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SF Director's Visits and Activities Develop Connections

It has been almost half a year since I started working at the JSPS San Francisco Office. In the beginning of April, I spent most of my time adjusting to our new life here. On April 19th, we had the opportunity to pay a courtesy call on Professor Junko Habu, Chair of the Center for Japanese Studies (CJS), Institute of East Asian Studies, University of California (UC) Berkeley, and the staff members at the CJS.

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SF Director's Visits and Activities Develop Connections

Report from Director

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YUSAKU NAKABEPPU

Director, JSPS San Francisco Office

Professor Habu is a specialist in Archaeology and Historical Ecology in Japan and the Pacific Rim, studying the mechanisms of long-term culture change among prehistoric Jomon hunter-gatherers (ca. 14,000-500 BC) at the Berkeley Sannai-Maruyama Project and the Goshizawa Matsumori Project. During the visit, I introduced the five new staff members in our office, including myself, who joined our office in this April, and we discussed the direction of this year's activities, including the symposium that we co-host every year together with the CJS. Professor Habu expressed the current situation of research activities at the CJS. According to Professor Habu, the COVID-19 outbreak has prevented CJS researchers from entering Japan for the past two years, making it difficult for them to continue their research

projects. The restrictions of entry into Japan have now been eased so I hope that they can resume and continue their research in Japan.

On May 6th, we were invited to a retirement celebration for the former CJS Chair, Professor Dana Buntrock. She is an expert in contemporary Japanese architecture who has investigated how tradition is incorporated into contemporary Japanese architecture. She has focused on the work of five architects - Fumihiko Maki, Terunobu Fujimori, Ryoji Suzuki, Kengo Kuma, and Jun Aoki, and has revealed the aims influencing many wonderful works that are barely known in the West, namely the sensual side of Japanese architecture borne out of approaches often less concerned with professionalism than with people and place. At this celebration, in addition to Professor Buntrock and other CJS members, I had the opportunity to chat

with Japanese scholars from UC Berkeley. Post-doctoral fellows who are in the U.S. on scholarships and other sources from Japan told me that they are anxious about their daily lives due to the recent sharp depreciation of the Yen and soaring prices in the Bay Area. It seems that the financial support from grants of PI in their host laboratory is the only thing that can help them.



Simons Institute

On June 9th, we paid a courtesy call on Amy Ambrose, Senior Development Director of the Simons Institute for the Theory of Computing at UC Berkeley. She had delivered an invite-only lecture titled "Fundraising by Building Ongoing Relationships with Alumni" at the Japanese University Network in the Bay Area (JUNBA) Symposium held on January 10th, 2020. The Simons Institute for the Theory of Computing is the world's leading venue for collaborative research in theoretical computer science. Established on July 1st, 2012 with a grant from the Simons Foundation, the Institute is housed in Calvin Lab, a dedicated building on the UC Berkeley campus. The Simons Institute



Amy Ambrose giving us a tour of Simons Institute

brings together the world's leading researchers in theoretical computer science and related fields and the next generation of outstanding young scholars, to explore deep unsolved problems about the nature and limits of computation. The Institute has a cafe area in the center, surrounded by open research spaces and a library, where researchers seemed to be freely coming and having discussions with each other or working on their own research.

Dr. Noyuri Mima (Professor at Future University Hakodate, Japan), whom I met for the first time at the CJS party on May 6th, told me that she has been engaged in AI research as a Visiting Scholar at Center for Human-Compatible Artificial Intelligence (CHAI), Berkeley Artificial Intelligence Research (BAIR) since last September. When Dr. Yasuhiro Katagiri, President of the Future University Hakodate, came to UC Berkeley on July 20th, they visited our office. We had a meaningful exchange of information about the activities of JSPS and the Future University Hakodate. After a lively dinner between the guests and our staff members, we were given the



