

Aim Higher Act

RECESS PACKET

The Aim Higher Act

Giving every student an opportunity to earn a debt-free degree or credential that leads to a rewarding career

TABLE OF CONTENTS

[INTRODUCTION](#)

[BACKGROUND](#)

[EVENT IN A BOX](#)

[FREQUENTLY ASKED QUESTIONS](#)

[TALKING POINTS](#)

[RESOURCES](#)

[SOCIAL MEDIA](#)

[INTRODUCTION](#)

This week, House Democrats introduced a comprehensive reauthorization of the Higher Education Act – the *Aim Higher Act*, H.R. 6543, – which ensures every student has a path to a debt-free degree or credential that leads to a rewarding career. The *Aim Higher Act* invests in students. It makes higher education more affordable today and addresses the rising cost of college to reduce the burden on students in the future.

[BACKGROUND](#)

In December 2017, Republicans on the House Committee on Education and the Workforce advanced the *PROSPER Act*, H.R. 4508, a reauthorization of the Higher Education Act that **cuts nearly \$15 billion from federal student aid** and shifts federal dollars toward predatory, low-quality for-profit programs. The GOP's proposed cuts to student aid were advanced on a party-line vote just nine days before President Trump signed into law a nearly \$2 trillion giveaway to corporations and the wealthy few.

House Democrats are introducing a comprehensive alternative – the *Aim Higher Act* – which **ensures every student has a path to a debt-free degree or credential that leads to a rewarding career**. The *Aim Higher Act* invests in students. It makes higher education more affordable today and addresses the rising cost of college to reduce the burden on students in the future.

The *Aim Higher Act* also recognizes that both access to college and college completion are critical to expanding economic opportunity. Accordingly, it lowers barriers to enrollment and invests in programs and services – like career counseling and campus-based child care – that will help students graduate and put them on a path to success.

EVENT IN A BOX

Members are encouraged to hold an event that gives multiple stakeholders the opportunity to discuss H.R. 4508 and the GOP attack on higher education which is in stark contrast to Democratic priorities for college affordability, embodied by the [Aim Higher](#) campaign.

The Member's role will be to speak about the [Aim Higher Act](#) and elevate the harmful policies of the House GOP that would make college more expensive. Specifically, members are encouraged to speak to how the GOP bill and Department of Education actions would:

1. Worsen the student debt crisis through cuts to grant aid and changes to federal student loans that make college more expensive;
2. Dismantle consumer protections for taxpayers and send billions more to for-profit colleges that defraud students and veterans;
3. Undermine the primary goal of the Higher Education Act – a civil rights bill that was designed to help students, particularly students of color and those from low-income communities, afford a quality postsecondary education; and
4. Empower Secretary DeVos to put for-profit institutions before students by codifying ideological policy positions of the Trump administration in federal statute.

Constituent panelists would then be invited to provide testimonies about specific issues relevant to them, including data or stories detailing their experiences with student loans, Pell Grants, for-profit institutions, loan forgiveness, etc. Following the testimonies, the Member should ask questions of the panelists and then open the event to audience attendees to share their experiences and/or ask questions. Members are also encouraged to use social media such as Twitter Q & A or Facebook Live to engage with a wider audience. Members should focus on:

1. Current or former students or parents struggling to afford college or repay student loans;
2. Current or former students using Public Service Loan Forgiveness;
3. Current or former students who are veterans;
4. Current or former students trying to navigate the borrowers defense or closed school discharge processes;
5. Representatives from institutions in the district, and
6. If applicable, a constituent who has benefited/hopes to benefit from consumer protections against unscrupulous actions of predatory institutions

FREQUENTLY ASKED QUESTIONS

Is this a debt-free college plan?

- No, this is not a debt-free or a tuition-free college plan. This is a more targeted approach that focuses investment on low- and middle-income students to ensure every student has an opportunity to earn a quality debt-free degree or credential.
- The Aim Higher Act is not just focused on lowering the cost of college, it also strengthens accountability to improve the quality of our higher education system and gives students the tools they need to graduate on time. This is a comprehensive solution that directs limited resources to do the most good for the most students.

