



City of Philadelphia

City Council
Chief Clerk's Office
402 City Hall
Philadelphia, PA 19107

RESOLUTION NO. 250255

Introduced March 20, 2025

Councilmember Landau

RESOLUTION

Condemning President Donald J. Trump and his administration for their decision to suspend income-driven student loan repayment plans and for politicizing the Public Service Loan Forgiveness program to target advocates working to oppose his anti-immigrant, anti-trans, anti-free speech agenda.

WHEREAS, Over 300,000 Philadelphians owe over \$11 billion collectively in student loan debt, according to the Federal Reserve Bank of Philadelphia; and

WHEREAS, Income-driven repayment (IDR) plans help borrowers manage their student debt by tying their monthly payments to their income and family size, with the remainder of their balance forgiven after 20 to 25 years; and

WHEREAS, Without warning or justification, the Trump Administration's Department of Education (DoE) removed applications for all IDR plans from public access and paused the processing of submitted applications; and

WHEREAS, This suspension affects both prospective IDR plan applicants and those already enrolled in these plans, because those already enrolled must recertify their income annually through submitting a new application; and

WHEREAS, A DoE memorandum obtained by *The Washington Post* stated that Trump's IDR plan suspension could last 3 months or longer, a decision that would add to the existing long wait time for this critical tool for low-to-moderate income borrowers who would otherwise be financially overwhelmed by their student loan debt; and

WHEREAS, The Public Service Loan Forgiveness (PSLF) program, created by Congress in 2007, is a critical tool to incentivize Americans to pursue careers that are in the public interest, without having to worry about a lifetime of student debt; and

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WHEREAS, Borrowers working for eligible government and non-profit organizations who are enrolled in an IDR plan can have their debts forgiven after 10 years through PSLF; and

WHEREAS, Philadelphians serving our City and its residents as teachers, doctors, nurses, social workers, lawyers, and other professionals rely on the promise of PSLF to continue to do their critical, but often only modestly paid, work without worrying about the financial burden of their student debt; and

WHEREAS, On March 7, 2025, President Trump signed an Executive Order directing the Secretary of Education to amend the regulations for PSLF to exclude borrowers working at organizations that support immigrants without legal status, transgender children, and protestors, among others; and

WHEREAS, This policy is a blatant attempt to target those speaking out and working to oppose President Trump's oppressive and unjust policies towards vulnerable populations and contrary to the PSLF statute enacted in Congress; and

WHEREAS, Programs like PSLF that work to reduce the burden of student debt and support people working for a more just and equitable society should be protected and prioritized, not politicized; now, therefore, be it

RESOLVED, BY THE COUNCIL OF THE CITY OF PHILADELPHIA, That we hereby condemn President Donald J. Trump and his administration for their decision to suspend income-driven student loan repayment plans and for politicizing the Public Service Loan Forgiveness program to target advocates working to oppose his anti-immigrant, anti-trans, anti-free speech agenda.