

Thank you all for your insights about how the Party must respond to Millennials.

I wholeheartedly agree that in order for the Democratic Party to remake and revitalize itself, we must seek the input of Millennials and insure their needs are being thoughtfully addressed at state and national levels.

Two of my positions may be especially relevant to you: Mitigating the current student loan burden and preparing for and finding a job with a living wage.

In order for Millennials to have a real voice, the DNC has to ask not only what you think but include you in the process. Millennials participated as never before in 2016, in grassroots efforts all over the country. This energy and new perspective must be allowed to infuse the DNC at all levels.

I look forward to discussing with you at your earliest convenience the precise means the DNC should use to address the issues raised in your letter. Please contact Andrew Lewis, Esq., of my staff (608-445-8301 or alewis@mailbag.com) to arrange a mutually convenient time on our schedules.

My Student Loan Debt Position:

Student loan debt (estimated to be \$1.3 trillion) is a drag on the economy and a barrier to encouraging a competitive, educated workforce. Not only is the United States out of step with the rest of the developed world, but ending free education at the high school level has outlived its usefulness. It's long past time for a change.

It seems popular to respond to the student debt crisis by ignoring it, choosing instead to focus on future students, leaving current student loan debtors ignored and overwhelmed. Policy makers choose to ignore that the Federal Government makes 36 cents on every dollar loaned to students. Students are a "profit center" for the Federal budget at a time when the Federal Reserve discount window loans money to big banks at less than 1% interest.

A popular misconception making the rounds, is that there are lots of loan forgiveness programs available in exchange for teaching or working in public service agencies. These are ONLY available to people with DIRECT student loans, not all student loans. We owe it to our children to make sure the financial aid office categorizes and explains the kinds of loans they are offering and the implications of each for the student going into debt and their cosigners. There are other stumbling blocks as well, but this information should at least be made available to all student borrowers.

So, what to do? There are a number of steps we should take on the road to providing "no cost" higher education to all of those students who are academically qualified. However, this still does not help the current student loan debtors.

For current student loan debtors, there are a few other options besides outright loan forgiveness:

- **Modify/clarify tax law so loan forgiveness isn't taxable.** Don't issue Forms 1099-C for cancellation of these debts. A precedent already exists for doing this when Congress took action for homeowners in the Mortgage Debt Relief Act of 2007.

- **Provide zero interest or actual cost of servicing** consolidation loans for existing debt while other forgiveness programs phase in.
- **Amend bankruptcy law** to allow discharge of student loan debt like most other debts.
- **Provide an immediate loan repayment forbearance.** This is like a mortgage forbearance, which some lenders provided during the worst of the housing bubble crisis. Briefly, suspend payments and collections and remove student loan defaults for student loan debtors now in default. This allows graduates to begin to clear credit histories.
- **End the IRS and State programs seizing tax refunds** from student debtors in default. These funds need be available to the taxpayer for purposes which may improve job prospects such as reliable transportation, or an apartment security deposit.

We have told our children that a college education is essential, all the while we have stood by watching states devastate funding for higher education and profiteers have stolen millions from taxpayers and our children. It's time to stand up for our young people who are just starting out to find the American Dream.

For many years, Social Security has been viewed as the “third rail” in American electoral politics. Imagine if you will, a day when student loan debtors realize and utilize their power at the ballot box to remove politicians who stand in the way of fair student debt reforms. Let the Democratic Party lead the way on this critical issue.

My Living Wage Jobs Position:

My Living Wage proposal includes a robust investment in repairing and maintaining our crumbling national infrastructure. Since Millennials also rely on the national infrastructure, we must realize the infrastructure extends beyond roads, bridges, and water systems. The 21st century infrastructure encompasses a security “hardened” electrical grid and includes both expanded access and increased speed for the Internet. Millennials already inhabit a new economy, and we must provide the necessary, modern infrastructure for their connected world.

The “on demand” economy many Millennials now face requires a hard legislative look to determine the balance between workers and “employers” interests lest they fall victim to the independent contractor trap.

On the Federal level, both the IRS and the Department of Labor can come knocking. The DOL wants to check for compliance with the Fair Labor Standards Act in its Misclassification Initiative. <https://www.dol.gov/whd/workers/misclassification/#newsroom>

The DOL says 30% of workers may be misclassified and much of this misclassification is intentional. <https://www.dol.gov/newsroom/newsletter/archive/2010/20100617-2>

Simply having signed a contract agreeing to independent contractor status isn't sufficient, and shouldn't be.

At a minimum, we need a statute that requires giving each worker a written explanation of:

- The federal tax obligations of an independent contractor;
- The labor and employment law protections that do not apply to independent contractors; and
- The right each independent contractor has to ask the IRS to determine whether he or she is an employee or independent contractor. <https://www.irs.gov/pub/irs-pdf/fss8.pdf>

For many Millennials, the On Demand economy is here now and it needs to have a base pay of \$15/hour, adjusted annually.

In order to provide living wage jobs for Millennials in this new economy, we must rethink how we structure our spending, our policies and our politics.