## **COHEAO Sample Letter for Graduate Students**

February XX, 2005

The Honorable X United States X X Office Building Washington, D.C. X

Dear X:

As a student at <<insert school name here>>, I urge you to reject President Bush's proposal to eliminate the Perkins Loan Program and its funding. The elimination of the Perkins Loan Program for college students will mean that I will not be able to receive <<X>> in Perkins Loans next year that I need for my education. This is a critical issue for many students here at <<insert school name here>>.

Additionally, as a graduate student studying <X>, the President's proposal to increase the Pell Gant maximum has no impact on financing my education since graduate students are not eligible to receive Pell Grants. A small increase in the Pell Grant program for undergraduates is <u>not</u> a substitute for eliminating a loan program needed by many graduate students – and many undergrads also. Without my Perkins Loan, I will be forced either to seek high-interest private loans to continue my studies or drop out because I cannot afford to continue. Many students can't get these private loans because they don't have someone who is willing and able to co-sign for them. Although the increase for Pell Grants proposed by the President is good, it won't come close to taking the place of my Perkins Loans.

From personal experience I know that Perkins Loans often make the difference for students like me who do not otherwise have enough funds to pay for college. In addition, the Perkins Loan cancellation benefits allow students to pursue public service careers such as teaching, nursing, law enforcement, the military and social work after graduation without a crippling amount of debt.

Please reject the proposal to eliminate the Perkins Loan Program. Also, please support restoring the funding that is necessary to keep the program healthy. At a time when access to education is increasingly important, I ask that Congress provide the Perkins Loan Federal Capital Contribution \$100 million for next year and provide \$120 million for reimbursements for Loan Cancellations.

Thank you for considering my request. If you would like to discuss this issue further, please contact <<insert contact information>>.

Sincerely,