



**WASFAA**  
Western Association of Student Financial Aid Administrators

September 21, 2016

Congresswoman Suzanne Bonamici  
U.S. House of Representatives  
439 Cannon HOB  
Washington, DC 20515

Re: H.R. 5962 Support

Dear Congresswoman Bonamici:

The Western Association of Student Financial Aid Administrators (WASFAA) is an organization that represents post-secondary educational financial aid professionals from Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Washington and the Pacific Islands. Thank you for your leadership along with Congressman Ryan Costello to help struggling student loan borrowers. We support the Streamlining Income-Driven, Manageable Payments on Loans for Education Act, or the SIMPLE Act that was introduced by you and Congressman Ryan Costello.

We believe the SIMPLE Act will assist struggling student borrowers of federal student loans to enroll and remain in income-driven repayment plans as long as they are needed. For borrowers who become 60-120 days delinquent, it would be a great and beneficial service to automatically connect them with an income-driven repayment plan before they go into default. We understand that borrowers have the ability to opt-out of the Department's chosen plan, if they elect to, after a plan has been selected.

The SIMPLE Act will also address an alarming statistic from a Department of Education survey of borrowers - that a large number of borrowers (57%) enrolled in income-driven repayment plans failed to recertify. The annual recertifying process is complicated and has strict deadline dates. Under the current process, the borrower must actually submit another application and document income and family size. The SIMPLE Act allows for automating the annual process through an interface between the Department of Education and the Treasury Department. Using information already on file at the Internal Revenue Service, this would update and certify the borrower's income information, eliminating the need for the borrower to submit another application and document income.

In summary, we agree that the Simple Act will improve the process for borrowers to utilize the income-driven repayment plans and reduce student loan defaults. WASFAA supports these improvements provided in H.R. 5962, the SIMPLE Act.

Sincerely,  
Mike Johnson  
WASFAA President  
Portland State University  
1825 SW Broadway  
Portland, OR 97232  
503/725-5442  
[Gmj2@pdx.edu](mailto:Gmj2@pdx.edu)

Tami Sato  
WASFAA Federal Relations Chair  
Marshall B. Ketchum University  
2575 Yorba Linda Blvd.  
Fullerton, CA 92831  
714/449-7447  
[tsato@ketchum.edu](mailto:tsato@ketchum.edu)

