Higher Education Act Priorities

The purpose of the Higher Education Act is to provide access to and increase the affordability of higher education, while addressing the needs of students, a rapidly diversifying population, and the demands of the workforce. It is critical for a reauthorization to fulfill these goals. APA is committed to working with policymakers on legislation that provides federal support for graduate study, makes campuses safer, better prepares educators, and invests in the behavioral health, science, and technology workforce.

SUPPORT FOR GRADUATE STUDY IN FEDERAL LOAN PROGRAMS:

Preserve and Strengthen the Public Service Loan Forgiveness (PSLF) Program. The PSLF Program encourages individuals to pursue public service by providing loan forgiveness on remaining debt from eligible federal loans after 10 years of payments. It continues the history of the federal government providing incentives for talented individuals to enter public service. Psychologists working in these fields are serving critical public and national needs, including among the most underserved populations. At the same time, these positions typically pay less than what could potentially be earned in the private sector. As the demand for psychologists and other professions requiring advanced degrees increases, we should be encouraging public service, and supporting the recruitment and retention of professionals to serve the needs of their communities.

Preserve the Grad PLUS Loan Program. Many graduate students have few federal options available to them outside of loans to finance their education. Retaining the Grad PLUS loan program without lowering borrowing limits is critical, as it allows graduate students to finance their education without having to move to the private loan market, where they may be denied loans or receive less favorable terms. This is particularly important for low-income and underrepresented students. Graduate student borrowers also have lower rates of default on their PLUS loans as compared to other student borrowers. Preserving Grad PLUS makes graduate study more attainable and allows these borrowers to meet the demands of the workforce and the nation.

Reinstate the Federal Direct Subsidized Loan Program — Support the “POST GRAD” Act. Student loan-related actions taken by the federal government in recent years have disproportionately impacted graduate students, including the imposition of higher interest rates and multiple loan origination fees, as well as the loss of subsidized federal loans. The POST GRAD Act would restore the in-school interest subsidy for graduate students, alleviating a portion of the financial burden associated with graduate degrees, particularly for those with a demonstrated need.

Lower Interest Rates on Federal Student Loans and Allow for Refinancing Options. Without access to subsidized loans, graduate students begin paying interest as soon as their loan is disbursed. Any unpaid interest capitalizes, which is then added to the principal balance of a loan. These factors further increase the cost of federal borrowing. Interest rates should be lowered and fixed for all federal student loans—Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans—and all federal and private student loan borrowers should be allowed to refinance at these rates. Finally, capitalization of interest, which leads to negative amortization, should also be eliminated.


Eliminate Duplicative Fees on Federal Student Loans. All federal Direct Loans have accompanying origination fees, which constitute a hidden tax on students and increase the overall cost of education. This disproportionally impacts graduate students, who pay multiple origination fees, on which interest begins accruing immediately upon disbursement of the loan. Eliminating origination fees is a way to both simplify the federal student financial aid system and increase the affordability of higher education.

Ensure that Income-Driven Repayment Programs Remain "Income-Based". Under certain Income-Driven Repayment (IDR) plans—such as REPAYE—graduate students are placed into a longer repayment schedule before the balance of the loan is forgiven. These plans turn IDR into a “degree,” rather than an “income” based program, under the assumption that all graduate degree holders will be “high-income” earners. Data show that this is not necessarily the case, particularly for those in public service, including in mental and behavioral health care fields, where an advanced degree is a requirement at entry level. Furthermore, any loan forgiveness earned under IDR should not impose a tax liability on the borrower, as this is contradictory to its intent as a potential economic stimulus.

FEDERAL FINANCIAL AID FOR STUDENTS:

Allow Pell Grants to be Used for Graduate Study. National data show that a growing number of graduate students received Pell Grants as undergraduates with a significant portion remaining income-eligible without fully exhausting the maximum amount of Pell semesters available under current law. Allowing Pell to be used towards a graduate degree, including in psychology, continues the purpose of the program by providing access to economically disadvantaged and historically underrepresented populations, potentially leading to a more diverse and representative workforce. As all psychologists require a graduate degree, this proposal would open more pathways to careers in psychology to meet growing mental and behavioral health care needs.

Support the Graduate Assistance in Areas of National Need (GAANN). The GAANN program is one of few grant programs authorized in the HEA that supports graduate study in critical need fields, including psychology. This is an important need-based program that supports students pursuing degrees at the highest level in areas determined to be in the national interest. APA strongly supports both reauthorization and continued robust funding for this program.