How can you call this a debt-free college proposal? Won't most students still have to take on student debt?

- The *Aim Higher Act* is not a debt-free college bill; it is a proposal that targets investments to do the most good for the greatest number of students. Under our plan, every student will have the opportunity to pursue a debt-free degree or credential. This is achieved through a combination of programs and reforms:
 - A federal-state partnership that guarantees two years of free community college for all students while allowing students to use federal aid, like Pell, for living expenses; provides a new source of grant aid to reduce tuition for low-income students at many four-year public and private institutions; and addresses the rising cost of higher education generally;
 - Stronger agreements between community colleges and public four-year schools to ensure students can transfer all community college credits to public four-years at little to no cost;
 - Increased investments in federal student aid so that Pell Grants are more generous and apply to a greater range of quality programs, including short-term programs that provide students an accelerated path to the workforce; and
 - Increased investments in programs that support students while they're in school, including campus-based child care and campus-based grant aid that help offset student costs.
- For current borrowers and future students who do take out student loans, the bill makes those loans easier to understand and cheaper to repay. Our plan:
 - Eliminates origination fees;
 - Allows students to refinance public and private loans at lower rates;
 - Collapses the several repayment plans currently available into two options – one fixed plan and one income-based repayment plan – both of which have generous repayment terms; and
 - Maintains and expands loan forgiveness options, including the Public Service Loan Forgiveness program.

How much does the bill cost?

- CBO is working to score the bill but has not yet provided a full cost estimate.
- Republicans spent nearly \$2 trillion on a giveaway to the wealthy and corporations. We believe the CBO will find that this bill provides every student an opportunity for a debt-free degree, alleviates student loan debt, and improves higher education quality for a fraction of the cost of the GOP Tax Scam.
- This bill substantially increases investments in education, but it also protects taxpayers by cracking down on predatory, low-quality schools, which will save money and protect the students from the devastating impact of fraudulent programs.

Why introduce this now? Isn't this just a messaging bill?

- No, the *Aim Higher Act* is the product of a nearly two-year process to find a serious policy solution to the rising cost of higher education and the unsustainable growth in student loan debt. It does this by proposing changes to the federal student aid programs and the accountability framework that schools must abide by to participate in these programs. This bill incorporates input and legislative proposals from across the Democratic caucus, students, and higher education practitioners.
- Democrats – in addition to public universities, veterans' groups, consumer groups, and many others – were highly critical of the GOP *PROSPER Act*. We feel it is important to provide an alternative, positive vision for higher education.

- The *Aim Higher Act* reflects our commitment, as representatives and policymakers, to tackle difficult challenges on behalf of the constituents we serve. In May, student loan debt surpassed \$1.5 trillion. The rising cost of college is an urgent problem that Congress needs to address.

Why expand federal student aid to Dreamers?

- Dreamers are Americans in every way but on paper.
- Under federal law and court precedent, Dreamers – and all undocumented children – are guaranteed the right to a K12 education. It makes no economic or policy sense to prepare Dreamers for college and then shut off access to higher education.

What happens if a state refuses to partner with the federal government to provide free community college, like some have done with expanded Medicaid?

- There is a strong record of state participation in federal programs to increase investment in higher education. For example, the Leveraging Educational Assistance Partnership (LEAP), which provided states with funds to establish and expand state financial aid programs, drew almost universal support across red and blue states.
- Several states, both red and blue, have taken the initiative to develop tuition-free community college programs, including in [Kentucky, Tennessee, and Oklahoma](#).

TALKING POINTS

The *Aim Higher Act* gives every student the opportunity to earn a debt-free degree that leads to a rewarding career.

