BIDEN ADMINISTRATION STAFF – STUDENT LOANS

BACKGROUND

Student Loan Forgiveness

In A Recently Announced Plan, Biden Will Forgive Up To \$20,000 In Federal Student Loan Debt. "President Biden will forgive up to \$20,000 in federal student loan debt for tens of millions of Americans, a move that will provide unprecedented relief for borrowers but is certain to draw political and legal challenges." (Andrew Restuccia and Gabriel T. Rubin, "Biden's Student Loan Forgiveness Plan To Cancel Up To \$20,000 In Debt For Millions," The Wall Street Journal, 8/24/22)

Biden's Plan Will Cancel \$10,000 In Student Loan Debt For Those Making Less Than \$125,000 A Year Or Couples Making Less Than \$250,000 Annually. "Following more than a year of internal debate, the president will announce later Wednesday that he will cancel \$10,000 in federal student loan debt for borrowers making under \$125,000 a year or couples making less than \$250,000 a year, according to the White House." (Andrew Restuccia and Gabriel T. Rubin, "Biden's Student Loan Forgiveness Plan To Cancel Up To \$20,000 In Debt For Millions," The Wall Street Journal, 8/24/22)

"Those Who Receive Federal Pell Grants And Make Less Than \$125,000 A Year Would Be Eligible For Total Forgiveness Of \$20,000. "In addition, those who receive federal Pell Grants and make less than \$125,000 a year would be eligible for total forgiveness of \$20,000, the White House said." (Andrew Restuccia and Gabriel T. Rubin, "Biden's Student Loan Forgiveness Plan To Cancel Up To \$20,000 In Debt For Millions," The Wall Street Journal, 8/24/22)

Overview Of Student Loan Debt

"Americans Owe Nearly \$1.75 Trillion In Student Loan Debt, Spread Out Among About 48 Million Borrowers." ("A Look At The Shocking Student Loan Debt Statistics For 2022," Student Loan Hero, 7/29/22)

For The Class Of 2020, 55 Percent Of Those Graduating With Bachelor's Degrees Took Out An Average Of \$28,400 In Federal And Private Debt. "Among the class of 2020, 55% of bachelor's degree recipients took out student loans, graduating with an average of \$28,400 in federal and private debt." ("A Look At The Shocking Student Loan Debt Statistics For 2022," Student Loan Hero, 7/29/22)

"14% Of Parents With Children In The Class Of 2019 ... Took Out An Average Of \$37,200 In Federal Parent PLUS Loans." "And 14% of parents with children in the class of 2019 — the latest data available — took out an average of \$37,200 in federal parent PLUS loans." ("A Look At The Shocking Student Loan Debt Statistics For 2022," Student Loan Hero, 7/29/22)

The Average Payment Was \$300 A Month. "The average monthly student loan payment was \$300 before the White House instituted a repayment moratorium (the suspension is in place through Aug. 31, 2022)." ("A Look At The Shocking Student Loan Debt Statistics For 2022," Student Loan Hero, 7/29/22)

AT LEAST 11 BIDEN STAFFERS EARNING UNDER \$125,000 REPORTED STUDENT LOAN LIABILITIES

Staffer	Annual Salary	Student Loan Debt
Michael J. LaRosa	\$110,000	\$50,001 - \$100,000
Justin T. Oswald	\$110,000	\$100,001 - \$250,000
Hee Jung L. Shim	\$110,000	\$85,007 - \$210,000
Shilpa D. Phadke	\$110,000	\$15,001 - \$50,000
Christopher M. Meagher	\$110,000	\$100,001 - \$250,000
Michael N. Leach	\$110,000	\$100,001 - \$250,001
Zephranie N. Buetow	\$110,000	\$500,001 - \$1,000,000
John W. McCarthy	\$110,000	\$10,001 - \$15,000
Claudia E. Chavez	\$110,000	\$15,001 - \$50,000
Kelliann M. Blazek	\$110,000	\$15,001 - \$50,001
Rory M. Brosius	\$110,000	\$40,003 - \$115,000

Michael J. LaRosa

Liabilities

Michael J. LaRosa Is Special Assistant To The President And Press Secretary For The First Lady. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

LaRosa Earns An Annual Salary Of \$110,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To LaRosa's OGE Form 278e, He Has Between \$50,001 To \$100,000 In Student Loan Debt. (Michael J. LaRosa, OGE Form 278e, Filed 4/14/22)

Creditor Amount Incurred Term 1 Navient \$50,001 - \$100,000 2008 2034 # 1 Creditor Navient Type Student Loan Amount \$50,001 - \$100,000 Incurred 2008 Rate 2.320 Term 2034

(Michael J. LaRosa, OGE Form 278e, Filed 4/14/22)

