student debt relief to lower- and working-class borrowers).

Additionally, as part of the Fiscal Responsibility Act—the bipartisan debt limit agreement signed by President Biden on June 3rd—the Administration must restart the student loan system by September 1st. For the first time in more than three years, 40 million student loan borrowers will receive bills and be charged interest, regardless of the SCOTUS outcome.

**NOTE: WE WILL UPDATE TALKING POINTS ASAP ONCE A DECISION IS RELEASED.**

## SCOTUS RECAP

- The questions before the Supreme Court were procedural and limited to the President's use of emergency authority under the HEROES Act only.
- In both cases, the Court considered two questions:
  - Whether the parties that brought these challenges to student debt relief have legal standing; and
  - Whether Education Secretary Cardona acted lawfully when he used emergency powers to execute this program.
- The Department of Justice issued a vigorous defense of the program as an appropriate use of the HEROES Act while demonstrating the widespread need for millions of borrowers and their families to see this relief. They also appropriately demonstrated that the plaintiffs (several Republican-led states and two borrowers ineligible for full relief) lacked standing to bring about the cases in question.


## DECISION DAY ACTION PLANNING

- **DECISION DAY ACTION PLAN- IF DEBT RELIEF DECISION ONLY**
  - Join partners starting at 12pm est before the steps of the Supreme Court
  - Speaking program to begin at 12:10pm, we will be at the court until 1:30-2pm
  - Signs will be available as well as water and snacks
- **DECISION DAY ACTION PLAN- IF DEBT RELIEF AND AFFIRMATIVE ACTION RULING COME ON SAME DAY**
  - Join partners starting at 12pm est before the steps of the Supreme Court
  - Student debt relief speaking program will begin at 1:15pm, we will be at the court until 2:30-3pm


- Leadership Conference on Civil and Human Rights will host a formal press conference at 12:30pm
  - We encourage partners to come out to the court and stand in solidarity with our civil rights partners before the formal start time of our speaking program.
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## POTENTIAL SCENARIOS ON DECISION DAY

Legal experts believe that there are a few ways SCOTUS could rule on decision day. The following are *predictions only* and based on questions posed by Justices during oral arguments.

 **SCENARIO #1: SCOTUS finds that both sets of plaintiffs lack standing, rules in favor of the Administration, and allows debt relief for 40 million borrowers to go forward.**


- Based on questions that were asked during oral arguments, if SCOTUS rules in this way, it is likely because the majority of the Justices find that the plaintiffs lack standing in both cases and therefore dismiss the cases and permit the Administration to fully implement the program.

 **SCENARIO #2: SCOTUS finds that the program is an appropriate exercise of HEROES Act authority and allows debt relief for 40 million borrowers to go forward.**

- In this scenario, the majority of Justices would find that both sets of plaintiffs have standing, but determine that the program is an appropriate exercise of HEROES Act authority and permit the Administration to fully implement the program.

 **SCENARIO #3: SCOTUS invalidates debt relief plan and rules in favor of plaintiffs.**

- In this scenario, the majority of Justices would agree to grant both sets of plaintiffs standing and rule that the debt relief plan is illegal under the Administrative Procedures Act and/or under the Major Questions Doctrine.

 **SCENARIO #4: SCOTUS invalidates debt relief plan and rules in favor of one set of plaintiffs.**

- In this scenario, the majority of Justices would agree that the plaintiffs in the Brown case lack standing and dismiss that case.
  - At the same time, Justices would agree to grant plaintiffs in the States case standing—likely citing the economic interest of student loan servicer MOHELA—and rule that President Biden’s debt relief plan is illegal under the Major Questions Doctrine.
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## PUBLIC FACING TALKING POINTS PRIOR TO DECISION

### STUDENT DEBT RELIEF IS LEGAL.

- President Biden's debt relief plan is legal and an appropriate use of the HEROES Act to prevent the widespread economic harm that will result once payments resume.
- We will not accept a return to the failed status quo. Prior to the pandemic:
  - Over ¼ of borrowers were behind on payments and 9 million borrowers were in default.
  - One borrower defaulted every 26 seconds.
  - As bad as these numbers are, Department of Education data shows returning to repayment without cancellation will be even worse.
- President Biden must be prepared to deliver debt relief in the face of a setback at the Supreme Court.
- President Biden made a promise to cancel student debt for 40 million people. Luckily, he has several tools in his toolbox to deliver on debt relief. Inaction is not an option.