Dr. Yasuhiro Katagiri, Dr. Noyuri Mima and staff members of JSPS SF

opportunity to visit BAIR on July 27th. To access the building, one needs a special ID for each floor of the elevator, indicating that a strict security system is in place. Since the institute conducts cutting-edge research, the inside of the building is not open to the public, so only two people, one of our International Program Associates and I were allowed to visit. The BAIR has a cafe space in the center, like the Simons Institute, and all the laboratories have glass walls, creating an open atmosphere. Currently, CHAI has 12 doctoral graduate students from all over the world, and they are all excellent students who have already published at least two papers during their undergraduate years. The tuition for graduate students is fully waived and they are also paid a stipend, which is mostly funded by donations from companies. BAIR seems to be able to attract excellent students because of the abundance of donations from companies compared to the rest of UC Berkeley. In recruiting graduate students, applicants are narrowed down to 40 and each applicant is given a final interview lasting approximately 3 hours to select the most qualified students. CHAI also accepts undergraduate students

for internships, but the concept of internships is different from that in Japan; the interns are expected to make some contributions to CHAI and are paid a monthly stipend of \$2,000. The interns are engaged in research and development under the guidance of graduate students, and it seems to be an excellent training opportunity for the graduate students to become PI in future. Unfortunately, neither the Simons Institute nor BAIR has any post-doctoral fellows from Japan, and BAIR accepted just one Japanese student this August. According to Dr. Mima, Japanese students in the field of information and computer science are excellent, but they may be missing out on opportunities because of their lack of confidence in English. These days, English communication skills are considered to be indispensable for



International Program Associate Asuka Tachibana, and I

researchers in any field including AI, information and computer science.

In order to promote trans-disciplinary exchange among JSPS fellows and researchers, as well as faculty members from Japanese university working in the U.S. and to deepen a sense of collegueship while



Dr. Noyuri Mima and I

facilitating network building among them, JSPS San Francisco Office has held the Japanese Researcher Gatherings twice a year (Summer and Winter). These Gatherings were originally held as the JSPS Researcher Gatherings, and the number of participants at the Summer Gathering held in July 2016 was small, approximately 35 people. Therefore, starting with the Winter Gathering held in January 2017, the name was changed to the Japanese Researcher Gatherings to allow not only JSPS fellows but also researchers and faculty members from Japanese universities working in the U.S. to participate. The Winter Gathering in February 2020, held in person before the expansion of the COVID-19 pandemic, was attended by about 90 people. Unfortunately, after the Summer Gathering in 2020, the gathering was held online due to the COVID-19 pandemic, and the number of participants was slightly decreased. At the Summer Japanese Researchers Gathering in 2022 held on July 8th, 116 people registered to participate, not only from the Bay area, but also from all over the U.S. and even from Japan, demonstrating the benefits of

holding the gathering online. After the COVID-19 pandemic is more contained, we are going to hold an in-person gathering. The detail of the Summer Gathering of this year can be found in the article of “Summer Japanese Researcher Gatherings” in “Recent Activities.”



Summer Japanese Researchers gathering, July 8th, 2022

Our office also maintains close contact with the Consulate-General of Japan in San Francisco. The Consulate General serves as an honorary advisor to JUNBA, for which I serve as the Executive Board and Secretary-General, and provides important guidance to the Board of Directors. On August 2nd, the Consulate General of Japan in San Francisco and California State Assemblymember Al Muratsuchi co-hosted a seminar on climate change in Sacramento. From the California State Assembly, Lieutenant Governor Eleni Kounalakis, 6 Senators; Ben Allen, Bob Wieckowski, Lena Gonzalez, John Laird, Monique Limon, Dave Min, and 5 Assemblymembers; Tasha Boerner Horvath, Chris Holden, Luz Rivas, Robert Rivas, and Richard Bloom joined. Also invited were representatives from the Japanese Chamber of Commerce of Northern California (JCCNC), Japanese

Society of Northern California (JSNC), Japan External Trade Organization (JETRO), Japan Society for the Promotion of Science (JSPS), and Toyota Motor North America (TMNA). As Director of the JSPS San Francisco Office, I had the opportunity to participate in this seminar. Following the opening remarks by Acting Consul General Kishimori, Lieutenant Governor Kounalakis and Assemblyman Muratsuchi introduced California's climate change Scoping Plan, and Mr. Yokoo (TMNA), Chairman of the Japan Hydrogen Forum (JH2F), gave a presentation on climate change and the hydrogen energy efforts of Japanese companies.