Justin T. Oswald

Justin T. Oswald Is The Special Assistant To The President And House Legislative Affairs Liaison. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Oswald Earns An Annual Salary Of \$110,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Oswald's OGE Form 278e, He Has Between \$100,001 To \$250,000 In Student Loan Debt. (Justin T. Oswald, OGE Form 278e, Filed 4/27/22)

# Creditor	Amount	Incurred	Term
1 Navient	\$100,001 - \$250,000	2009	36 years
#	1		
Creditor	Navient		
Туре	Student Loan		
Amount	\$100,001 - \$250,000		
Incurred	2009		
Rate	4.5% to 7.375%		
Term	36 years		

(Justin T. Oswald, OGE Form 278e, Filed 4/27/22)

Hee Jung L. Shim

Hee Jung L. Shim Is The Special Assistant To The President For Economic Agency Personnel. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Shim Earns An Annual Salary Of \$110,000. (Annual Report To Congress On White House Office Personnel, Executive Office of The President, 7/1/22)

According To Shim's OGE Form 278e, She Has Between \$85,007 To \$210,000 In Student Loan Debt. (Hee Jung L. Shim, OGE Form 278e, Filed 4/26/22)

1	US Department of Educati \$	10,001 - \$15,000	2011	pay as yo	u earn
	# 1				
	Creditor US Department of Ed	ucation			
	Type Student Loan				
	Amount \$10,001 - \$15,000				
	Incurred 2011				
	Rate 6.8%				
	Term pay as you earn				
2	US Department of Educati \$	15,001 - \$50,000	2011	pay as yo	u earn
	# 2				
	Creditor US Department of Ed	ucation			
	Type Student Loan				
	Amount \$15,001 - \$50,000				
	Incurred 2011				
	Rate 7.9%				
	Term pay as you earn				
3	US Department of Educati \$10,001	- \$15,000	2011	pay as you earn	
	# 3				
	Creditor US Department of Education				
	Type Student Loan				
	Amount \$10,001 - \$15,000				
	Incurred 2011 Rate 7.9%				
	Term pay as you earn				
	Term pay as you can				
4	US Department of Educati \$10,001	- \$15,000	2010	pay as you earn	
	# 4				
	Creditor US Department of Education				
	Type Student Loan Amount \$10,001 - \$15,000				
	Incurred 2010				
	Rate 6.8%				
	Term pay as you earn				
5	US Department of Educati \$15,001	- \$50,000	2010	pay as you earn	
	# 5				
	Creditor US Department of Education				
	Type Student Loan				
	Amount \$15,001 - \$50,000				
	Incurred 2010				
	Rate 7.9%				
	Term pay as you earn				
6	US Department of Educati \$1	5,001 - \$50,000	2009	pay as you	earn
	# 6				
	Creditor US Department of Edu	cation			
	Type Student Loan				
	Amount \$15,001 - \$50,000				
	Incurred 2009				
	Rate 7.9%				
	Term pay as you earn				
7	US Department of Educati \$1	0,001 - \$15,000	2009	pay as you	earn

(Hee Jung L. Shim, $\underline{\text{OGE Form 278e}}$, Filed 4/26/22)

Creditor US Department of Education
Type Student Loan
Amount \$10,001 - \$15,000
Incurred 2009
Rate 6.8%
Term pay as you earn

7

Shilpa D. Phadke

Shilpa D. Phadke Is The Special Assistant To The President For Gender Policy And Deputy Director Of The Gender Policy Council. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Phadke Earns An Annual Salary Of \$110,000. (Annual Report To Congress On White House Office Personnel, Executive Office of The President, 7/1/22)

According To Phadke's OGE Form 278e, She Has Between \$15,001 To \$50,000 In Student Loan Debt. (Shilpa D. Phadke, OGE Form 278e, Filed 5/4/22)

Liabilities

#	Creditor		Amount	Incurred	Term
1	Firstmark	Services	\$15,001 - \$50,000	2007	
	#	1			
	Creditor	Firstmark Servi	ces		
	Type	Student Loan			
	Amount	\$15,001 - \$50,0	000		
	Incurred	2007			
	Rate	2.75			
	Term				

(Shilpa D. Phadke, OGE Form 278e, Filed 5/4/22)

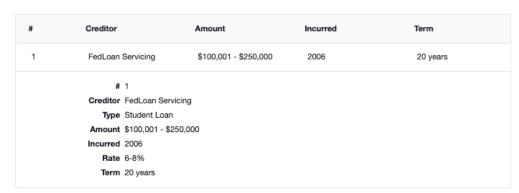
Christopher M. Meagher

Christopher M. Meagher Is The Special Assistant To The President And Deputy Press Secretary. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Meagher Earns An Annual Salary Of \$110,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Meagher's OGE Form 278e, He Has Between \$100,001 And \$250,000 In Student Loan Debt. (Christopher M. Meagher, OGE Form 278e, Filed 5/2/22)