### ANY DEFEAT AT SCOTUS IS A RESULT OF A CORRUPT, RIGHT-WING MAJORITY ON THE COURT.

- The letter of the law is clear and both sets of plaintiffs **lack legal standing** to bring these suits. Despite this reality, many legal pundits expect a corrupt, right-wing majority of the Supreme Court to find a way to invalidate the program.
- **STANDING**: SCOTUS has now dismissed TWO cases brought by red states seeking to challenge President Biden's policies on standing grounds. The overtly political cases seeking to block debt relief should be treated similarly and **must be thrown out**.
- **JUSTICE ALITO**: SCOTUS must stop putting special interests before the American people. Recent reports unveiling Justice Alito's close ties to the same ultraconservative billionaires and far-right interest groups seeking to block millions from life changing debt relief is SHAMEFUL.
  - Justice Alito must recuse himself from these cases and SCOTUS must uphold the debt relief program!
- These cases should never have made it to the Supreme Court to begin with. As a result, millions have had to wait in economic limbo for nearly a year as opponents of debt relief use the court as a tool to enact their far-right agenda.

### PRESIDENT BIDEN CAN USE ALTERNATIVE AUTHORITY TO DELIVER DEBT RELIEF PROMISED TO 40 MILLION STUDENT LOAN BORROWERS.

- There is an alternative path forward to delivering debt relief to millions of borrowers, regardless of how SCOTUS rules this month.
- The Higher Education Act provides the Secretary of Education with a broad set of tools to help borrowers avoid financial distress.
- Cancellation is a critical and normal tool in the Secretary's toolbox and has been used to provide mass relief for borrowers defrauded by their school and even disabled borrowers.
- The Secretary has both the authority to automatically cancel loans for certain borrowers and to create new relief programs through its rulemaking process, including ones that can go into effect immediately and before student loan payments resume.

- These tools can still be used to deliver relief to tens of millions of student loan borrowers, regardless of whether SCOTUS ignores the letter of the law and strikes down President Biden's debt relief plan.

## **BORROWERS CAN NOT AFFORD PAYMENTS TO RESUME WITHOUT PROMISED RELIEF**

- Senior Biden Administration officials have said it time and time again: resuming student loan payments without first cancelling student debt will result in a catastrophic wave of unnecessary borrower distress and default.
- By codifying the end of the payment pause and restarting student loan payments, President Biden risks being the President who knowingly imposed unprecedented economic harm on borrowers and their families by forcing them back into a broken student loan system without providing the relief he promised them.
- New CFPB [data](#) shows that borrower distress is on the rise, with more than 2.5 million borrowers already behind on other forms of debt and nearly 6 million borrowers showing risk factors for delinquency.
- We will not accept a return to the failed status quo. Prior to the pandemic:
  - Over ¼ of borrowers were behind on payments and 9 million borrowers were in default.
  - One borrower defaulted every 26 seconds
  - As bad as these numbers are, Department of Education data shows returning to repayment without cancellation will be even worse.
- Every option needs to be on the table to ensure borrowers are protected from economic ruin by being thrown back into a fundamentally broken student loan system come September 1st.

## **THE AMERICAN PEOPLE SUPPORT DEBT RELIEF AND SUPPORT PRESIDENT BIDEN TAKING ACTION TO DELIVER ON HIS PROMISE**

- [Poll](#) after [poll](#) show that President Biden's debt relief policy remains broadly and durably popular. The American people want to see President Biden deliver on his promise of student debt relief.

## **IN RESPONSE TO DRAFT GOVERNMENT ACCOUNTABILITY OFFICE [REPORT](#) ON CANCELLATION PROGRAM FRAUD (Only for being responsive to Qs).**

- The Biden administration chose to make a simple, easy to use form, so that 95% of eligible borrowers were actually able to access vital debt relief.
  - Ironically, when right-wing lawsuits shut down ED's ability to process applications, it also sabotaged the administration's quality control protocols--including requests for supplemental information from applicants and claw backs where necessary.
  - Chair Foxx proudly supported the ideological legal challenges that put taxpayers at risk but takes no ownership over this predictable outcome.
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## SOCIAL MEDIA

