

## NACAC Opposes House Reconciliation Bill

NACAC's [vision](#) is that the transformative power of postsecondary education is available to all who seek it. To get there, we need policymakers who recognize higher education as the [public good](#) that it is.

The House Reconciliation bill is a disaster. It would:

### Further Erode Need-Based Financial Aid and Increase Debt for Millions of Students

- It cuts Pell Grant access for students by imposing new eligibility barriers, including half-time enrollment requirements and Student Aid Index thresholds.
- It disproportionately harms low-income students who depend on flexible pathways to persist and complete their degrees.
- It eliminates interest subsidies for undergraduate borrowers, ends Graduate PLUS loans, and limits access to Parent PLUS loans — forcing students and families to rely on riskier and more expensive private debt.
- It increases monthly payments for the lowest-income borrowers, extends repayment timelines to 30 years, and eliminates hardship protections like forbearance and deferment.

### Worsens the Student Debt Trap

- It eliminates the current income-driven repayment system with a single, less flexible plan, the Repayment Assistance Program (TRAP).
- It removes hardship protections and pushes struggling borrowers into longer repayment terms and higher monthly payments — especially those with the lowest incomes.

### Exponentially Increases Risk of Waste, Fraud, and Abuse

- It repeals key student protections, including the 90/10 rule, gainful employment standards, borrower defense, and closed school discharge. These safeguards were put in place to prevent fraud and abuse by low-quality, high-cost programs — especially in the for-profit sector — and have been particularly important for student veterans.

### Role and Infrastructure of the Department of Education

- It strips critical regulatory authority from the Secretary of Education and limits the Education Department's ability to implement and enforce student protections.

### About NACAC

The National Association for College Admission Counseling (NACAC), founded in 1937, is an organization of more than 28,000 professionals from around the world dedicated to serving students as they make choices about pursuing postsecondary education.