Liabilities



(Christopher M. Meagher, OGE Form 278e, Filed 5/2/22)

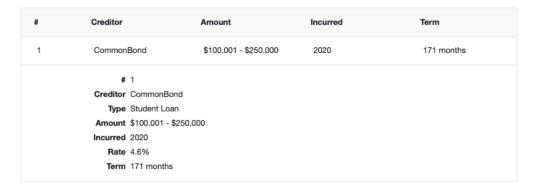
Michael N. Leach

Michael N. Leach Is The Special Assistant To The President And Chief Diversity And Inclusion Director. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Leach Earns An Annual Salary Of \$110,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Leach's OGE Form 278e, He Has Between \$100,001 To \$250,000 In Student Loan Debt. (Michael N. Leach, OGE Form 278e, Filed 5/10/22)

Liabilities



(Michael N. Leach, OGE Form 278e, Filed 5/10/22)

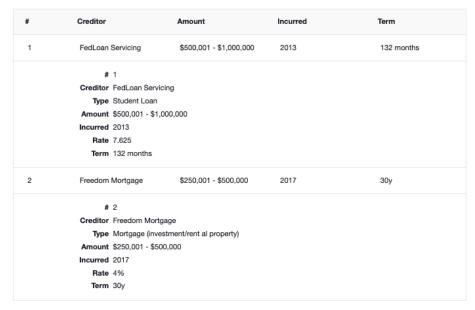
Zephranie N. Buetow

Zephranie N. Buetow Is The Special Assistant To The President And Senate Legislative Affairs Liaison. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Buetow Earns An Annual Salary Of \$110,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Buetow's OGE Form 278e, She Has Between \$500,001 To \$1,000,000 In Student Loan Debt. (Zephranie N. Buetow, OGE Form 278e, Filed 4/25/22)

Liabilities



(Zephranie N. Buetow, OGE Form 278e, Filed 4/25/22)

John W. McCarthy

John W. McCarthy Is The Special Assistant To The President And Senior Advisor To The Counselor To The President. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

McCarthy Earns An Annual Salary Of \$110,000. (Annual Report To Congress On White House Office Personnel, Executive Office of The President, 7/1/22)

According To McCarthy's OGE Form 278e, He Has Between \$10,001 To \$15,000 In Student Loan Debt. (John W. McCarthy, OGE Form 278e, Filed 5/3/22)

Liabilities

#	Creditor	Amount	Incurred	Term
1	US Dept of Ed	\$10,001 - \$15,000	2009	10 years
	# 1			
	Creditor US Dept of Ed	i		
	Type Student Loan			
	Amount \$10,001 - \$15	,000		
	Incurred 2009			
	Rate 4,949			
	Term 10 years			

(John W. McCarthy, OGE Form 278e, Filed 5/3/22)

Claudia E. Chavez

Claudia E. Chavez Is The Special Assistant To The President For Candidate Recruitment. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Chavez Earns An Annual Salary Of \$110,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Chavez's OGE Form 278e, She Has Between \$15,001 And \$50,000 In Student Loan Debt. (Claudia E. Chavez, OGE Form 278e, Filed 2/4/22)

Liabilities

#	Creditor		Amount	Incurred	Term
1	U.S. Depart	ment of Educa	\$15,001 - \$50,000	2005	178 months
	# 1				
	Creditor U.	S. Department of	of Education		
	Type St	udent Loan			
	Amount \$1	5,001 - \$50,000			
	Incurred 20	005			
	Rate 2.	35			
	Term 17	'8 months			

(Claudia E. Chavez, OGE Form 278e, Filed 2/4/22)

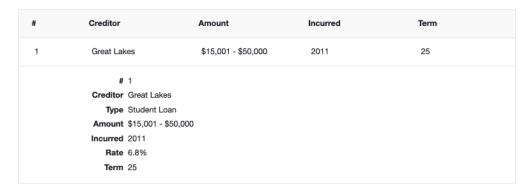
Kelliann M. Blazek

Kelliann M. Blazek Is The Special Assistant To The President For Agriculture And Rural Policy. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Blazek Earns An Annual Salary Of \$110,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Blazek's OGE Form 278e, She Has Between \$15,001 To \$50,000 In Student Loan Debt. (Kelliann M. Blazek, OGE Form 278e, Filed 4/23/22)

Liabilities



(Kelliann M. Blazek, OGE Form 278e, Filed 4/23/22)