### HASHTAGS

- #CancelStudentDebt #StudentDebtPromise #ProtectBorrowers

### TARGETS

- @POTUS, @USEDGOV

### GENERIC POST LANGUAGE

- Millions of working people with student debt are waiting to see if #SCOTUS will uphold the law or continue its assault on our rights and Democracy. Let us be clear: debt relief is legal, just and necessary. #CancelStudentDebt
- Borrowers across the country are looking to @POTUS to deliver on his promise to #CancelStudentDebt regardless of how the Supreme Court rules. Inaction is not an option. #StudentDebtPromise
- .@POTUS's student debt relief plan is legal, just, necessary, and an appropriate use of the HEROES Act to prevent the widespread economic harm that will result when payments resume. #CancelStudentDebt #StudentDebtPromise
- Resuming loan payments without first cancelling student debt will result in a catastrophic wave of unnecessary borrower distress and default. #ProtectBorrowers #CancelStudentDebt

### SHAREABLES IMAGES:

	
<p><b>Alt text:</b> Image reads “We, the people, demand our right to student debt cancellation!”</p> <p>[<a href="#">Download image here</a>]</p>	<p><b>Alt text:</b> Image of people rallying in front of SCOTUS with signs reading “Student debt cancellation is legal.” and an overlay reading “We, the people, demand our right to student debt cancellation!”</p> <p>[<a href="#">Download image here</a>]</p>
<p>More images available for download <a href="#">here</a>.</p>	

# FROM OUR PARTNERS AT LEADERSHIP CONFERENCE

**Pre-Decision** Public Facing Messaging on Affirmative Action Cases:

## RESOURCES

- [Coalition pre-decision message guidance](#)
- [Graphics](#)

## HASHTAGS

#WeBelong

## SAMPLE MESSAGES

- The Supreme Court could soon overturn nearly 50 years of precedent on affirmative action, despite a substantial record demonstrating its lawfulness. This would be devastating for students of color who already face systemic barriers to equitable education. #WeBelong
- If the Supreme Court eliminates the consideration of race in admissions, it could significantly scale back progress on educational opportunity and socioeconomic mobility in the United States. We can't let that happen. #WeBelong
- Our K-12 school system remains largely segregated & inequitable for students of color. Affirmative action helps ensure talented students of color receive a fair shot. We won't let SCOTUS scale back progress on educational opportunity and socioeconomic mobility. #AffirmOpportunity
- No matter what happens, we will continue to work with communities of color and other historically marginalized people to tear down barriers to opportunity and ensure that pathways to higher education & leadership are open to ALL. Our democracy demands no less. #WeBelong
- Despite anti-civil rights extremists' attempts to divide us, we are stronger than ever. We are united by our shared commitment to racial justice and equal opportunity. We know that when everyone has access to higher education, we ALL benefit. #WeBelong
- Let's be clear: Anti-civil rights extremists can try to divide us, but they'll be unsuccessful in undermining decades of solidarity & progress. WE, the majority, will work together to build a brighter tomorrow where ALL students thrive — the future we deserve. #WeBelong
- Racial equity & diversity in higher ed is a national imperative. No matter how SCOTUS rules on affirmative action, the fight for justice continues. In a multiracial democracy,

ALL people deserve to be valued, pursue their dreams, and advance progress together.  
#WeBelong

- The civil rights community is committed to working together to ensure students learn inclusive history, have access to books that inform or challenge their perspectives, and have the space to tell their stories about who they are and the paths they've traveled.  
#WeBelong
- Backlash to our nation's racial reckoning isn't new — it's part and parcel of a generations-old attempt to turn back the clock on civil rights. No matter what, we'll fight for opportunities for students of color to thrive & participate in multiracial democracy. #WeBelong
- Support of affirmative action remains strong within the Asian American community. In Spring 2022, 69 percent of Asian American voters supported better access to higher education for women and all communities of color. #WeBelong
- American history is rife with racial discrimination. The attacks on affirmative action are yet another attempt to strip away the progress that communities of color have made and make educational opportunities the exclusive domain of the white and privileged.  
#WeBelong
- Asian Americans are often being used as a face and tactic to challenge affirmative action. We refuse to be used as a wedge to end a policy for racial justice and equality.  
#WeBelong