In March 2022, the Government of Japan and the State of California signed a Memorandum of Cooperation on Strengthening Efforts to Combat Climate Change and Economic and Trade Relations between the Government of Japan and the State of California to further strengthen cooperation in climate change measures, including this seminar. On August 13th, the U.S. Congress passed major health care and climate bill, which is the largest investment in clean energy in U.S. history, investing \$375 billion over 10 years to combat climate change, and also cuts out-of-pocket costs for prescription drugs. It is the cornerstone of President Joe Biden's economic agenda.

Approximately 10 million tons of hydrogen are produced annually in the U.S., which represents just over 1% of U.S. energy consumption, but hydrogen energy has tremendous potential. Hydrogen, the emissions-free fuel is expected to help

decarbonize heavy industry, replace natural gas, and store renewable energy, paving the way for a truly net-zero world. As such, it is expected to have a multitrillion-dollar market opportunity, and we hope that Japan's hydrogen energy technology will make a significant contribution to achieve this goal.

In order to combat global climate change and its associated problems, it is necessary to foster young researchers in multi-disciplinary research fields and promote international exchange and collaboration more than ever before. JSPS supports not only overseas research by Japanese researchers, but also provides fellowship programs to invite foreign researchers to Japan. Our office promotes such exchange by cooperating with the research community in the West Coast of the U.S., and holds Fellowship Information Sessions at many universities and research institutes. In FY2022, 12 Fellowship Information Sessions are scheduled by October, and five of them have been held ONLINE before September. At the sessions, JSPS alumni, who have conducted research in Japan with JSPS fellowships in the past, were invited to communicate their experiences, and thus we are making efforts to promote international exchange and collaboration. We hope that the COVID-19 pandemic will soon be over and that more foreign researchers can conduct their research in Japan.

Recent Activities



アメリカでの独立ポジションへの応募
 Advertisements: late summer
 Applications: Fall
 Interviews: Winter
 ~100 to 1000 applications / position

こつ:
 1. がんがん応募する
 2. Grant (toughness)
 3. Leadership
 4. Science (passion)

JSPS日本人研究者交流会 (夏)
 2022年7月8日(PDT, EDT)/9日(JST)

Summer Japanese Researcher Gathering

The Gatherings of Japanese Researchers in the U.S. are held twice a year in summer and winter, with the aim of facilitating cross-disciplinary networking among Japanese researchers in the U.S. and promoting their research activities. The Summer Gathering was held online on July 8th, 2022. Many researchers from various research fields and backgrounds participated and the total number of attendees was 76. Taking advantage of the online platform, the participants were not only from one specific part of the U.S. but from all over the U.S. (West Coast, Midwest, East Coast, etc.) and Japan. The gathering was composed of a speech given by Dr. Satoshi Namekawa of the University of California, Davis and presentations of research by two young researchers in the U.S. There was a lively exchange between participants in the gathering and in the online get-together session; both of which transpired successfully.

The gathering began with opening remarks from Yusaku Nakabeppu, Director of JSPS SF, followed by the presentations of

the study of two young scholars who belong to research institutions in the U.S. One of the postdoctoral researchers, Dr. Koun Onodera of the University of North Carolina at Chapel Hill spoke on his research in neuroscience. The other, Dr. Kumiko Matsui of the National Museum of Natural History, Smithsonian Institution gave a presentation on her concentration in Paleontology. They received and answered several questions from the audience. Their presentations were strong inspirations to each participant who is currently or planning on conducting research in the U.S. In addition, they gave hints to the aspiring researchers on how best to conduct their own research. After their



Presentation by Dr. Kumiko Matsui

presentations, Dr. Namekawa took the floor, speaking mainly about his career path in the U.S. and briefly about his research content. Based on his own experience, he expressed what it takes to be successful in the U.S., which has been strongly motivating for many of the participants. Using many interesting figures and examples, he continued on explaining his research on epigenetics. He fielded a lot of thoughtful questions from the attendees. Following after Dr. Namekawa, one of the staff members of the JSPS Washington Office introduced one of the types of Grants-in-Aid for Scientific Research (KAKENHI) since the call for proposals had started. That type of KAKENHI is for Japanese researchers who have outstanding research achievements in foreign countries and want to start their

research soon after they return to Japan.