Rory M. Brosius

Rory Brosius Is The Special Assistant To The President And Executive Director Of Joining Forces. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Brosius Earns An Annual Salary Of \$110,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Brosius' OGE Form 278e, She Has Between \$40,003 To \$115,000 In Student Loan Debt. (Rory M. Brosius, OGE Form 278e, Filed 4/26/22)

#	Creditor	Amount	Incurred	Term
1	Navy Federal Credit Union	\$10,001 - \$15,000	2018	revolving
	# 1 Creditor Navy Federal Credit Type Credit Card Amount \$10,001 - \$15,000 Incurred 2018 Rate 11.9 Term revolving	t Union		
2	FedLoan Servicing	\$10,001 - \$15,000	2011	283 Months
	# 2 Creditor FedLoan Servicing Type Student Loan Amount \$10,001 - \$15,000 Incurred 2011 Rate 0 Term 283 Months			
3	FedLoan Servicing	\$15,001 - \$50,000	2013	283 Months
	# 3 Creditor FedLoan Servicing Type Student Loan Amount \$15,001 - \$50,000 Incurred 2013 Rate 0 Term 283 Months			
4	FedLoan Servicing	\$15,001 - \$50,000	2013	283 Months
	# 4 Creditor FedLoan Servicing Type Student Loan Amount \$15,001 - \$50,000 Incurred 2013 Rate 0 Term 283 Months			
5	Home Depot	\$15,001 - \$50,000	2020	72 Months
	# 5 Creditor Home Depot Type Credit Card Amount \$15,001 - \$50,000 Incurred 2020 Rate 7.99 Term 72 Months			

(Rory M. Brosius, <u>OGE Form 278e</u>, Filed 4/26/22)

AT LEAST 17 BIDEN STAFFERS EARNING OVER \$125,000 REPORTED STUDENT LOAN LIABILITIES

Staffer	Annual Salary	Student Loan Debt
Jake Sullivan	\$180,000	\$15,001 - \$50,000
Karine Jean-Pierre	\$180,000	\$10,001 - \$15,000
Sameera N. Fazili	\$155,000	\$10,001 - \$15,000
Mala Adiga	\$155,000	\$30,002 - \$100,000
Elisabeth H. Lawrence	\$155,000	\$30,002 - \$100,000
Stefanie G. Feldman	\$155,000	\$30,002 - \$100,000
Christopher J. Slevin	\$155,000	\$15,001 - \$50,000
Bharat N. Ramamurti	\$155,000	\$25,002 - \$65,000
Erin E. Pelton	\$130,000	\$15,001 - \$50,000
Alicia C. OʻBrien	\$130,000	\$15,001 - \$50,000
Rosemarie N. Hidalgo	\$130,000	\$35,003 - \$80,000
Jennifer B. Sokoler	\$130,000	\$25,002 - \$65,000
Leandra N. English	\$130,000	\$25,002 - \$65,000
Nadiya F. Beckwith-Stanley	\$130,000	\$100,001 - \$250,000
Ashley N. Williams	\$130,000	\$450,004 - \$950,000
Vanessa L. Chen	\$130,000	\$15,001 - \$50,000
Erica K. Songer	\$130,000	\$15,001 - \$50,000

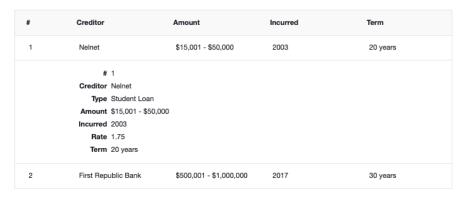
Jake Sullivan

Jake Sullivan Is Assistant To The President For National Security Affairs. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Sullivan Earns An Annual Salary Of \$180,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Sullivan's OGE Form 278e, He Has Between \$15,001 To \$50,000 In Student Loan Debt. (Jake Sullivan, OGE Form 278e, Filed 5/9/22)

Liabilities



(Jake Sullivan, OGE Form 278e, Filed 5/9/22)

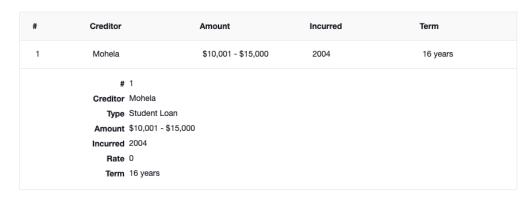
Karine Jean-Pierre

Karine Jean-Pierre Is The Assistant To The President And Press Secretary. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Jean-Pierre Earns An Annual Salary Of \$180,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Jean-Pierre's OGE Form 278e, She Has Between \$10,001 To \$15,000 In Student Loan Debt. (Karine Jean-Pierre, OGE Form 278e, Filed 4/27/22)

Liabilities



(Karine Jean-Pierre, OGE Form 278e, Filed 4/27/22)

