



## Central Office

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October 29, 2024

### **Senate Judiciary and Public Safety Committee**

Sen. Ron Latz, Chair  
3105 Minnesota Senate Bldg.  
St. Paul, MN 55155

Sen. Warren Limmer, Ranking Minority Member  
2221 Minnesota Senate Bldg.  
St. Paul, MN 55155

### **House Public Safety Finance and Policy Committee**

Rep. Kelly Moller, Chair  
5<sup>th</sup> Floor, State Office Bldg.  
St. Paul, MN 55155

Rep. Paul Novotny, Ranking Minority Member  
2<sup>nd</sup> Floor, State Office Bldg.  
St. Paul, MN 55155

### **Senate Higher Education Committee**

Sen. Omar Fateh, Chair  
3219 Minnesota Senate Bldg.  
St. Paul, MN 55155

Sen. Zach Duckworth, Ranking Minority Member  
2229 Minnesota Senate Bldg.  
St. Paul, MN 55155

### **House Higher Education Finance and Policy Committee**

Rep. Gene Pelowski, Chair  
5<sup>th</sup> Floor, State Office Bldg.  
St. Paul, MN 55155

Rep. Marion Rarick, Ranking Minority Member  
2<sup>nd</sup> Floor, State Office Bldg.  
St. Paul, MN 55155

### **Subject: Department of Corrections Incarcerated Student Aid Borrowers Plan**

Dear Legislators:

The 2024 Minnesota Public Safety Omnibus Bill (Minn. Law 2024 c123 art8 s30) instructed the Minnesota Department of Corrections (DOC) to enter into a data-sharing agreement with the Minnesota Office of Higher Education (OHE) to identify incarcerated persons who are federal student aid borrowers as identified by the Free Application for Federal Student Aid (FAFSA) and develop a plan by December 1, 2024 to assist incarcerated individuals in enrolling in a federal income-driven repayment plan in which there are no monthly payments or accrual of interest for borrowers with earnings below the federal poverty guidelines, to the extent such payments are available, and submit said plan to the chairs and ranking minority members of the legislative committees with jurisdiction over higher education and corrections.

If you have questions about this report, please contact Kelly Haff, Acting Legislative Director, at 651-392-7602.

Sincerely,

Paul Schnell  
Commissioner

Enclosure

Cc: Kelly Haff, Acting Legislative Director  
Legislative Reference Library

# **Incarcerated Student Aid Borrowers Plan**

## **Report for the Legislature**



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October 29, 2024

This information will be provided in alternative format upon request.

The total cost of salaries and supplies incurred in development and preparation of this report was \$100  
(reported as required by M.S. 3.195)

**Background:**

The Incarcerated Student Aid Borrowers provision included in the 2024 Minnesota Public Safety Omnibus Bill (Minn. Law 2024 c123 art8 s30) instructed the Minnesota Department of Corrections (DOC) to enter into a data-sharing agreement with the Minnesota Office of Higher Education (OHE) to identify incarcerated persons who are federal student aid borrowers as identified by the Free Application for Federal Student Aid (FAFSA) and develop a plan by December 1, 2024 to assist incarcerated individuals in enrolling in a federal income-driven repayment plan in which there are no monthly payments or accrual of interest for borrowers with earnings below the federal poverty guidelines, to the extent such payments are available, and submit said plan to the chairs and ranking minority members of the legislative committees with jurisdiction over higher education and corrections.

The only federal repayment plan that fit these qualifications was the Federal Student Aid Validity Evaluation (SAVE) Act, which has been halted by recent court rulings. Nevertheless, the DOC is submitting a plan to the legislature as an exercise to prepare for if the SAVE Act – or any other federal legislation fitting the qualifications of the law – is to become available.

**Plan**

With consultation and assistance from OHE, the DOC proposes a targeted initiative to assist incarcerated individuals in navigating the complexities of student loan repayments. The agency's plan would be to:

1. Assign a DOC staff member to coordinate planning and implementation across agencies and organizations
  - Coordinate efforts across relevant DOC business units such as Facilities, Reentry, and Teaching & Learning
  - Collaborate with the Minnesota Office of Higher Education (OHE)
  - Collaborate with Lutheran Social Services (LSS) or other partner service provider with expertise in student loan debt counseling
  - Coordinate data collection and outcomes reporting to DOC, OHE, and the Minnesota Legislature
2. Identify incarcerated student loan borrowers
  - Identify eligible borrowers as part of DOC's initial intake process for newly incarcerated people
  - Identify eligible borrowers already incarcerated through case workers
3. Engage with OHE
  - Coordinate with OHE to confirm borrower debt if needed and where possible
4. Implementation
  - Identify any funding required and potential funding sources
  - Obtain plan approvals from DOC leadership
  - Create communication schedule and materials for outreach efforts to eligible student loan borrowers at each facility
  - Enable LSS (or other partner) facility access and/or technology needed to assist incarcerated borrowers (in person, by phone, etc.)
  - Coordinate with relevant DOC staff to schedule sessions with borrowers
5. Monitor and evaluate
  - Collect feedback from incarcerated individuals and staff on the process and their experiences with it
  - Collect information from LSS or other partner service provider on work done, number of borrowers assisted, and number of IDR applications submitted
  - Establish process to review and evaluate information received

**Conclusions:**

Though the landscape has changed with the court's decision, the DOC believes that the strategies outlined in our plan remain relevant and important in future discussions in how to support the incarcerated population to manage their loans and build a promising future upon release.