



# AMERICANS *for* TAX REFORM

February 13, 2020

United States Senate  
Washington, DC 20510

Dear Senators:

**On behalf of Americans for Tax Reform (ATR) and millions of taxpayers nationwide, I urge you to vote against H.J. Res. 76, which would nullify a recent Department of Education rule.**

On September 23, 2019, the Department of Education finalized its “Borrower Defense Institutional Accountability” rule. This rule is a great victory for American students, taxpayers, and schools, and it provides some much-needed common sense reforms.

The rule helps students by giving a clear standard for discharging student loans when a school has committed a misrepresentation. It also ensures that the Department uses facts, evidence, and due process to determine if a school has misrepresented itself. This helps students and schools. Further, in order to reach a decision more quickly, this rule ends the unlawful ban on arbitration. Finally, the rule helps students complete their education even if there is a school closure.

The rule also benefits American taxpayers by ensuring that the relief that the Department gives to a student is related to the financial harm that the student has suffered. As a result of these provisions, this rule saves American taxpayers \$11.1 billion over ten years. This is in stark contrast to President Obama’s 2016 Department of Education rule that was projected to cost up to \$40 billion over ten years.

Finally, the Department of Education did not consider this rule lightly. In fact, the Department spent over two years working on this rule. During this time, the Department held public hearings and responded to tens of thousands of public comments.

**Because the Department of Education’s rule helps students and taxpayers and was carefully considered with public comment, Senators should vote against H.J. Res. 76.**

Sincerely,

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