Reauthorize Federal Work Study and Extend Perkins Loans. Graduate students with demonstrated financial need are currently eligible to participate in the Federal Work Study (FWS) Program. APA encourages Congress to reauthorize FWS and maintain eligibility for graduate student participation. APA also calls on Congress to restore the Perkins Loan Program and maintain eligibility for graduate students. Loss of access to this low-interest loan program puts graduate study further out of reach for students with the greatest financial need.

Support the TRIO and GEAR UP Programs. The TRIO and GEAR UP programs are both designed to increase disadvantaged students’ high school completion and enrollment in higher education. TRIO, which includes the Ronald E. McNair Postbaccalaureate Achievement Program, is primarily intended for individuals who are low-income, first-generation college students, while GEAR UP supports a cohort of students from low-income elementary and secondary schools. APA supports both program’s goal of increasing access to higher education.

FINANCIAL LITERACY AND ACCESSIBLE INFORMATION:

Provide Graduate Students with More Transparent Financial Aid Information. There is a growing interest in ensuring students have access to useful data and information that will help them make the best decisions possible related to their educational choices. APA urges Congress to consider the unique needs of graduate borrowers—who already borrow responsibly and pay back their loans—when developing policies designed to better inform students. Providing them with better, more transparent information regarding the type of federal loan options available will allow them to make more informed decisions around how they finance their education and potentially lead to less borrowing. Additionally, Congress must ensure that the information loan servicers provide is standardized across the industry, and that at minimum, disclosure of projected monthly payments as well as monthly updates on principal, interest, and overall balance, are required.

APPLICATION OF PSYCHOLOGICAL SCIENCE TO TEACHING AND LEARNING:

Preserve the Teaching Skills Definition in Title II. APA urges a continued focus on the pre-service education and training of our nation’s teachers by reauthorizing Title II of HEA. APA recommends maintaining the definition of “teaching skills” currently in law, which is grounded in the findings from the Top 20 Principles from Psychology for PreK-12 Teaching and Learning. In addition, APA supports the inclusion of the term “educator,” which includes specialized instructional support personnel (SISP) as part of the definition.

ACREDITATION:

Maintain a Flexible Accreditation Review Process. As a Department of Education recognized, specialized/professional accrediting agency, APA finds that programs and institutions are best suited to make academic decisions based on quality assurance and improvement. Psychology accrediting bodies need to be able to ensure that their accreditation standards and practices are informed by current research, and successful utilization and application of practice within the field. In addition, accrediting entities should ensure that public communications serve the public interest, especially when informing potential and current students about student achievement outcomes, program characteristics, and program quality.

CAMPUS SAFETY AND SEXUAL ASSAULT:

Invest in Research and Practice-Based Initiatives. As campus sexual assault continues to be a significant issue on college and university campuses, psychological research can provide insights on and solutions to campus climate, campus safety, sexual assault prevention, and health and wellness. APA’s Resolution on Campus Sexual Assault offers a research base for recommendations intended to improve information about campus climate; supports for victims; resolution methods for all parties involved with campus sexual assault proceedings; and access to education and prevention models. APA urges Congress to consider the work of psychologists, both researchers and practitioners, when developing policy designed to prevent campus sexual assault and improve campus climate, including ensuring that any investigation of campus sexual misconduct is trauma-informed, investing in open access campus climate surveys, supporting alternative resolution models in the adjudication of campus sexual assault matters, and implementing evidence-based education and prevention initiatives to make campuses safer and healthier.

CAMPUS MENTAL HEALTH:

Support Services and Research-Based Priorities. There is increasing concern about the mental health and well-being of college students. Recent evidence shows the growing mental health challenges students face, including depression, anxiety, and stress. APA supports efforts by Congress to better inform lawmakers, the Department of Education, institutions of higher education, and the public on this issue. Increased federal support for campus counseling centers to hire and train additional staff; facilitate community partnerships; and invest in digital support and telehealth platforms for counseling services, is critical. Prior to enacting policy, it is critical for Congress to seek input on evidence-based solutions from mental and behavioral health professionals while also remaining mindful of the unique needs of different student types, including nontraditional; international; and graduate; as well as those from underrepresented populations.

STUDENTS WITH DISABILITIES:

Support for College Students with Disabilities. The rate of students with disabilities enrolling in college is improving, yet it remains lower than their counterparts without disabilities. To ease the transition of students with disabilities into higher education settings, Congress should enact policies clarifying that these students can submit previous documentation (IEP, Sec. 504 Plan) of a disability, and provide additional testing and diagnostics for appropriate adjustments for these services and supports. Additionally, policies must strengthen programs for students with intellectual disabilities on college campuses, increase data collection, and provide professional development for faculty. Congress must also ensure that the Department of Education provides student loan discharges to all borrowers who qualify for a total and permanent disability (“TPD”) discharge.

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