

Congress' Reconciliation Bill Will Make Higher Education Less Affordable and Accessible for Hawaii Students

Access to affordable, high-quality higher education has been pivotal in creating pathways to the middle class throughout our history. Everyone has the right to pursue their dreams without being burdened by a lifetime of debt, and federal funding protects these pathways to the middle class regardless of someone's ability to pay upfront or outright.

Congress is considering proposals that will strip critical funding from our colleges and universities to pay for tax cuts for the wealthy, making a college education more unaffordable for all of us and completely unobtainable for some, just to give billionaires another handout.

If enacted, these policies will:

Increase costs for students and their families

- ✗ **Take away options for income-driven repayment plans** for 12.49 million borrowers; the 19,400 Hawaii [enrollees in the SAVE plan](#) will see their payments triple.
- ✗ **Leave half of all students without enough financial aid** by [cutting the amount of grants or loans available](#) to help them afford college.
- ✗ **Charge \$301,375.90 in surplus fees**, on average, to each college in Hawaii for students to access the federal student loans they applied and qualified for.
- ✗ **Reduce or eliminate Pell grants** for 11,914 low-income students in Hawaii, who use the grants to help pay for college.

Decrease protections for students and their families

- ✗ **Force 989 Hawaii students into private loans** lacking consumer protections by eliminating [grad PLUS](#) loans, meaning borrowers can be exploited with no way to fight back.
- ✗ **End borrower defense relief for students** who were scammed by predatory colleges, such as the 5,710 defrauded students in Hawaii who've [successfully recouped](#) their losses.
- ✗ **Remove safeguards against high-cost, low-quality career-education programs** that leave an estimated 300 Hawaii students with unaffordable loan payments and no job prospects, by eliminating the [gainful employment](#) rule.