



A Union of Professionals

AFT RECOMMENDATIONS FOR THE HIGHER EDUCATION ACT REAUTHORIZATION

A Title I for Postsecondary Education

Often the institutions that serve the largest numbers of low-income students are the most under-resourced and therefore can't provide the types of student supports that have proven to result in better student outcomes. The City University of New York's Accelerated Study in Associate Programs is a proven model for achieving true access to liberal arts education for all students—particularly economically challenged students and students of color. By providing block scheduling, significant counseling support, transportation funding and more, CUNY has systematically anticipated and addressed the barriers that interfere with college students' ability to persist—and succeed—in traditional higher education. ASAP's equitably shared student success isn't only possible in New York City. It has been reproduced in Ohio,¹ and the same values underpin student success initiatives elsewhere in New York, as in the State University of New York's Educational Opportunity Program,² and across the country, in Texas, at Amarillo College's Poverty Initiative.³

- The Higher Education Act should create a new grant program to provide resources to public institutions that serve high numbers and percentages of Pell Grant-eligible students. This would be similar to K-12 education's Title I grant, which is designed to improve basic programs and ensure that disadvantaged students receive equal opportunity for access to a high-quality education. Such funding could be used to establish, maintain and expand student success initiatives modeled after ASAP.

Promoting State Investment to Lower College Costs and Improve Outcomes

There is a structural reason why the gamble associated with student loan debt has gotten so risky so fast: Family incomes have barely risen in 30 years. Over the same time, because of state disinvestment, the price of college has risen precipitously.

Colleges, too, must be incentivized to support all students. The elements of the ASAP model, to the extent that they are reproduced, could make higher education truly accessible—without debt—to students across the United States. While the supports provided by ASAP and similar programs have proven effective, they require additional resources. This is not a “do more with less” moment.

- Congress should legislate with the intent of making a high-quality public option for college available to every person, without needing to go into debt for either tuition or ancillary costs of attendance.

The **American Federation of Teachers** is a union of professionals that champions fairness; democracy; economic opportunity; and high-quality public education, healthcare and public services for our students, their families and our communities. We are committed to advancing these principles through community engagement, organizing, collective bargaining and political activism, and especially through the work our members do.

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- Achieving this aim requires that states reverse their decades of disinvestment in higher education. Congress must use the HEA reauthorization to align incentives so that states will reinvest in their colleges and universities.

Fund Our Future

Make Higher Education Truly Affordable at the Point of Service

Making college truly affordable means recognizing who today's students are. They are no longer first-time, full-time students aged 18-22.⁴ Today the typical student at an American institution of higher education is an adult who is simultaneously working a full-time job and supporting a family. With so many competing priorities, and with limited resources to fall back on, one financial emergency can cause a student to drop out of college. However, as the research of Temple University professor Sara Goldrick-Rab shows, relatively small dollar amounts delivered just in time can keep college students on track toward degree or program completion.⁵

- The HEA should create an emergency grant program to prevent isolated financial setbacks from forcing students off course. Such a program can be modeled after the successful Panther Retention Grants at Georgia State University,⁶ the Faculty and Students Together (FAST) Fund Goldrick-Rab herself administers,⁷ the Dreamkeepers Emergency Financial Assistance Program at colleges throughout the country,⁸ and the statewide Finish Line Grants in North Carolina.⁹
- Federal policymakers should also recommit to the many programs that, despite a proven track record of success, have seen their funding incrementally shaved away, via either cuts or insufficient growth, over the years, including the Pell Grant program, the TRIO and GEAR UP programs, Supplemental Educational Opportunity Grants and work-study, and Child Care Access Means Parents in School Program grants.
- Congress should fund these financial aid programs, and particularly the Pell Grant program, through mandatory funding that does not require annual dealmaking.

Accountability for Federal Funding

While providing additional resources to public institutions that serve large numbers or percentages of low-income students, Congress should ensure that federal funds are well-spent.

- Congress should avoid “performance funding” initiatives that simply rate the wreckage of disinvestment from both K-12 education and postsecondary education.
- Congress should ban all federal funding to for-profit colleges or institutions where the governance structure allows for a profit motive to affect institutional decision-making, in recognition of the weight of the accumulated evidence that for-profit colleges prey on poor students and students of color.
- Congress should ensure that institutions receiving federal financial aid spend the majority of their tuition revenue on instruction—not on advertising, stadiums, real estate investments or the like.