At the online social gathering using SpatialChat, JSPS set up a place where each researcher can exchange interdisciplinary information beyond the boundaries of their specialized fields. The participants enjoyed information sharing about their research, living environments, and so on for about one hour. Many participants gathered around Dr. Namekawa especially and posed many questions until just before the session's end.

According to the result of questionnaires, participants evaluated Dr. Namekawa's talk about his experiences in the U.S. well. Some said the online social gathering had been a good networking opportunity.

The next Japanese Researcher Gathering is scheduled to be held in February in person, if the COVID-19 situation subsides.

Fellowship Information Sessions

(Online)

- Rice University (August 3rd, 2022)
- University of California, Santa Barbara (August 17th, 2022)
- University of Montana (September 6th, 2022)
- Lawrence Berkeley National Laboratory (September 13th, 2022)
- University of Arizona (September 15th, 2022)
- University of Texas at Dallas (September 28th, 2022)

For more information about upcoming info sessions, please visit our website or contact us directly (<https://www.jspsusaf.org/>).

Helpful Links

-JSPS International Fellowships for Research in Japan

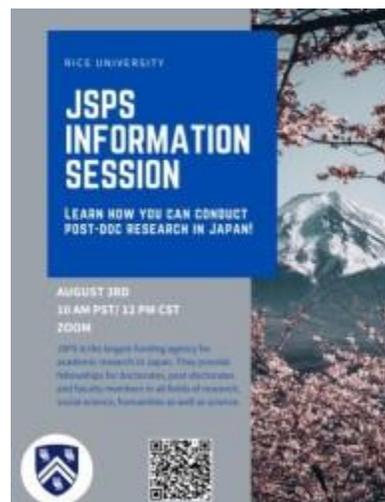
(<https://www.jsps.go.jp/english/e-fellow/index.html>)

-JSPS Fellows Plaza

(<https://www.jsps.go.jp/english/e-plaza/index.html>)

-US and Canada JSPS Alumni Association (<http://www.jspsusaf.org/>)

-FAQ (<https://www.jsps.go.jp/english/e-fellow/faq.html>)



JSPS Fellow in America



AKIHITO INOUE

April 2015 - March, 2019: School of Life Science and Technology, Tokyo Institute of Technology

April 2019 - March, 2021: School of Life Science and Technology, Tokyo Institute of Technology

April 2021 - present: School of Life Science and Technology, Tokyo Institute of Technology

April 2021 - present: Japan Society for the Promotion of Science (DC1)

My name is Akihito Inoue; I am a second-year Ph.D. student in the group of Prof. Hiroshi Ueda in the Laboratory for Chemistry and Life Science, Tokyo Institute of Technology, where I am studying antibody engineering with the aim of developing a novel antibody-based biosensor (immunosensor). I am currently interested in research concerning the molecular evolution of immunosensor using yeast surface display.

Q1: Why did you decide to research in the U.S.?

I have two reasons that I decided to

research in the U.S. Firstly, I considered that the research environment in the U.S. would be suitable to cultivate my academic leadership skill. I have belonged to “Tokyo Tech Academy for Leadership (ToTAL)” since my master’s to learn academic leadership skills. I feel that the experience of going abroad and doing research in a foreign country could lead to making the most of my leadership and being conscious of the gap between my current position and the position I should aim for. The U.S., which is the leading country in research, is the best place to learn leadership. Secondly, I found a potential collaborator in the U.S. He published an interesting paper related to my research interest, and I thought I should

confirm whether or not his idea was applicable to my research to achieve my goal. With that in mind, I decided to research in the U.S. I visited the University of California, Irvine (UCI) for three months from April to July 2022.

Q2: What is your impression of the research environment in the U.S.?

As I expected, the research environment in the U.S. is exciting for me. When I arrived at the laboratory, I was surprised that the laboratory has various research equipment that I don't know about. They are familiar with synthetic biology, so they are using many kinds of incubators and refrigerators. To make the most of the environment, I tried to ask many questions of the lab members and I contributed to the laboratory by attending their meetings, asking questions actively, and making a presentation about my research (Pic. 1).



Pic. 1 Lab meeting

The lab members are good at having intellectual discussions because they are intelligent and hard-working. I feel I should imitate their attitude: for example, they discussed how to solve their problems not only in meetings but also when they had free time. Sometimes, I joined lab parties, and I also enjoyed communicating with them (Pic. 2).

