

Congress of the United States
House of Representatives
Washington, DC 20515-4315

January 16, 2026

The Honorable Donald J. Trump
President of the United States of America
The White House
1600 Pennsylvania Ave., NW
Washington, D.C. 20500

Dear President Trump:

I write with the utmost urgency to express concern over the U.S. Department of Education's decision to garnish wages from Americans who have defaulted on their student loan payments. At a time when millions of Americans, including over 100,000 South Texans¹, are struggling to make ends meet, losing up to 15 percent of their paychecks is the last thing they need². I urge your Administration to work with Congress to protect borrowers and prevent irreparable damage to Americans and our economy.

As you know may know, an estimated five million borrowers across the country have defaulted on their student loans, including an estimated 461,000 in the State of Texas – that is a collective debt of \$1.67 trillion³. In Texas alone, the defaulted debt is \$9.5 million⁴. To put things further into perspective, the median wage in the 34th Congressional District of Texas is \$55,000 with the average student debt being \$22,309⁵. Many of my constituents are already having to choose

¹ Protectborrowers.org. “Texas Student Debt by the Numbers: Congressional District 34”. https://drive.google.com/drive/folders/1tTjG_Gpi4Um9pbIL4Q8TfpazVfHKmOeJ

² Walrath-Holdridge, Mary.” Behind on Student Loans? You could be losing money from paycheck” <https://www.usatoday.com/story/money/2026/01/07/student-loan-borrowers-wage-garnishment-benefit-withholding/88064667007/>. 8 Jan 2026.

³ “Student Debt Statistics 2025/26: Insights from the U.S. & Beyond” <https://www.wooclap.com/en/blog/student-debt-statistics/>

⁴Bugenhagen, Faith. “Texas borrowers face wage garnishment as student loan crackdown begins”<https://www.chron.com/politics/article/student-loans-wage-garnishments-21277899.php>. 5 Jan 2026

⁵ Ketter, Samantha.” See where Texas college students graduate with the least student loan debt”. Houston Chronicle. <https://www.houstonchronicle.com/news/houston-texas/education/article/texas-student-loan-debt-21124520.php>. 27 Dec 2025.

between paying down debt or covering the necessities. Garnishing wages will only push families into further financial hardship.

Furthermore, borrowers who default will see their credit ratings plummet and encounter difficulties in purchasing homes, cars, and accessing credit cards further hindering any chance at upward economic mobility. The federal government has the responsibility of ensuring the federal student loan program supports rather than harms borrowers.

This announcement comes as millions of Americans are struggling with rising costs of living, economic and market uncertainty caused by tariffs, and skyrocketing health care premiums. Therefore, I strongly urge you to reconsider this decision and seek alternatives – like your previous Administration did during the COVID-19 crisis – and provide financial relief to borrowers experiencing hardship.

The federal student loan moratorium was the right call by your previous Administration. This was instrumental in ensuring millions of Americans stayed afloat as they found ways to pay back their student debt. It is imperative we protect our students who want to better themselves through education and not punish them for their pursuit of a better life and well-paying jobs.

I urge you and your Administration to act swiftly and reverse this decision and *put America first*. I stand ready to work with you to find an alternative such as a moratorium on collection or a bailout similar to the one provided to Argentina. I look forward to your prompt response.

Sincerely,



Vicente Gonzalez
Member of Congress

CC:

The Honorable Linda McMahon, Secretary, U.S. Department of Education
The Honorable Scott Bessent, Secretary, U.S. Department of Treasury