While President Biden has yet to enact the $10,000 in blanket federal student loan cancellation he campaigned on, he has gone forward with other measures to reduce student loan debt. Data and Policy Analyst Tom Lee has updated his review of the administration’s actions to date — the latest of which relies on the federal courts to provide more forgiveness than the administration would otherwise be able to do.

Key points:

- The administration has used more targeted mechanisms to provide as much loan forgiveness as possible without providing blanket forgiveness.
- The most recent Department of Education proposal to provide student loan forgiveness—this time through the federal courts—offers another way for the administration to accomplish this goal as the end-of-August deadline for the resumption of federal student loan repayments nears.
- The administration is also expected to decide by late August whether to provide blanket loan forgiveness.

Read the analysis