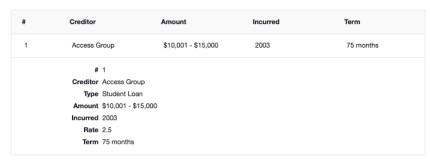
Sameera N. Fazili

Sameera N. Fazili Is Deputy Assistant To The President And Deputy Director Of The National Economic Council. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Fazili Earns An Annual Salary Of \$155,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Fazili's OGE Form 278e, She Has Between \$10,001 To \$15,000 In Student Loan Debt. (Sameera N. Fazili, OGE Form 278e, Filed 5/12/22)

Liabilities



(Sameera N. Fazili, OGE Form 278e, Filed 5/12/22)

Mala Adiga

Mala Adiga Is The Deputy Assistant To The President And Director Of Policy And Projects For The First Lady.

(Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Adiga Earns An Annual Salary Of \$155,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Adiga's OGE Form 278e, She Has Between \$30,002 To \$100,000 In Student Loan Debts. (Mala Adiga, OGE Form 278e, Filed 4/22/22)

Liabilities

#	Creditor	Amount	Incurred	Term
1	IDAPP	\$15,001 - \$50,000	1999	20 years
	# 1			
	Creditor IDAPP			
	Type Studer	it Loan		
	Amount \$15,00	1 - \$50,000		
	Incurred 1999			
	Rate 3.5			
	Term 20 yea	rs		
2	IDAPP	\$15,001 - \$50,000	1999	20 years
	# 2			
	Creditor IDAPP			
	Type Studer	nt Loan		
	Amount \$15,00	1 - \$50,000		
	Incurred 1999			
	Rate 3.5			
	Term 20 yea	rs		

(Mala Adiga, OGE Form 278e, Filed 4/22/22)

Elisabeth H. Lawrence

Elisabeth H. Lawrence Is The Deputy Assistant To The President For Immigration. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

• Lawrence Earns An Annual Salary Of \$155,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Lawrence's OGE Form 278e, She Has Between \$30,002 To \$100,000 In Student Loan Debt. (Elisabeth H. Lawrence, OGE Form 278e, Filed 5/7/22)

#	Creditor	Amount	Incurred	Term
1	U.S. DOE	\$15,001 - \$50,000	2011	Graduated Repayment
	# 1			
	Creditor U.S. DOE			
	Type Student L	oan		
	Amount \$15,001 -	\$50,000		
	Incurred 2011			
	Rate 3.86-6.8%			
	Term Graduated	i Repayment		
2	U.S. DOE	\$15,001 - \$50,000	1996	Graduated Repayment
	# 2			
	Creditor U.S. DOE			
	Type Student L	oan		
	Amount \$15,001 -	\$50,000		
	Incurred 1996			
	Rate 5.375%			
	Term Graduated	d Repayment		

(Elisabeth H. Lawrence, $\underline{\text{OGE Form 278e}}$, Filed 5/7/22)

Stefanie G. Feldman

Stefanie G. Feldman Is The Deputy Assistant To The President And Senior Advisor To The Domestic Policy Advisor. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

• Feldman Earns An Annual Salary Of \$155,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Feldman's OGE Form 278e, She Has Between \$30,002 To \$100,000 In Student Loan Debt. (Stefanie G. Feldman, OGE Form 278e, Filed 4/19/22)

Liabilities

#	Creditor	Amount	Incurred	Term
1	U.S. Dept of Education	n \$15,001 - \$50,000	2016	299 months
	# 1			
	Creditor U.S. Dept of	Education		
	Type Student Loa	n		
	Amount \$15,001 - \$8	50,000		
	Incurred 2016			
	Rate 0			
	Term 299 months			
2	U.S. Dept of Education	n \$15,001 - \$50,000	2015	299 months
	# 2			
	Creditor U.S. Dept of	Education		
	Type Student Loa	n		
	Amount \$15,001 - \$5	50,000		
	Incurred 2015			
	Rate 0			
	Term 299 months			

(Stefanie G. Feldman, OGE Form 278e, Filed 4/19/22)

Christopher J. Slevin

Christopher J. Slevin Is The Deputy Assistant To The President And Deputy Director Of The Office Of Legislative Affairs. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Slevin Earns An Annual Salary Of \$155,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Slevin's OGE Form 278e, He Has Between \$15,001 To \$50,000 In Student Loan Debt. (Christopher J. Slevin, OGE Form 278e, Filed 4/19/22)

Liabilities

#	Creditor		Amount	Incurred	Term
1	Great Lak	es Borrowing	\$15,001 - \$50,000	2014	10 years
	#	1			
	Creditor	Great Lakes Borro	owing		
	Туре	Student Loan			
	Amount	\$15,001 - \$50,000)		
	Incurred	2014			
	Rate	6.55			
	Term	10 years			