An HEA for All Postsecondary Pathways

Because career and technical education, apprenticeships and higher education programs have existed in separate silos, our system of funding higher education has created a false choice between academic and career-focused education. Liberal arts education has its role, and this role must be protected. The purpose of college and graduate education is not just to produce more individuals with degrees, but to create new knowledge, guide the search for truth, and promote the flexibility of thought and intellectual ability that will drive sound decisions for the 21st century. Rather than asking our vitally important postsecondary humanities, engineering, science and other programs to contort themselves into direct career-preparation entities, we need to ensure that the HEA aligns with reality by valuing and supporting each of the separate pathways to postsecondary opportunity.

- We must break down silos between apprenticeships, career and technical education, and traditional liberal arts education, and provide funding for all of them through the same mechanism—the Higher Education Act.

Addressing Student Loan Servicing Failures

Nearly all of our members must incur student loan debt, to greater or lesser extent, in order to secure the credentials required for them to do the vital work that their communities—and Congress—need them to do. We also have a special relationship to the topic of servicing failures, because while most of our members who are federal student loan borrowers qualify for public service loan forgiveness, nearly all are currently having this statutory right stolen from them via poor and abusive student loan servicing practices. Congress must use HEA reauthorization to both improve PSLF servicing and create explicit rules that put the student borrower first and convert loan servicers into fiduciaries of student borrowers' time and trust.

- The HEA should make the process of enrolling in PSLF as automatic as qualifying for Social Security. For example, the Department of Education should coordinate with the IRS to identify and reach out to student loan borrowers whose employers likely make them eligible for PSLF; between their tax returns, licensure records and mandatory background checks, the government knows enough about most public workers to find them, instead of the other way around.
- Because the promise of public service loan forgiveness is based on who pays you, not the specific job title you hold, Congress should be holding employers accountable for having standardized procedures for relaying information about PSLF to employees and for certifying their qualifying employment, instead of leaving millions of eligible borrowers to struggle through the system individually.
- Enrollment in income-based repayment plans should automatically renew from year to year.
- Loan servicers should modernize by accepting electronic versions of forms that provide immediate notice of basic clerical errors that will prompt rejection.
- Loan servicers should provide detailed information and personalized assistance to borrowers who submit the PSLF certification form but are not making qualifying payments on qualifying loan types and who therefore will not reach loan forgiveness via PSLF.

In order to promote competence and robust oversight in student loan servicing, there must be explicit rules that put the student borrower first and that convert loan servicers into fiduciaries of student borrowers' time and trust. This means:

- We must create real standards for servicing, with an enforceable expectation that borrowers receive full and accurate information about their loans and repayment options.
- We must eliminate default by proactively moving borrowers into affordable payment plans.
- We must acknowledge that violations of rules contained in the HEA or any other servicing standards are de facto violations of unfair, deceptive and abusive practices rules as well.
- We must require that the Department of Education not serve as both the lender and the overseer of student loans.
- We must recognize that student loan servicers, even under contract with the department, are financial institutions and should be overseen by independent financial regulatory agencies.
- We must explicitly require that state attorneys general continue to concurrently have oversight over student loan servicing and that state legislatures have the purview to protect consumers as pertains to students in their states.

Implementing these reforms has the potential to provide student loan borrowers with greatly increased service and trust in student loan servicers, similar to credit card users' experience the when the Credit Card Accountability, Responsibility, and Disclosure CARD Act of 2009 improved government oversight of credit card issuers.¹⁰

Explore how to cancel existing student debt

Student loan debt holds people back, is a drag on the economy, and doesn't do anything to make our nation wealthier, stronger, healthier or more free.¹¹

- We should forgive outstanding federal student loan debt—if not in its entirety, then via partial forgiveness or forgiveness targeted at particular groups of student debtors (e.g., those receiving Social Security payments because of either age or disability, those with incomes under a certain threshold, or those with superannuated debt).

Faculty matter

What students experience once they enter college cannot be ignored. Changes to the academic workforce in the last half-century have harmed students.¹² An overwhelming majority of the instructional workforce are now employed on a temporary basis, and are too often treated as peripheral to the institutions where they teach.

Faculty who are not assigned office space or given compensated time to meet with students cannot readily hold office hours. Faculty who are not paid to design or adjust their syllabuses—who may not even be permitted to do so—cannot change their reading lists to adapt to developments or questions that arise during a semester, cannot modify assignments to incorporate new research, and cannot adapt the modes of instruction to meet students' needs.

