
CANCER PATIENTS CANNOT DEFER STUDENT LOANS

Critical Mass works with policymakers to identify common sense 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 does not qualify for deferment in the United States. Cancer patients undergoing treatment have two options: continue paying several hundred dollars each month or go into forbearance. One non-profit found that their grant recipients were reporting more than \$45,000 in additional student loan debt accrued during treatment. These are the types of non-medical expenses that uniquely impact the young adult cancer community and lead to delinquency and bankruptcy.

HR 2976/S3207, the Deferment for Active Cancer Treatment Act, introduced by U.S. House Representatives Ileana Ros-Lehtinen (R-Fla.) and Ed Perlmutter (D-Colo.) and U.S. Senator Bill Nelson (D-FL) is a bipartisan piece of legislation that would allow any American in active cancer treatment to defer their student loans.

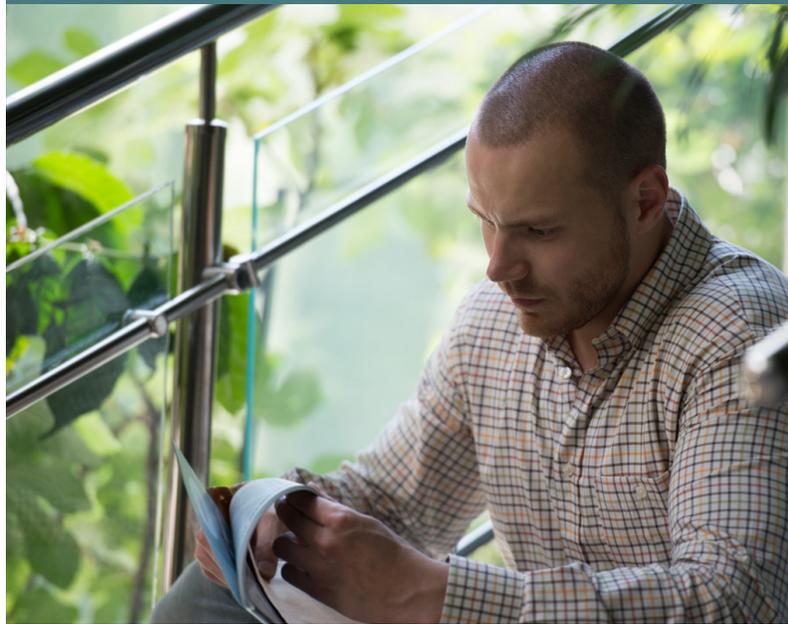
This is a commonsense public policy solution. There is no loan forgiveness associated with this legislation. All it seeks to do is pause interest from being added to student loans during a time when a young American is fighting a life-threatening illness.

To sign on, please contact Henry Yaniz (Ros-Lehtinen) at henry.yaniz@mail.house.gov, Julia Harrington (Perlmutter) at julia.harrington@mail.house.gov, or Naveed Jazayeri (Nelson) Naveed_Jazayeri@billnelson.senate.gov



I had to keep paying my \$500 per month student loan payments even while I was receiving only \$640 each month in short term disability income.

YOUNG ADULT LYMPHOMA SURVIVOR



STAND WITH YOUNG ADULT CANCER PATIENTS.

SUPPORT HR2976/S3207, THE DEFERMENT FOR ACTIVE CANCER TREATMENT ACT.

MANY TREAT CANCER. WE TRANSFORM CARE.

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EACH YEAR, MORE THAN 70,000 AMERICANS BETWEEN 15 AND 39 ARE DIAGNOSED WITH CANCER. THEY HAVE SEEN LITTLE TO NO IMPROVEMENT IN SURVIVAL RATES SINCE THE WAR ON CANCER BEGAN.

YOUNG ADULT CANCER

OUR CANCER IS DIFFERENT. OUR NEEDS ARE DIFFERENT.



ON A MISSION

Critical Mass: The Young Adult Cancer Alliance is a community-powered advocacy organization that brings together patient, provider, and policymaker to remove barriers faced by young adults after a cancer diagnosis.

We are patients, survivors, physicians, providers, researchers, advocates, industry leaders, hospitals, and institutions **on a mission to transform adolescent and young adult cancer care in the United States.**

BARRIERS AT EVERY TURN

- Young adults are often labeled as “too young” for adult care or “too old” for a pediatric setting.
- On average, it takes 75 days for a young adult to receive a cancer diagnosis.
- They are the least likely of any group to be enrolled in clinical trials.
- There are no young adult cancer treatments. Providers use pediatric or older adult protocols.
- Young adults are rarely informed that cancer treatment may cause infertility.
- Young adults impacted by cancer have \$100,000 less in net worth than their peers.