(Christopher J. Slevin, OGE Form 278e, Filed 4/19/22)

Bharat N. Ramamurti

Bharat N. Ramamurti Is The Deputy Assistant To The President And Deputy Director Of The National Economic Council. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Ramamurti Earns An Annual Salary Of \$155,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Ramamurti's OGE Form 278e, He Has Between \$25,002 To \$65,000 In Student Loan Debt. (Bharat N. Ramamurti, OGE Form 278e, Filed 4/25/22)

#	Creditor	Amount	Incurred	Term
1	Firstmark Service	es \$10,001 - \$15,000	2004	25 years
	# 1			
	Creditor Firstm	ark Services		
	Type Stude	nt Loan		
	Amount \$10,0	01 - \$15,000		
	Incurred 2004			
	Rate 2.204			
	Term 25 year	ars		
2	Navient	\$15,001 - \$50,000	2004	25 years
	# 2			
	Creditor Navie	nt		
	Type Stude	nt Loan		
	Amount \$15,0	01 - \$50,000		
	Incurred 2004			
	Rate 3.5			
	Term 25 year			

(Bharat N. Ramamurti, OGE Form 278e, Filed 4/25/22)

Erin E. Pelton

Pelton Is The Special Assistant To The President And Chief Of Staff For The Domestic Policy Council. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Pelton Earns An Annual Salary Of \$130,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Pelton's OGE Form 278e, She Has Between \$15,001 To \$50,000 In Student Loan Debt. (Erin E. Pelton, OGE Form 278e, Filed 4/27/22)

Liabilities

#	Creditor	Amount	Incurred	Term
1	Wells Fargo	\$1,000,001 - \$5,000,000	2015	30 Yrs
2	Embrace	\$100,001 - \$250,000	2007	30 Yrs
3	BPPR	\$100,001 - \$250,000	2010	30 Yrs
4	Navient	\$15,001 - \$50,000	2005	20 Yrs
	# 4 Creditor Navient Type Student Loar Amount \$15,001 - \$56 Incurred 2005 Rate 2.65% Term 20 Yrs			

(Erin E. Pelton, OGE Form 278e, Filed 4/27/22)

Alicia C. O'Brien

O'Brien Is The Special Assistant And Senior Counsel To The President. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

o **O'Brien Earns An Annual Salary Of \$130,000.** (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To O'Brien's OGE Form 278e, She Has Between \$15,001 To \$50,000 In Student Loan Debt. (Alicia C. O'Brien, OGE Form 278e, Filed 5/3/22)

Liabilities



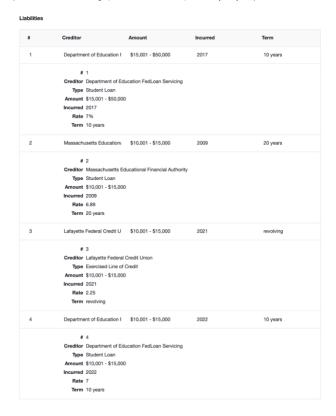
(Alicia C. O'Brien, OGE Form 278e, Filed 5/3/22)

Rosemarie N. Hidalgo

Hidalgo Is The Special Assistant To The President And Senior Advisor On Gender-Based Violence. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Hidalgo Earns An Annual Salary Of \$130,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Hidalgo's OGE Form 278e, She Has Between \$35,003 To \$80,000 In Student Loan Debts. (Rosemarie N. Hidalgo, OGE Form 278e, Filed 4/26/22)



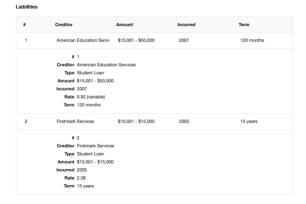
(Rosemarie N. Hidalgo, $\underline{\text{OGE Form 278e}}$, Filed 4/26/22)

Jennifer B. Sokoler

Sokoler Is The Special Assistant And Associate Counsel To The President. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Sokoler Earns An Annual Salary Of \$130,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Sokoler's OGE Form 278e, She Has Between \$25,002 To \$65,000 In Student Loan Debts. (Jennifer B. Sokoler, OGE Form 278e, Filed 4/10/22)



(Jennifer B. Sokoler, OGE Form 278e, Filed 4/10/22)

Leandra N. English

Leandra N. English Is The Special Assistant To The President And Chief Of Staff For The National Economic Council. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

English Earns An Annual Salary Of \$130,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To English's OGE Form 278e, She Has Between \$25,002 To \$65,000 in Student Loan Debt. (Leandra N. English, OGE Form 278e, Filed 4/28/22)