## **JUNETEENTH WEEK OF ACTION**

### **JUNETEENTH TALKING POINTS AND MESSAGING**

#### **STUDENT DEBT FUELS THE RACIAL WEALTH GAP**

- Student debt fuels economic, gender, and racial inequality. Student debt limits borrowers' ability to buy homes, start small businesses, and save for retirement, cutting into opportunities for wealth-building over their lifetimes.
- Our persistent racial wealth gap means that students of color, especially those that are Black and Latino, are more likely to have student debt, borrow in higher quantities, and face more struggles in repayment
- Due to our country's unjust debt-financed system of higher education, about 90% of Black students have to borrow to finance an undergraduate degree, compared to 68% of white students. Among all households, only 17% of white adults have any student debt at all, compared to 27% of Black adults.



## BLACK BORROWERS FACE ADDITIONAL HARDSHIPS IN REPAYMENT

- Black women carry the highest student loan debt burdens and finish their postsecondary education with \$15,000 more student debt, on average, than white women.
- The average Black student loan borrower takes on nearly 50 percent more debt for a bachelor's degree than his or her white peers.
- Black borrowers are far more likely to have runaway balances on their federal student loans. Nearly two-thirds of black borrowers owe more than they borrowed 12 years after starting school.

## CANCEL STUDENT DEBT

- President Biden's debt cancellation plan will fully eliminate student loan debt for one-in-four Black borrowers. Cancel student debt.

## JUNETEENTH SOCIAL MEDIA

### JUNETEENTH HASHTAGS

- #CancelStudentDebt #Juneteenth #StudentDebtPromise #ProtectBorrowers

### JUNETEENTH TARGETS

- @POTUS, @USEDGOV

### JUNETEENTH POST LANGUAGE

- The intergenerational nature of wealth creation in this country means that Black and Latino students—who are less likely to be able to tap into familial wealth to pay for school—often must take on more student debt in order to access higher education.
- The #StudentDebtCrisis has far-reaching financial consequences & many #BlackBorrowers are simply unable to afford their monthly payments. @EdTrust's brief shows why Congress & the administration need to deliver on its promise to #CancelStudentDebt. [\[Link\]](#)
- The student debt crisis is a civil rights crisis. [\[Graphic\]](#)
- A higher education should be the key to a better future, instead of a lifetime debt sentence. In the latest brief of the #BlackStudentDebt series, @edtrust talks to #BlackBorrowers who struggle with #MentalHealth issues as a result of compounding #StudentDebt. [\[Link\]](#)
- The racial wage & wealth gaps make student loan repayment especially challenging for #BlackBorrowers. In this brief @EdTrust highlights the disparities in income driven debt repayment (IDR) for #BlackBorrowers: [\[Link\]](#)
- Failing to take swift, sweeping action to protect families with student debt will deepen economic inequality, widen the racial wealth gap, and lead to a new epidemic of student loan defaults. [\[Graphic\]](#)

- Women hold 2/3 of all #CollegeDebt, & Black women hold more than any other group. Cancelling student debt isn't just a smart policy decision; it's a racial justice plan. [\[Link\]](#)
- The average Black student loan borrower takes on nearly 50% more debt for a bachelor's degree than his or her white peers. Learn more about how Black borrowers experience student loans [\[Link\]](#).
- Among parent borrowers, Black and Latino/a parents were the most likely to have borrowed from or cashed out their retirement savings account in the prior year. This cannot continue! [\[Link\]](#).
- Black women's ability to repay #StudentDebt is not only hindered by lower wages but also by a lack of generational wealth, meaning they have to borrow more. See how disastrous trends in college tuition prices are harming Black women borrowers: [\[Link\]](#)
- Click to Tweet - <https://ctt.ec/8E3nd>
  - The growing use of Parent PLUS loans by Black parents & their struggles w/ repayment illustrate that #HigherEd funding & financial aid policies have failed. Read @edtrust's latest #BlackStudentDebt brief. <https://edtru.st/PLUSLoans>
- Click to Tweet - <https://ctt.ec/G3134>
  - The financial aid system makes it needlessly hard for Black students to attend college w/o their families sinking deeply into debt and creating multi-generational hardships. In this brief @edtrust explains how Parent PLUS loans fail Black borrowers. <https://edtru.st/PLUSLoans>
- CANCEL STUDENT DEBT [\[Graphic\]](#)

## WOMEN & STUDENT DEBT DAY OF ACTION (June 13, 2023)

As we await the U.S. Supreme Court decisions in June, and applaud the presidential veto of the Congressional Review Act (H.J. Res. 45/S.J. Res. 22), please join us on social media for the day of **June 13** to build attention to the impact of student debt on women in the United States.