Q3: How do you take advantage of your

experiences in the U.S. and apply them to your research or career?

Through my experience in the U.S., I have obtained a new research connection in the field of synthetic biology. I have learned how to design artificial yeast and what I should take care



Pic. 2 Lab party in a beer garden

of when I use yeast. I would like to take advantage of the knowledge in my laboratory in Japan by setting up the environment to experiment with artificial or synthetic yeast and trying to make my own yeast using this knowledge. Also, I met various people: not only lab members but also international students in UCI (Pic. 3). Thanks to them, I experienced American culture through food and sightseeing, which led me to feel more comfortable despite being in a foreign country. In the future, I would like to try a longer-term study abroad in the U.S. I am considering that being a post-doctorate student in the U.S. laboratory is one good choice for my career. I will be glad if I can continue my research or try new a research field even after I complete my Ph.D.



Pic. 3 International students that I met

The Latest From Universities in Japan



HIROSHIMA UNIVERSITY

Hiroshima University opens new ASU/Thunderbird-HU Global Initiative

Hiroshima University welcomes the first class of undergraduate students from the ASU/Thunderbird-HU Global Initiative.

The Arizona State University/Thunderbird School of Global Management-Hiroshima University Global Initiative officially started in August 2022 at Hiroshima University's (HU) Higashi-Hiroshima Campus.

At the ASU/Thunderbird-HU Global Initiative, students study towards a bachelor's degree in global management or international trade. A Thunderbird bachelor's degree is conferred by Arizona State University (ASU) upon successful completion of all the requirements. All classes are taught in English, and students spend the first and

second years of the four-year curriculum in Hiroshima, and the third and fourth years in the U.S.

Last April, the ASU/Thunderbird-HU Global Initiative received the designation as the "Locations in Japan of a Foreign University" from the Minister of Education, Culture, Sports, Science, and Technology – a first for a Japanese national university. This means it will be recognized as an educational institution and will be able to issue student visas to international students who wish to study at the Global Initiative.

In June, HU President Mitsuo Ochi and Dr.

Sanjeev Khagram, Dean of Thunderbird School of Global Management, held a joint press conference. President Ochi explained that the joint operation of the university with ASU – which has been named the "Most Innovative University" in the U.S. for seven consecutive years – will enable HU to offer diverse learning opportunities to Japanese high school students, further internationalize the campus, strengthen its financial base through joint management of universities in

Japan and the U.S., and build a new model of collaboration with overseas universities.

President Ochi also expressed his strong enthusiasm to drive the internationalization of universities throughout Japan through progressive challenges and to promote collaboration and cooperation in higher education between the U.S. and Japan.

Learn more about the Global Initiative [here](#). A video about the program can be found [here](#).



President Ochi (left) and Dean Khagram (right)

Upcoming Events Information (*Details to be announced)

○November, 2022

Workshop for Japanese University
Administrative Staff in the U.S.
(在米大学職員研究会)

ers in the U.S. (日本人研究者交流会・冬) / Bridge Award Ceremony

○January, 2023

The 2nd JUNBA Seminar 2022

○Fellowships Information Sessions

October 11th, University of Nevada,
Reno

October 19th, Arizona State University

October 25th, University of Hawai'i at
Mānoa

○February, 2023

Winter Gathering of Japanese Research

November 15th, University of Washing
ton

Office Member Greeting

TAKASHI FUKUSHIMA

(Advisor, October, 2021 - September, 2022)

I returned to Japan at the end of September to return to the Ministry of Education, Sports, Culture, Science, and Technology. During the year since last October, seeing the response to COVID-19 in the U.S. has been a good experience so that I am able to compare the two countries. My understanding of American education and society has been enriched through direct discussions with American researchers and staff; and by

visiting various Cities and states. I am deeply grateful for this opportunity and for my colleagues at JSPS. I hope that I can continue to make the most of my experience in California and strengthen the bonds with the friends I made there.



KAZUMASA ODA

(International Program Intern from KEK, July, 2022 -)

I am Kazumasa Oda; I joined JSPS from KEK in Tsukuba City, Ibaraki Prefecture.

