

Written by Kathy
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Pictured is United States President Joe Biden

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By Kathy Wray Coleman, associate publisher, editor-in-chief

WASHINGTON, D.C. –President Joe Biden's executive order that relieves federal student loan debt for millions of Americans for up to \$20,000 per eligible person survived a hurdle on Thursday when a federal judge dismissed a legal challenge brought by attorneys general for Missouri and five other states, namely Nebraska, Arkansas, Iowa, Kansas and South Carolina.

Judge Henry Edward Autrey, a former President George W. Bush appointee, ruled for President Biden and the federal government and against the six states that brought the lawsuit saying that the states at issue did not have legal standing to bring the litigation. A similar challenge filed in the U.S Supreme Court also was dismissed last week, setting the stage for the president's controversial student loan debt forgiveness program to go forward.

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The attorneys general for the six-states plaintiffs in the case argued that the program is government overreach and an abuse of the president's authority, and that it takes away from the respective states tax base and puts the entities that finance the loans and affiliated state loan recipients at risk.

A Democrat who ousted former president Donald Trump from the White House via a contentious presidential election in 2020, the president publicly announced his celebrated student loan forgiveness program, which is only applicable to federal student loans, in August from the White House, saying "I made that commitment and I am honoring it today." He also extended the federal government's pause on student loan repayments during the pandemic until the end of the year.

The long awaited initiative, which liberal critics say is hardly enough to address the country's student loan debt during a debilitating economy, would essentially cancel up to \$10,000 of qualifying federal student loan debt and \$20,000 for those who received pell grants. Also to qualify, an individual's annual income must be \$125,000 or less with married couples capped at \$250,000.

The initiative would eliminate applicable non-consolidated federal student loans for up to 32% or 14.6 million borrowers who held less than \$10,000 in debt as of the end of last month It will also erase at least half of the student loan debt held by the 20.5% of borrowers who owe between \$10,000 and \$20,000, and will serve to reduce \$20,000 to \$40,000 owed by another 21.4% of

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borrowers.

More than 40 million Americans are in student loan debt for seeking an education, owing a cumulative \$1.7 trillion, much of it from high government interest rates, penalties and exorbitant collection fees that hurt struggling single mothers, poor people and people of color in a disproportionate fashion.

[The NAACP and some Black leaders](#) say the loan forgiveness program does not go far enough and that the president broke a campaign promise to Black voters to forgive more federal student loan debt than the allotted \$20,000 or less per individual he has approved for the current plan, a plan that will cost the federal government upwards of an estimated \$380 billion.

Republicans in Congress, fueled by conservative mainstream media pundits, say that Biden is fiscally irresponsible and too generous with taxpayer money, and that it is not the role of the federal government to forgive its high-price student loans with "handouts." Republicans call the initiative "a \$300 billion student loan bailout."

By Kathy Wray Coleman, associate publisher, editor-in-chief (Coleman is a former biology teacher and a seasoned Black journalist, and an investigative, legal, scientific, and political reporter who trained for 17 years at the Call and Post Newspaper in Cleveland, Ohio).

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We interviewed former president Barack Obama one-on-one when he was campaigning for president. As to the Obama interview,

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