Furthermore, being a student of color at any predominantly white institution today means having almost no one who looks like you at the front of your classroom. This is a major problem that can only be remedied by focusing on the faculty development pipeline—making faculty jobs, more than 70 percent of which are currently temporary, into sustainable careers once again.

Finally, we note that there is a nationwide shortage of CTE teachers. This shortage has spurred a loosening of teacher preparation requirements and growing reliance on lower-quality “alternative certification” programs.

- Title II of HEA should allow CTE teacher preparation programs, as well as innovative CTE teacher apprenticeships, access to funds.

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The American Federation of Teachers’ 1.7 million members want vibrant communities, good jobs and strong democratic institutions. A reauthorized Higher Education Act can help bring those goals within reach by breaking down silos that segregate postsecondary opportunities, minimizing the burden of debt, and spurring new investments in quality, affordable public higher education. Congress should use this opportunity to reset the terms under which economic mobility is possible in America, reclaiming the vision of higher education as a shared social good—and a real possibility for all—that undergirded the original Higher Education Act.

Endnotes

- 1 MDRC, "Accelerated Study in Associate Programs (ASAP) Ohio Demonstration," www.mdrc.org/project/accelerated-study-associate-programs-asap-ohio-demonstration#overview.
- 2 State University of New York, "Educational Opportunity Program," www.suny.edu/attend/academics/eop/.
- 3 Sara Goldrick-Rab and Clare Cady, "Supporting Community College Completion with a Culture of Caring: A Case Study of Amarillo College," Temple University and Wisconsin HOPE Lab, June 2018, <https://hope4college.com/wp-content/uploads/2018/09/wisconsin-hope-lab-case-study-amarillo-college.pdf>.
- 4 Lindsey Reichlin Cruse, Eleanor Eckerson, and Barbara Gault, "Understanding the New College Majority: The Demographic and Financial Characteristics of Independent Students and their Postsecondary Outcomes," Institute for Women's Policy Research, Feb. 20, 2018, <https://iwpr.org/publications/independent-students-new-college-majority/>.
- 5 Karole Dachelet and Sara Goldrick-Rab, "Investing in Student Completion: Overcoming Financial Barriers to Retention Through Small-Dollar Grants and Emergency Aid Programs," Wisconsin HOPE Lab and Scholarship America, December 2015, https://hope4college.com/wp-content/uploads/2018/09/Investing-in-Student-Completion-WI-Hope_Lab.pdf.
- 6 "Panther Retention Grants," Georgia State University, <https://success.gsu.edu/initiatives/panther-retention-grants/>.
- 7 "The FAST Fund," Faculty and Students Together Fund, www.thefastfund.org/.
- 8 "Dreamkeepers: Emergency Financial Assistance," Scholarship America, <https://scholarshipamerica.org/dreamkeepers/>.
- 9 "Helping Students Cross the Finish Line," State of North Carolina, https://files.nc.gov/governor/documents/files/_PDFFinishLineGrants_Fact_Sheet_FINAL_Jan._14.pdf.
- 10 "CARD Act Report," Consumer Financial Protection Bureau, Oct. 1, 2013, https://files.consumerfinance.gov/f/201309_cfpb_card-act-report.pdf.
- 11 Alvaro Mezza, Daniel Ringo, and Kamila Sommer, "Can Student Loan Debt Explain Low Homeownership Rates for Young Adults?" *Consumer & Community Context* 1, no. 1 (Jan. 2019), www.federalreserve.gov/publications/files/consumer-community-context-201901.pdf. The evidence of the stress this debt burden is placing on our economy is mounting, with this recent Federal Reserve publication estimating 20 percent of the decline in home ownership among young adults is due to sharply increased student debt [Mezza, Ringo, and Sommer, "Can Student Loan Debt Explain?"]. The macroeconomic effects of total forgiveness on our economy have also been modeled with encouraging results, including a simulative economic impact. [Scott Fullwiler, Stephanie Kelton, Catherine Ruetschlin, and Marshall Steinbaum, "The Macroeconomic Effects of Student Debt Cancellation," Levy Economics Institute of Bard College, Feb. 2018, www.levyinstitute.org/publications/the-macroeconomic-effects-of-student-debt-cancellation.]
- 12 "The Just-In-Time Professor," House Committee on Education and the Workforce, Jan. 2014, <https://edlabor.house.gov/imo/media/doc/1.24.14-AdjunctEforumReport.pdf>.