



# Commonwealth of the Northern Mariana Islands

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**For Immediate Release**

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### **Student Loan Discharges for Totally and Permanently Disabled Veterans**

**Office of the Attorney General, Saipan** – CNMI Attorney General Edward Manibusan joins 51 Attorneys General of the 56 states and territories in a letter to Secretary of Education Betsy DeVos supporting the student loan discharge of veterans who are totally and permanently disabled.

“As the Attorneys General of our jurisdictions, we urge the Department of Education to take prompt action to satisfy its statutory mandate to discharge the student loans of veterans who are permanently and totally disabled or otherwise unemployable. As a nation, we have a moral obligation to assist those who have put their lives on the line to defend us,” states the Attorneys General in their letter to Secretary of Education Betsy DeVos.

The federal government’s recent efforts which include implementation of a data matching program between the Departments of Education and Veterans Affairs pledges to make it easier for veterans to have their loans discharged due to a disability. In spite of the efforts, the Department of Education continues to require eligible veterans to take affirmative steps to secure the loan forgiveness that is their statutory right. The requirements imposed by the Department may prove insurmountable obstacles to relief for many eligible veterans due to the severe nature of their disabilities.

In the letter to Secretary DeVos the Attorneys General write, “Because America’s veterans deserve better, we ask the Department to develop an automatic discharge process to ensure that all eligible veterans can have their student loans forgiven.” The letter continues, “We understand the difficulties faced by our residents who struggle to manage their student loan debt. Those difficulties are only compounded for veterans and others who are suffering from a total permanent disability.”

Under the Higher Education Opportunity Act of 2008, which passed Congress with strong bipartisan support before being signed by President Bush, the Department of Education has an obligation to discharge loans of veterans who are permanently and totally disabled as a result of their service. “If a student borrower...dies or becomes permanently and totally disabled...the Secretary *shall* discharge the borrower’s liability on the loan by repaying the amount owed on the loan.” 20 U.S.C. § 1087 (a)(1). When a veteran “has been determined by the Secretary of Veterans Affairs to be unemployable due to a service-connected condition,” he or she “shall be considered permanently and totally disabled for the purpose of discharging such borrower’s loans” and “shall not be required to present additional documentation” of his or her disability. *Id.* § 1087 (a)(2).

The Department of Education has the authority to automatically discharge the student loans of disabled veterans. The Attorneys General, “urge the Department to implement the plain intent of the Higher Education Act by doing so as expeditiously as possible.”

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