

It's time to put the realities of today's students at the center of federal higher education policy. Federal financial aid programs and policies must be redesigned to work better for today's students and their realities. Higher Learning Advocates identifies critical barriers that exist to student success and proposes federal policy changes that will better serve all students of all backgrounds and walks of life.



UTILIZE MICRO-GRANTS TO INCREASE COLLEGE COMPLETION

To boost degree attainment for today's students, institutions should be permitted to provide micro-grants of \$2,000 or less to students who are at least three-quarters progressed through their program of study. Policymakers can look to existing programs such as Title III, Part A, or the Supplemental Educational Opportunity Grant (SEOG) program for existing resources that may be allocated toward micro-grants.



ADDRESS FOOD INSECURITY FOR COLLEGE STUDENTS

If a student's Expected Family Contribution on the FAFSA is zero, then the student should be notified that they may be eligible for Supplemental Nutrition Assistance Program (SNAP) benefits and provided information about enrolling in the SNAP program.



FOSTER OPEN EDUCATIONAL RESOURCES (OER) ADOPTION

Congress should consider boosting appropriations for the Open Textbooks Pilot program at Department of Education to help institutions better develop and utilize open educational resources so students have increased access to educational materials needed to succeed in postsecondary education.



INCENTIVIZE PARTNERSHIPS BETWEEN INSTITUTIONS AND LOCAL CHILD CARE PROVIDERS

Institutions of higher education should be allowed to set aside a portion of funds under the Supplemental Education Opportunity Grant (SEOG) program and the Strengthening Institutions Program (SIP) to form relationships to provide care—such as emergency or drop-in care—for student parents through local child care providers.



CONTINUE TO EXPAND FUNDING FOR THE CHILD CARE ACCESS MEANS PARENTS IN SCHOOL (CCAMPIS) PROGRAM

In order to provide child care support to only two percent of student parents with children ages 0-5 who are eligible for the Pell grant, CCAMPIS funding would need to reach \$150 million annually.



CONTINUE TO FUND THE CHILD CARE AND DEVELOPMENT BLOCK GRANT (CCDBG) TO SUPPORT STUDENT PARENTS

Policymakers must continue to invest in programs like CCDBG to ensure low-income parents and individuals from underserved populations are more able to access and complete postsecondary education.



ENHANCE THE CHILD AND DEPENDENT CARE TAX CREDIT TO ALLOW STUDENTS TO FURTHER THEIR EDUCATION

Congress should allow an individual with a qualifying dependent under the Child and Dependent Care Tax Credit to claim the tax credit for expenses while they are enrolled in postsecondary education, like is currently available for employment-related expenses.



IMPROVE FAFSA INCOME VERIFICATION FOR TODAY'S STUDENTS

The Department of Education (ED) should lower the verification threshold from 30 percent to 15 percent to better focus on the highest-risk forms. Further, students who complete the Free Application for Federal Student Aid (FAFSA) using the IRS Data Retrieval Tool should not be selected for income verification.



MAKE FEDERAL STUDENT AID CALCULATIONS WORK FOR TODAY'S STUDENTS

Amend the Expected Family Contribution (EFC) to allow more accurate exemptions for independent students and students with dependents; exclude 529 plans as assets in EFC calculations; and, provide clarity and a more accessible process for students to appeal their EFC.



ALLOW RETURNING STUDENTS TO RESET THEIR SATISFACTORY ACADEMIC PROGRESS (SAP)

Satisfactory Academic Progress should be reset for students who have not been enrolled in any postsecondary education in the prior five years. To remain eligible after such a reset, students should be required to prospectively maintain a 2.0 GPA and complete two-thirds of credits attempted.



ALLOW FOR A PELL LIFETIME ELIGIBILITY USAGE (LEU) RESET FOR ADULT STUDENTS

Pell LEU should be reset for students who have reached the maximum amount of the Pell Grants, already hold a degree or credential, and have been employed in the workforce for the majority of the past ten years. A student who receives a Pell LEU reset would only remain eligible for Pell Grants for a maximum of four additional semesters' worth of credits.



EXPAND PELL GRANT ELIGIBILITY FOR SHORT-TERM PROGRAMS

The Higher Education Act (HEA) should be amended to allow today's students to use the Pell Grant for short-term programs that are more than 300 hours and lead to an industry-recognized postsecondary credential.



REDUCE THE COMPLEXITY OF INCOME-DRIVEN REPAYMENT PLANS

Borrowers should continue to be provided the option upfront to choose between income-driven repayment (IDR) or standard repayment plan, and if a borrower does not choose a repayment plan, then they should be enrolled into IDR with the option to opt-into standard repayment at any time.

In addition, borrowers should not be required to recertify their income annually. The federal government should consider creating an annual authorization process between ED and the Internal Revenue Service (IRS) to share borrowers' income information automatically and seamlessly.



PROVIDE STUDENTS WITH LOAN DEFAULT WITH A SECOND CHANCE TO REPAIR THEIR CREDIT

Borrowers who have defaulted on a federal student loan should be allowed to rehabilitate such loan twice, under the same process and terms already set forth in statute.