First and foremost, I would like to express my appreciation to all of my colleagues who have supported my stay here in the U.S. It is thanks to the support of my colleagues in Japan and the U.S. that I am able to have such a valuable opportunity.

In Japan, I was working on promoting the US-Japan collaboration research projects, and I always dreamed to provide better support to research promotion. To this end, I hope to accumulate many international experiences.

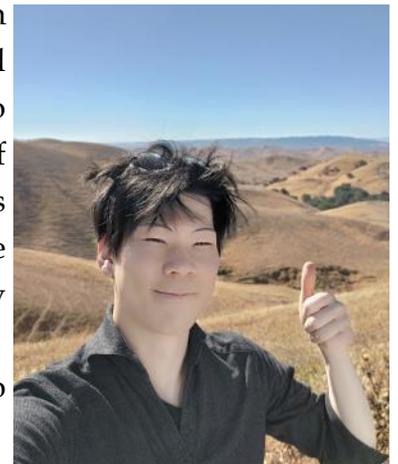
California is an internationally open place, so I hope to be in touch with many different

people and thoughts so that my international sensibility is broadened.

JSPS is helping to promote research cooperation between the U.S. and Japan, which has been fostered over the years, and I am honored to engage in such significant international work.

I will work hard as a member of JSPS and do my best not only to support research collaboration between Japan and the U.S. but also to improve myself through this valuable experience and apply it to my future work.

I look forward to meeting you all!



Student Loan Cancellation a brief explanation

ABIGAIL HUGHES

Liaison Officer,

JSPS San Francisco Office

**The Biden Administration's
Student Loan Debt Plan**

FORGIVING DEBT

\$20,000 if you went to college on Pell Grants	\$10,000 if you didn't receive Pell Grants
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Forgiveness only applies to those earning less than \$125,000

Student loan pause extended one final time through Dec 31, 2022

PAYMENT BASED ON INCOME

If you have undergraduate loans, you can cap repayment at 5% of your monthly income

In his campaign for the presidency, Joe Biden promised to forgive federal loans for student loan debt holders. Other Democrats who were in the running for the 2020 election made more daring proposals. Senators Elizabeth Warren and Bernie Sanders argued that \$50,000 worth of loans needed to be forgiven. It is easy to believe that he promised to forgive all of the federal loans because it is just the sort of large-scale campaign promise that Americans are used to seeing and being let down later on. When he was the president-elect (voted into office but not yet in the position) he did make the statement that student loan cancellation should be done immediately. Upon taking office, it has taken him two years to enact a plan to ease some of the burdens that student loan holders have.

However, on August 24th, President Biden announced that he was enacting a plan that will improve the lives of many loan holders. If

one received a Pell Grant and makes less than \$125,000 as a single income, then you are eligible to have \$20,000 of your federal loans forgiven.

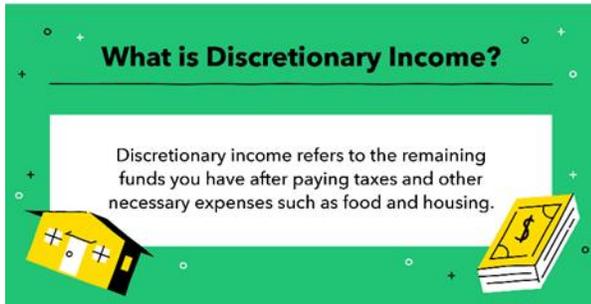
“The Pell Grant is a form of need-based federal financial aid that typically does not have to be repaid, which makes it highly desirable. It is awarded by the U.S. Department of Education to help eligible low-income students pay for college costs, including tuition, fees, room and board, and other educational expenses.”¹

If you did not receive a Pell Grant and make less than 125,000 then you are eligible to have \$10,000 of your loan forgiven. Finally, the pause on federal loan repayments will last until December 31st, 2022. Those holding loans do not have to begin paying them back until next year.

What else is Biden planning on doing to help Federal Loan Holders? The administration is planning to reduce the

¹ <https://www.usnews.com/education/best-colleges/paying-for-college/articles/everything-you-need-to-know-about-the-pell-grant>

amount that the loan holders have to pay monthly. As opposed to 10% of their *discretionary* income, borrowers would only have to pay 5% of their *discretionary*² income monthly back to their loans.



