

## HIGHER EDUCATION ACT REAUTHORIZATION RECOMMENDATIONS

The National Association for College Admission Counseling (NACAC) represents more than 15,000 college and admission professionals nationwide. As education professionals dedicated to helping all students make the transition to postsecondary education, NACAC recommends the following policy priorities for the reauthorization of the Higher Education Act (HEA).

### **Increase Access to Need-Based Financial Aid**

**Rationale** Although total college costs have increased, a more pressing problem in college affordability is that state support for public education is consistently declining, thereby shifting the burden for financing higher education onto students and families. Meanwhile, need-based financial aid has failed to keep pace with the increased burden, leaving more of a “gap” that must be paid for out-of-pocket.

#### **Recommendations**

- \* Continue to invest in and support funding for the Pell Grant program, a critical foundation to increasing access to postsecondary education for students most in need.
- \* Promote transparent and improved financial aid and student loan counseling so that students are made aware of their full eligibility for federal student aid and are encouraged to exhaust these funds before turning to private student loans, which are riskier, more expensive, and contain few consumer protections.
- \* Support and strengthen methods to ensure loan repayment is affordable and effective through the Income-Based Repayment Plan (IBR).

### **Increase Support for Programs That Expand College Access**

**Rationale** More than ever before, some form of postsecondary education is a prerequisite for economic success and mobility. However, according to the National Center for Education Statistics, students from high-income families enroll in college at a rate approximately 30% greater than students from low-income families. By age 24, 99% of students from the top income quartile who enrolled in college completed their bachelor’s degree; only 21% of students from the bottom income quartile did so.

#### **Recommendations**

- \* Support and protect GEAR UP and TRIO programs that increase preparation for and access to postsecondary education for low-income students.
- \* Promote a pilot program for institutions of higher education to develop graduate coursework in college admission counseling for students in school counseling programs. School counselors rank their top priority as helping students prepare for postsecondary education (NACAC, 2018), and studies have found that improving counseling would have a significant impact on college access, particularly for low-income students and students of color.

### **Strengthen Student and Financial Aid Program Protections**

**Rationale** With billions of dollars at stake, unscrupulous institutions employ deceptive and aggressive recruitment tactics, which have been widely documented by government and media reports. These institutions deliver a subprime education for exorbitant prices, leaving students deep in debt but without industry-recognized qualifications. In order to protect consumers and taxpayers, Congress should act to curb abuses of these bad actors while simultaneously promoting consumer access to reliable information.

#### **Recommendations**

- \* Establish a system to disclose transparent and important information about institutions to students up-front to ensure they make informed enrollment decisions.
- \* Amend HEA to strengthen student protections, including requiring that colleges certify private loans and inform students of any untapped federal loan eligibility before taking on a private student loans.
- \* Strengthen HEA’s provisions to protect taxpayer dollars and the federal financial aid system from overly aggressive marketing and recruitment practices by giving the Department of Education greater authority to punish offenders and strengthening HEA’s 90/10 Rule.