(Leandra N. English, OGE Form 278e, Filed 4/28/22)

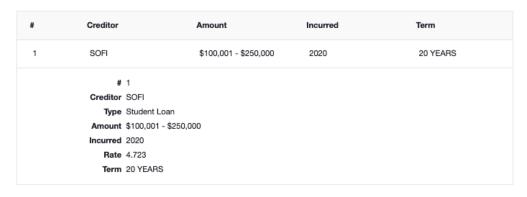
Nadiya F. Beckwith-Stanley

Nadiya F. Beckwith-Stanley Is The Special Assistant To The President For Budget And Tax Policy. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Beckwith-Stanley Earns An Annual Salary Of \$130,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Beckwith-Stanley's OGE Form 278e, She Has Between \$100,001 To \$250,000 In Student Loan Debt. (Nadiya F. Beckwith-Stanley, OGE Form 278e, Filed 5/12/22)

Liabilities



Ashley N. Williams

Ashley N. Williams Is The Special Assistant To The President And Deputy Director Of Oval Office Operations. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Williams Earns An Annual Salary Of \$130,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Williams' OGE Form 278e, She Has Between \$450,004 To \$950,000 In Student Loan Debt. (Ashley N. Williams, OGE Form 278e, Filed 4/28/22)

Liabilities Creditor Amount Incurred Term U.S. Department of Educa \$250,001 - \$500,000 2019 # 1 Creditor U.S. Department of Education Type Student Loan Amount \$250,001 - \$500,000 Incurred 2019 Rate 0 Term 25 2 U.S. Department of Educa \$50,001 - \$100,000 2019 25 # 2 Creditor U.S. Department of Education Type Student Loan Amount \$50,001 - \$100,000 Incurred 2019 Rate 0 Term 25 U.S. Department of Educa \$100,001 - \$250,000 2011 20 # 3 Creditor U.S. Department of Education Type Student Loan Amount \$100,001 - \$250,000 Incurred 2011 Rate 7.5 Term 20 U.S. Department of Educa \$50,001 - \$100,000 2004 # 4 Creditor U.S. Department of Education Type Student Loan Amount \$50,001 - \$100,000 Incurred 2004 Term 20

(Ashley N. Williams, OGE Form 278e, Filed 4/28/22)

Vanessa L. Chen

Vanessa L. Chen Is The Special Assistant To The President For Criminal Justice And Guns Policy. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Chen Earns An Annual Salary Of \$130,000. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

According To Chen's OGE Form 278e, She Has Between \$15,001 To \$50,000 In Student Loan Debt. (Vanessa L. Chen, OGE Form 278e, Filed 4/20/22)

Liabilities



(Vanessa L. Chen, $\underline{\text{OGE Form 278e}}$, Filed 4/20/22)

Erica K. Songer

Erica K. Songer Is The Special Assistant To The President And Associate Counsel To The President. (Annual Report To Congress On White House Office Personnel, Executive Office Of The President, 7/1/22)

Songer Earns An Annual Salary Of \$130,000. (Annual Report To Congress On White House Office Personnel, Executive Office of The President, 7/1/22)

According To Songer's OGE Form 278e, She Has Between \$15,001 To \$50,000 In Student Loan Debt. (Erica K. Songer, OGE Form 278e, Filed 4/12/22)

Liabilities

#	Creditor	Amount	Incurre	d Term	Term	
1	ED Financ	ial \$15,001	- \$50,000 2003	30 years		
	#	1				
	Creditor	ED Financial				
	Туре	Student Loan				
	Amount	\$15,001 - \$50,000				
	Incurred	2003				
	Rate	3.25				
	Term	30 years				

(Erica K. Songer, OGE Form 278e, Filed 4/12/22)

DEMOGRAPHICS

Background

More Than 1 In 5 U.S. Families Carry Student Loan Debt And Families Owe A Median Of \$22,000. "More than 1 in 5 U.S. families hold student loan debt. 21.4% of families owe student loan debt as of 2019 — the latest data from the Federal Reserve Survey of Consumer Finances. This is down from 22.3% in 2016. These families owe a record median of \$22,000, up from \$20,210 in 2016." (Jacqueline DeMarco, "A Demographic Look At Who Has Student Loan Debt," Student Loan Hero, 6/14/22)

Student loan debt (all families)							
Year	Median student loan debt	% with student loan debt					
1989	\$5,970	8.9%					
1992	\$5,900	10.7%					
1995	\$6,510	11.9%					
1998	\$11,010	11.3%					
2001	\$11,550	11.5%					
2004	\$12,470	13.4%					
2007	\$14,810	15.2%					
2010	\$15,320	19.1%					
2013	\$18,670	19.9%					
2016	\$20,210	22.3%					
2019	\$22,000	21.4%					
Source: Federal Reserve Sui	vey of Consumer Finances						

