

Talking Points: Essential Support for Students

Federal TRIO programs, Pell grants and grad PLUS loans open the doors of higher education to students who might otherwise never pursue a higher education, giving them not just an education but a chance at dignity and hope. Pell grants reduce the crushing weight of tuition costs, ensuring that financial hardship does not dictate a student's future. TRIO programs equip first-generation students, disabled students and low-income students with the tools and support not only to enter college but to thrive once enrolled. For graduate and professional students, grad PLUS loans then become the bridge that allows those same students to chase advanced degrees, breaking generational cycles of poverty and unlocking careers that lift entire families and communities. Together, these programs represent an investment in equity, opportunity and the long-term strength of our workforce and economy. Without these lifelines, countless dreams would be silenced before they ever had the chance to take root.

Pell grants:

- Pell grants were created under the Higher Education Act of 1965 to provide federal financial assistance to undergraduate college students who demonstrate “exceptional financial need.” ([Federal Student Aid](#))
- In 2022, over 6 million low-income students received federal Pell Grant awards at a yearly cost of \$28 billion. The maximum reward of \$7,395 only covers an average of 25 percent of college tuition and fees ([The Pell Institute](#); [Federal Student Aid](#))
- Proposed changes to the formula for students' eligibility for Pell grants could cause tremendous financial strain on millions of low-income students, especially those attending community colleges. At least 20 percent of Pell recipients at community colleges, roughly 400,000 students per year, could see their awards reduced or eliminated, pricing more individuals out of receiving college-level credentials. ([American Association of Community Colleges](#))

TRIO programs:

- Federal TRIO programs are a collection of eight federally funded grant programs created to provide opportunity and access to higher education for individuals from historically disadvantaged backgrounds (e.g., first-generation, low-income, disabled, women) to progress through middle school to postbaccalaureate programs. Established under the Higher Education Act of 1965 with the creation Upward Bound, two more programs—Talent Search and Student Support Services—were established in 1968, earning the programs their TRIO moniker. The remaining five programs are Educational Opportunity Centers, Veterans' Upward Bound, Training for Federal TRIO Programs, Ronald E. McNair Postbaccalaureate Achievement, and Upward Bound Math-Science. TRIO programs increase college attainment at every level of the pipeline to and through college. TRIO Student Support Services yields a return on investment of 13 to 1. ([Council for Opportunity in Education, “COE and TRIO Programs”](#) and [TRIO Facts and Figures](#))

- TRIO projects are funded in every state and territory, serving over 880,000 students yearly. There are 3,500 federal TRIO projects across the nation. ([The Pell Institute](#))
- The proposed funding cuts to TRIO programs will eliminate access to vital services such as advising, financial literacy, tutoring and entrance exam preparation, creating additional barriers to college access, persistence, graduation and social mobility for students of all racial backgrounds in rural, urban and suburban areas across the nation. ([The Institute for College Access & Success](#))

Grad PLUS loans:

- Grad PLUS loans are federally funded loans created to bridge the funding gap for the cost of attendance for individuals pursuing graduate and professional degrees when other forms of aid have been exhausted.
- In the 2019-2020 academic year, 11 percent of graduate students utilized grad PLUS loans at an average of \$25,100. ([National Center for Education Statistics](#))
- Approximately 50 percent of those utilizing grad PLUS loans are medical students, borrowing over \$1 billion annually. ([Association of American Medical Colleges](#))
- The elimination of grad PLUS loans would be detrimental to the medical workforce, creating additional barriers to obtaining a medical education such as having to secure private funding, which often requires high credit scores, collateral and variable interest rates. Rural and underserved populations would be hit hardest; students from these populations may be faced with additional barriers to access medical education, resulting in rural communities having fewer or no medical professionals. ([Association of American Medical Colleges](#))