- The *Aim Higher Act* provides students immediate relief from the rising cost of college. It makes student financial aid more generous and more flexible to reflect the variety of high-quality and affordable degrees and credentials available to today's students.
 - The bill provides students and workers an accelerated path to a good-paying job by expanding federal student aid to quality short-term programs.
- The *Aim Higher Act* reduces the cost of college by helping states reverse decades of underfunding in higher education that has shifted costs to students and parents.
 - The bill creates a federal-state partnership that commits additional funding to states that invest more in their public colleges and universities. In exchange for federal funding, states are required to offer all students two years of tuition-free community college and maintain investments in public institutions.
- The *Aim Higher Act* makes student loans simpler to understand and easier to repay. The bill consolidates the numerous existing loan repayment plans into two, and makes repayment terms more generous.
 - The bill preserves and expands the Public Service Loan Forgiveness program to encourage talented individuals to enter a career in public service.

The *Aim Higher Act* gives all students the tools they need to graduate on time.

- The *Aim Higher Act* empowers students and parents with better, more detailed information so they can find a school that meets their needs.

- The *Aim Higher Act* pushes schools to focus on helping their students graduate with a quality degree. It puts student success – in college *and* in the workforce – at the center of accreditation and access to federal funding, and provides institutions with support to improve student outcomes.
- The *Aim Higher Act* supports students from all backgrounds to attend and complete college by:
 - Expanding opportunities for high school students to earn free college credit;
 - Investing in campus-based childcare for student parents and housing for homeless and foster youth;
 - Funding campus programs to help veterans transition into civilian life; and
 - Supporting faculty training to ensure students with disabilities have access to a quality education.

The *Aim Higher Act* protects students, veterans, and taxpayers by cracking down on predatory for-profit colleges and low-quality programs.

- The *Aim Higher Act* finally eliminates the perverse incentives that encourage predatory for-profit schools to aggressively target veterans while peddling high cost, low-quality degrees.
 - The bill closes the 90/10 loophole that allows for-profit colleges to count federal programs, such as the GI Bill, as non-federal dollars.
- The *Aim Higher Act* ensures that institutions taking federal student aid dollars are investing in instruction and quality – not lobbying and marketing.
 - Schools that fail to spend a majority of their federal tuition dollars on instruction will be prohibited from spending any taxpayer money on lobbying, marketing, and recruitment.
- The *Aim Higher Act* better equips the federal government to protect students and taxpayers from waste, fraud, and abuse at predatory for-profit colleges.
 - It modernizes a key metric used to measure school performance – the Cohort Default Rate – to prevent bad actors from gaming the system and increasing students’ risk of default, which ruins their financial future and leaves taxpayers holding the bill.

RESOURCES

- [Get to Know the Aim Higher Act](#)
- [Aim Higher Act Bill Summary](#)
- [Aim Higher Act Fact Sheet](#)
- [Aim Higher Act v. GOP PROSPER Act](#)
- [Aim Higher Act FAQs](#)

SOCIAL MEDIA

Sample Graphics: Click [here](#).

Sample Hashtag: #AimHigher

Sample Tweets:

- Every student should have the opportunity to earn a debt-free degree that leads to a rewarding career. That’s why House Democrats are introducing the #AimHigher Act. <https://go.usa.gov/xUPkf>

- Should a quality degree come with a mountain of student debt? We don't think so, either. Meet the #AimHigher Act: Giving every student the opportunity for a debt-free degree. <https://go.usa.gov/xUPkf>
- There is more than \$1.5 trillion in outstanding student loan debt in America. We deserve a better higher education system. It's time to #AimHigher. <https://go.usa.gov/xUPkf>
- Which school will best prepare you for the future? Which loan repayment program will fit your budget? Questions about higher education shouldn't be so hard to answer. That's why we're introducing the #AimHigher Act. <https://go.usa.gov/xUPkf>
- The #AimHigher Act empowers students and parents with better, more detailed information so they can find a quality four-year, two-year, or short-term program that best meets their needs. <https://go.usa.gov/xUPkf>
- Predatory for-profit schools aggressively target student veterans with expensive, low-quality programs. The #AimHigher Act gives us the tools to stop them. <https://go.usa.gov/xUPkf>
- Did you know: There's a game show in which hitting the jackpot means getting your student debt paid off... It's time for the #AimHigher Act. <https://go.usa.gov/xUPkf>

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<https://democrats-edworkforce.house.gov/>
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