TO: The Honorable Virginia Foxx, Chair
U.S. House of Representatives Committee on Education and the Workforce

FROM: Kim Cook, Executive Director
National College Access Network

RE: Reauthorization of the Higher Education Act: the PROSPER Act

DATE: 11 December 2017

Thank you for advancing the conversation on reauthorizing the Higher Education Act and the opportunity to provide our feedback on the proposal. The PROSPER Act aims to improve higher education, and offers some positive ideas to help some of our students, but could go much further to assist the National College Access Network’s (NCAN) target group of students, many of whom are post-traditional students.

Founded in 1995, NCAN’s mission is to build, strengthen, and empower communities committed to college access and success so that all students, especially those underrepresented in postsecondary education, can achieve their educational dreams. With its members and partners, NCAN develops and supports programs and policy solutions that help more students aspire to, apply to, enter, and succeed in college or other postsecondary training. NCAN’s 400 members span a broad range of the education, nonprofit, government, and civic sectors, but primarily include national and community-based nonprofit organizations that serve low-income students, students who are first in their families to attend college and students of color. Our members include the College Advising Corps, which is headquartered in North Carolina and serves five high schools in your district, uAspire, AVID, KIPP Through College, and institutions dedicated to college access and success such as Appalachian State University.

When considering our students, the PROSPER Act provides some promising ideas: a Pell Grant bonus for taking additional credits, better targeting the Federal Work-Study program toward institutions serving our target populations, and simplifying the FAFSA for moderate and middle-income families.

The PROSPER Act also focuses on expanding access beyond degrees and certificates already eligible for Title IV aid. NCAN considers all degrees and certificates as postsecondary education and encourages our students to create a plan for after high school that could include one of several pathways to continue their education. Those pathways must be of high quality and that quality must be measurable. However, these innovative pathways cannot be the only affordable options for low-income students. It is paramount to NCAN’s mission and to our nation’s future that low-income students have affordable options at the two-year and four-year degree level as well. While some students may choose not to follow this path, those who desire to must have the opportunity to do so.

The PROSPER Act needs to go much further to address the growing affordability issues that low-income students face when trying to pursue a two- or four-year degrees. Specifically, the PROSPER Act could be improved with the following changes that would more broadly help our students:

1. **Extend the now-expired annual Pell Grant maximum award adjustment.**
   This change is important to compensate for the growing cost of higher education and the elimination of SEOG. The Pell Grant currently covers just 29 percent of a four-year public
education. Without a regular and planned increase, by 2024 the Pell Grant will cover only 23 percent of a four-year public education according to calculations from the National College Access Network. The adjustment should be implemented only in years when inflation increases.

2. Adjust the streamlined Income-Based Repayment plan for the new Federal ONE Loan to include a time-based element of loan forgiveness.
   Time-based loan forgiveness as an element of income-based repayment provides an important safety net for extreme cases as well as providing borrowers with an end date for their debt. With the elimination of the subsidized Stafford loan, this option is an important necessity for our low-income students who do not have other resources to fall back upon if they struggle to pay their bills.

3. Add non-Title IV student aid recipients to the outcomes measures available on the Dashboard.
   Allowing students to know how a student like them will do at an institution is a vital part of the conversation to help students select an educational program. The metrics suggested for the Dashboard – program level data, graduation outcomes, earnings – are all part of the information students should review, but leaving 30 percent of students attending Title IV institutions out of the equation will not give students an accurate picture of the institution or program.

We encourage the House Committee on Education and the Workforce to consider these changes that will make college more accessible and more affordable for students pursuing all pathways of higher education beyond high school.

Thank you for the opportunity to provide feedback. I’d be happy to meet with you discuss our remarks if that is helpful, either in person or by phone. We look forward to participating in the important conversation to renew the Higher Education Act so that we do not miss the opportunity to best serve our low-income students, who need the most support for pursuing postsecondary education.