### **SOCIAL MEDIA INFO:**

- Hashtags: #ProtectStudentLoanBorrowers, #CancelStudentDebt, #StudentDebtCrisis
- Targets to tag on Twitter: @POTUS, @EdWorkforceCmte, @GOPHELP, @HELPCmteDems, @SenDems, @SenGOP, @HouseDemocrats, @HouseGOP
- Targets to tag on Facebook: @POTUS, @EdWorkforceCmte, @HELPCommitteeGOP, @USSenateDemocrats, @SenateGOP, @HouseRepublicans, @HouseDemocrats

### **SAMPLE SOCIAL MEDIA CONTENT:**

- This month, Congress tried to roll back promised relief for tens of millions of borrowers, require them to suddenly restart payments, add months of interest back

- to their balances, and—for as many as 260k public service workers—reinstate loans cancelled under #PSLF. Grateful to @POTUS for vetoing this harmful measure.
- Student debt is a gender and racial justice issue. Women hold almost 2/3 of student loan debt in the US, and Black women take on the most substantial debt burden. Urge @POTUS and your members of Congress to commit to ending the cycle of #StudentDebt today!
  - The economic impact of student loan debt follows women throughout their lives, as women often put off saving for retirement, buying a home, or starting a business because of their debt. Remind @POTUS: It's time to deliver on his promise to #CancelStudentDebt.
  - As a nation, we rely on women to strengthen our economy. That can't happen under mountains of student debt. Call on your members of Congress and the White House to stand with borrowers and #CancelStudentDebt!
  - The skyrocketing cost of college has forced more and more students to borrow money to obtain a degree—the cost of an undergraduate degree has risen 169% in the past 40 years, but household incomes have only risen 27%. Congress and @POTUS must make college more affordable and end the #StudentDebt crisis today!
  - Women bear the brunt of the #StudentDebt crisis. And because of the gender #PayGap, they have less income to repay their student loans after graduation. Congress must pass legislation to ensure #EqualPay and @POTUS must fulfill his promise to #CancelStudentDebt—take action today!
  - For the more than 2.6 million undergraduate students who are mothers, the gender #PayGap and high costs of #ChildCare can make keeping up with loan repayments while supporting a family even more difficult. Tell @POTUS to keep his promise to #CancelStudentDebt and end the #StudentDebt crisis!

**SAMPLE IMAGES:**

[\[Download files here\]](#)

Sample Language	Sample Images
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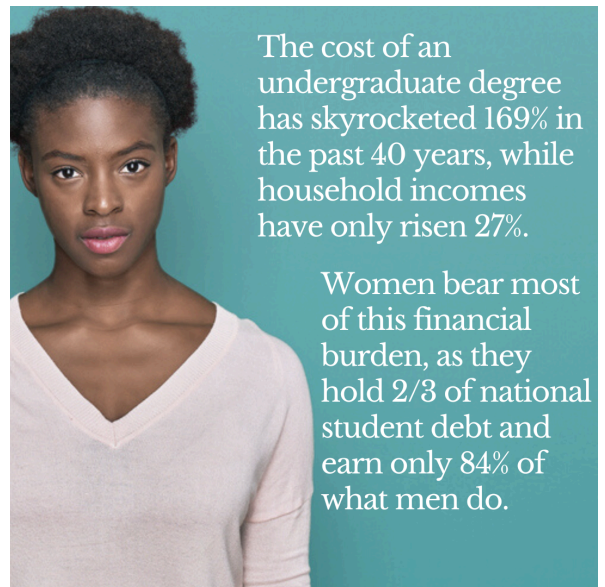
Student debt is a gender and racial justice issue. Women hold almost 2/3 of student loan debt in the US, and Black women take on the most substantial debt burden. Urge @POTUS & your members of Congress to commit to ending the cycle of #StudentDebt today!