(Jacqueline DeMarco, "A Demographic Look At Who Has Student Loan Debt," Student Loan Hero, 6/14/22)

Black Families Hold More Student Loan Debt And Owe More Than White And Hispanic Families. "30.2% of Black families hold student loan debt, versus 20.0% of white and 14.3% of Hispanic families. Meanwhile, Black

families owe a median of \$30,000, compared with \$23,000 among white and \$17,600 among Hispanic families." (Jacqueline DeMarco, "A Demographic Look At Who Has Student Loan Debt," <u>Student Loan Hero</u>, 6/14/22)

Student loan debt (by race)								
Year	Median student loan debt, white	% with student loan debt, white	Median student loan debt, Black	% with student loan debt, Black	Median student loan debt, Hispanic	% with student loan debt, Hispanic		
1989	\$5,970	8.3%	\$3,980	12.3%	\$7,960	9.9%		
1992	\$6,260	10.8%	\$5,180	12.6%	\$6,260	8.3%		
1995	\$6,510	11.6%	\$5,840	13.7%	\$6,680	11.7%		
1998	\$11,480	11.3%	\$8,020	11.2%	\$7,860	9.1%		
2001	\$11,840	11.0%	\$7,220	14.8%	\$7,220	11.6%		
2004	\$13,560	13.7%	\$11,520	16.5%	\$6,780	8.2%		
2007	\$16,050	13.8%	\$11,360	22.5%	\$12,340	14.1%		
2010	\$15,550	18.9%	\$15,320	24.1%	\$12,960	14.3%		
2013	\$19,770	18.4%	\$16,470	31.2%	\$14,280	14.1%		
2016	\$20,310	20.2%	\$21,270	30.7%	\$19,140	19.3%		
2019	\$23,000	20.0%	\$30,000	30.2%	\$17,600	14.3%		
Source: Fed	deral Reserve	Survey of C	onsumer Fina	inces				

(Jacqueline DeMarco, "A Demographic Look At Who Has Student Loan Debt," Student Loan Hero, 6/14/22)

The Least Wealthy Hold The Most Debt. "The least wealthy Americans are most likely to hold student loan debt — and more of it. 36.0% of families in the bottom quartile of net worth owe a median of \$32,000 in student loan debt. Meanwhile, 5.7% of families in the top 10% owe student debt, at a median of \$20,000." (Jacqueline DeMarco, "A Demographic Look At Who Has Student Loan Debt," Student Loan Hero, 6/14/22)

Date	Median	% with	Median	% with	Median	% with	Median	% with	Median	% with
	student loan debt, less than 25	student loan debt, less than 25	student loan debt, 25 to 49.9	student loan debt, 25 to 49.9	student loan debt, 50 to 74.9	student loan debt, 50 to 74.9	student loan debt, 75 to 89.9	student loan debt, 75 to 89.9	student loan debt, 90 to 100	student loan debt, 90 to 100
1989	\$6,560	14.5%	\$3,980	9.2%	\$7,960	6.8%	\$7,960	6.4%	\$3,980	3.4%
1992	\$6,440	20.2%	\$4,650	10.5%	\$4,650	6.9%	\$4,470	5.7%	\$10,210	4.0%
1995	\$8,350	19.7%	\$5,840	12.8%	\$4,590	9.5%	\$8,010	6.3%	\$5,840	4.7%
1998	\$15,730	20.3%	\$6,290	11.6%	\$10,700	8.3%	\$5,980	5.4%	\$12,580	4.0%
2001	\$13,290	19.4%	\$7,220	11.5%	\$11,550	10.1%	\$12,130	7.3%	\$20,220	2.0%
2004	\$13,560	23.1%	\$10,170	14.1%	\$13,560	10.7%	\$10,850	6.6%	\$10,170	4.5%
2007	\$14,810	25.5%	\$14,810	15.3%	\$12,340	13.0%	\$14,810	7.9%	\$23,450	5.8%
2010	\$18,850	33.7%	\$11,780	19.6%	\$14,140	14.8%	\$14,140	10.2%	\$16,500	5.3%
2013	\$21,960	36.1%	\$13,180	19.4%	\$14,500	14.4%	\$17,020	12.3%	\$19,990	5.7%
2016	\$26,590	39.4%	\$17,020	22.2%	\$15,950	18.4%	\$15,950	10.8%	\$27,650	6.5%
2019	\$32,000	36.0%	\$17,000	22.5%	\$20,000	16.9%	\$14,500	13.1%	\$20,000	5.7%

(Jacqueline DeMarco, "A Demographic Look At Who Has Student Loan Debt," Student Loan Hero, 6/14/22)