The student debt crisis has a disproportionate impact on Black borrowers and their families. Across all racial groups, Black borrowers hold the most student loan debt despite also being consistently underserved by post-secondary institutions. We must continue to apply pressure and demand that the leaders elected by the movement we built make due on racial equity and ensure equitable and affordable pathways for education.

**HASHTAGS:**  #MeMinusStudentDebt, #BlackStudentDebt, #CancelStudentDebt

**Our key goal is achieving policy advancements such as:**

- $50,000.00 student loan forgiveness for qualifying loan holders
- End all interest on student loan repayments
- Reduce the timeline for student loan forgiveness programs for Federal employees, non-profit workers, and veterans from 10 years to 3 years
- New student loan forgiveness programs for frontline/essential workers affected by COVID-19
- Other student loan and forbearance modifications centered on wealth generation for low- and moderate-income loan holders to lower debt to income ratios

**Suggested Social Media Posts:**

Student loan debt impacts us more. #CancelStudentDebt to make sure vulnerable groups, like veterans, seniors, and communities of color get much needed relief.

If Congress and the Biden administration want to provide real relief during the pandemic and jump start the economy once the crisis is over, they have to #CancelStudentDebt

Executive orders are not enough to help people through the #COVID19 crisis. With about 45 million borrowers the average debt is $30,000 a person. We need a long-term plan for substantive student loan forgiveness. #MeMinusStudentDebt #CancelStudentDebt
Black borrowers hold the most student loan debt and are more likely to default on their student loan payments. The increasing costs to earn a degree are keeping college out of reach for many students. #MeMinusStudentDebt #BlackStudentDebt

Student loan forbearance is not enough during this unprecedented #COVID19 crisis. Congress should #CancelStudentDebt so relief reaches the lowest income, most vulnerable borrowers. #MeMinusStudentDebt

Approximately 34% of all women and 57% of Black women repaying student loans say they were unable to meet essential expenses within the past year. We need a long-term plan for substantive student loan forgiveness. #MeMinusStudentDebt #BlackStudentDebt

#MeMinusStudentDebt means I can… (Share what you will be able to do without student loan debt!)

The time to act is now and we have no time for back and forth while over 43 million borrowers are being crushed by over $1.6 trillion in education debt. We must take action now because we can not afford to go in the same direction any longer.

SHARE THE MESSAGE:

1. Develop your own customized posts to share out the content- feel free to offer stories, data, and quotes to the suggested social media posts below
2. Add the #MeMinusStudentDebt, #BlackStudentDebt, #CancelStudentDebt hashtags to your social media posts.
3. Follow @NAACP on Twitter, Instagram, and Facebook and share our content via your personal or organizational accounts.

GRAPHICS:

Student Debt Graphics: Download Here