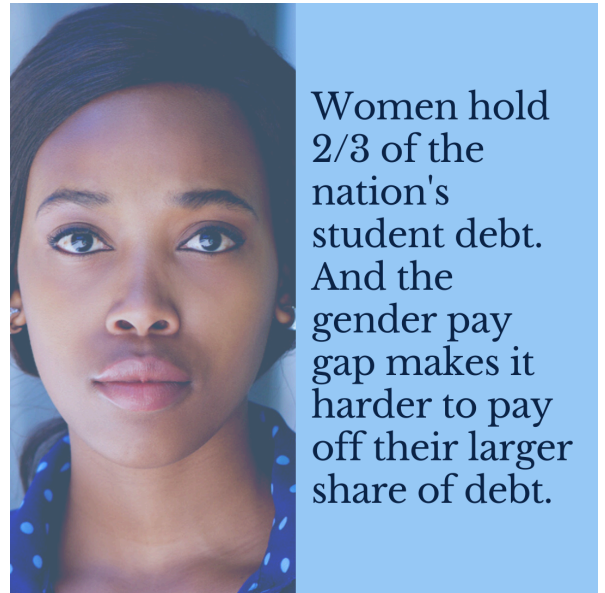
This month, Congress tried to roll back promised relief for tens of millions of borrowers, require them to suddenly restart payments, add months of interest back to their balances, and—for as many as 260k public service workers—reinstate loans cancelled under #PSLF. Grateful to @POTUS for vetoing this harmful measure.

Updated photo coming soon.

As a nation, we rely on women to strengthen our economy. That can't happen under mountains of student debt. Call on your members of Congress and the White House to stand with borrowers and #CancelStudentDebt!



The economic impact of student loan debt follows women throughout their lives, as women often put off saving for retirement, buying a home, or starting a business because of their debt. Remind @POTUS: It's time to deliver on his promise to #CancelStudentDebt.



Women hold 2/3 of the nation's student debt. And the gender pay gap makes it harder to pay off their larger share of debt.

## AFFIRMATIVE ACTION SOCIAL MEDIA

### AFFIRMATIVE ACTION HASHTAGS

- #AffirmativeAction #StudentForum #ProtectAffirmativeAction #CivilRights #HigherEd #CancelStudentDebt

### AFFIRMATIVE ACTION TARGETS

- @POTUS, @USEDGOV

### AFFIRMATIVE ACTION POST LANGUAGE

- As we anticipate the SCOTUS decisions on #affirmativeaction, students are not waiting for the fight to come to them. They are gearing up to hold their institutions accountable for their role in maintaining #racialequity on their campus. [\[Link\]](#)

## CIVIL RIGHTS & HIGHER EDUCATION:

# A Student Leader Forum on Affirmative Action: What's Next?

Wednesday, June 14th, 2023 | 5pmEST-6pmEST

Register Now!



- 
- Join this national collective of #studentactivists in a virtual experience as we frame equitable access to #highered as a civil rights issue, discuss the basic tenets of the affirmative action cases, and provide tools to be a change agent on your campus [\[Link\]](#).



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WOMEN & STUDENT DEBT VIRTUAL EVENT (June 26, 2023)





On **June 26th, from 12-1pm Eastern**, the Student Borrower Protection Center, American Association of University Women, Young Invincibles and the Student Debt Crisis Center will be joined by Senator Elizabeth Warren for a virtual conversation on the student debt crisis and its impact on women. [Please join](#) and help amplify this event with your networks.

## JUNE CALENDAR: DEBT RELIEF DECISION

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5	6 SBPC Briefing "What to Know About Your Student Loans Right Now"	7	8 <b>Potential Decision Day</b>	9	10
11	12	13 AAUW "Women & Student Debt Day of Action" social media day	14 United For Democracy on SCOTUS @ 9am ET  LCCHR, NAACP, YI, Lawyer's Committee <a href="#">Racial Equity and Access</a>	15 <b>Potential Decision Day</b>	16 <b>Potential Decision Day</b>	17



			<a href="#">to Higher Education: A Student Briefing on Affirmative Action.</a> @ 5pm ET			
18	19 Start of Juneteenth Week of Action	20 Juneteenth Press Conference @ White House	21 Juneteenth virtual panel w/Netroots	22 <b>Potential Decision Day</b>	23	24
25	26 Women's Day of Action Virtual Event w/Sen. Warren	27 <b>Potential Decision Day</b>	28	29 <b>Potential Decision Day</b>	30 <b>Potential Decision Day</b>	