



# ADOLESCENT & YOUNG ADULT CANCER

OUR CANCER IS DIFFERENT. OUR NEEDS ARE DIFFERENT.

## STUDENT LOANS

Critical Mass works with policymakers to identify commonsense ways to ease the financial burden experienced by adolescents and young adults impacted by cancer. One of these burdens unique to this population are student loans.

Active cancer treatment is not a qualifying reason for deferment in the United States. While permanent disability and income can sometimes cover these patients, it is rare.

They do not qualify as disabled. Surgeons are developing new technologies and procedures that prevent the need for a complete amputation. Similarly, they are not necessarily unemployed. Providers set treatments around work schedules allowing more patients to continue earning income and more importantly, keep their employer-sponsored health care. A recent study found that 7 million cancer patients and survivors are currently working through treatment and surveillance.

*I was shocked to learn that a temporary disability was not a valid reason to defer student loans. I could not even claim a financial hardship while I was ill because I was not actively looking for work.*

YOUNG ADULT LYMPHOMA SURVIVOR | LIVES IN NEW YORK

Cancer patients undergoing treatment have two options when it comes to student loans: continue paying or go into forbearance which means interest is accruing the entire time they are in treatment.

One non-profit found that their grant recipients were reporting more than \$45,000 in additional student loan debt even two years after treatment. These are the types of non-medical expenses not covered by health insurance that uniquely impact the young adult cancer community.

HR 2976, the [Deferment for Active Cancer Treatment Act](#) is a bi-partisan piece of legislation that would allow any American in active cancer treatment to defer their student loans, pausing interest from accruing and compounding throughout treatment. Adolescents and young adults will especially benefit from this financial relief while they take time off from work or school to receive cancer care.

*The gravity of the forbearance came into focus: my balance had gone from \$39,000! Not only did I not have the career that made that loan investment worth it, but the size of that investment had notably increased.*

COLORECTAL CANCER PATIENT | DIAGNOSED AT 26 | LIVES IN MARYLAND

Fiscally, there is no loan forgiveness or discharge associated with this legislation. All it seeks to do is pause interest from being added to their loan during a time when a young American is fighting to survive a cancer diagnosis.

Contact your Member of Congress to let them know you support commonsense policy proposal HR 2976, the Deferment for Active Cancer Treatment Act introduced by US House Representatives Ileana Ros-Lehtinen (R-FL) and Ed Perlmutter (D-CO).

**EMAIL: [RVDR.ME/HR2976](mailto:RVDR.ME/HR2976) | PHONE: 1-855-636-9777**

IT'S TIME TO TRANSFORM THE CARE AND TREATMENT OF  
ADOLESCENTS & YOUNG ADULTS IMPACTED BY CANCER.  
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