Source: <https://mint.intuit.com/blog/student-finances/discretionary-income-2/>

They are planning to forgive loan balances after 10 years of payments for those who have a loan balance of \$12,000 or less as opposed to 20 years. Under this plan, the borrower's unpaid monthly interest would be covered, if they paid their monthly dues.³ This is a game changer because interest is one of the reasons that the loans become unbearable.

Why does the distinction between federal and other loans matter? It is important because there are private and federal loans. Unfortunately, Biden does not have much power over private loans because they come from banks. People who disagree with his policies are arguing that he has no jurisdiction to do this. How is he able to get this passed so quickly? Biden is using an Executive Order to bypass the Senate to get this to pass, according to my understanding.

How does this impact people? Many people in the United States have been unable to change their station in life due to their debt.

This forgiveness gives them the step forward that they need. Personally, I chose to go to a public state university that was offering me a lot of money and also commuting from home so that I would not be in debt in the future. At one of the universities I looked into before making a decision, my tuition would have been over \$200,000 for all four years. That was completely unsustainable for me, however, some students took on that sort of debt and arguably received education from a better school than I did. On the other hand, my husband did take on student loans. While this loan forgiveness plan does not remove all of our loans, it will help us in the long run.

How are people reacting to this? Some Republicans have expressed that this is unfair to the hard-working Americans who already paid back all of their loans, or did not go to college to avoid the debt that they would be incurring. "Republican Arkansas Senator Tom Cotton said, 'Biden owes Americans an explanation on why a truck driver who didn't go to college is now responsible for the student loans of a rich lawyer.'"⁴ Kevin McCarthy the Minority Leader of the House of Representatives said in a tweet, "Who will be forced to pay for Biden's debt transfer scam? Hard-working Americans who already paid off their debts or never took on student loan debt in the first place." A Twitter-famous podcaster, Brian Tyler Cohen, responded to McCarthy, "Your party added \$2 trillion to the debt to give permanent tax handouts to billionaires and major corporations. And you're mad that President Biden is taking

²<https://mint.intuit.com/blog/student-finances/discretionary-income-2/>

³<https://twitter.com/justinsink/status/1562470265665495040>

⁴<https://www.nationalreview.com/news/republicans-enraged-after-biden-forgives-billions-of-dollars-of-student-debt-insulting-hard-working-americans/>

some action to help relieve a generation of working Americans from mountains of debt?" The National Association for the Advancement of Colored People (NAACP) President Derrick Johnson expressed that he was disappointed because he feels as though this is not the way for Biden to thank black voters for helping him take office. He believes that this is not enough, as Black people are unfairly impacted by student loan debt.⁵ In a tweet, Dr. Paula Curtis, a Yanai Initiative Postdoctoral Fellow, Lecturer at UCLA, and scholar in Pre-modern Japanese History, commented on the update: "Listen, I hustled like crazy for over a decade to wipe out tens of thousands of dollars of school debt. Should others get the chance to have some or all of their debt forgiven when I didn't? ...Yeah they should. It's not about me."

Why is the time of this announcement important? The midterm elections are approaching soon, in early November; these are crucial in the United States. They help decide

which party is going to have the majority say in the House of Representatives and the Congress. The president is able to make certain decisions, but most of the decisions have to process through our congress. Congressional elections occur biennially, where voters choose 1/3 of senators and all the members of the House of Representatives.⁶ Midterm elections occur halfway between the elections of presidents. This cancellation is possibly a strategy by President Biden to encourage people to vote democratically, which is another reason that some Republicans are angry, as noted above. They are actively working to legally block the loan cancellation.

According to the Chronicle of Higher Education, America has 43 million federal student loan holders. This loan cancellation as well as the change of the policy in paying back the loans, is going to help a lot of those loan holders, changing their lives for the better.

⁵<https://thehill.com/homenews/administration/3612869-naacp-president-bashes-bidens-reported-plans-on-student-debt-relief/>

⁶Congressional, state, and local elections. USAGov. (n.d.). Retrieved September 1, 2022, from <https://www.usa.gov/midterm-state-and-local-elections#:~:text=Congressional%20elections%20happen%20every%20two,2022%20will%20be%20%22midterms.%22>

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