



Impacts of H.R. 1 on Oregon Four-Year Public Universities

Fall 2025

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Federal Financial Aid Landscape

H.R. 1 Financial Aid Changes Summary

H.R. 1 Opportunities and Challenges for Students

2025-26 Academic Year Concerns

How are we preparing students?

Other Federal Funding Challenges

Questions?

H.R. 1 Financial Aid Summary

- Significant **Direct Loan Program changes**
- Addresses **Pell shortfall**
- **Workforce Pell**
- **Accountability:** Program loan eligibility tied to earnings outcomes of completers



H.R. 1 Federal Direct Loan Changes

- **Termination of Grad PLUS loan**
- **Loan proration** by student level
- Implementation of **graduate student loan caps**
- **Elimination of SAVE loan repayment plan**



H.R. 1 Pell Grant Changes

- **Increase in Pell Grant** funding of almost \$13B
- **Pell Grant** eligibility for students in short-term, accredited **workforce training programs**



H.R. 1 Institutional Accountability

- Creates a **new accountability measure** that would cause a program to lose Direct Loan eligibility if it fails to meet the “low earnings” measure two out of three years



H.R. 1 Opportunities for Students

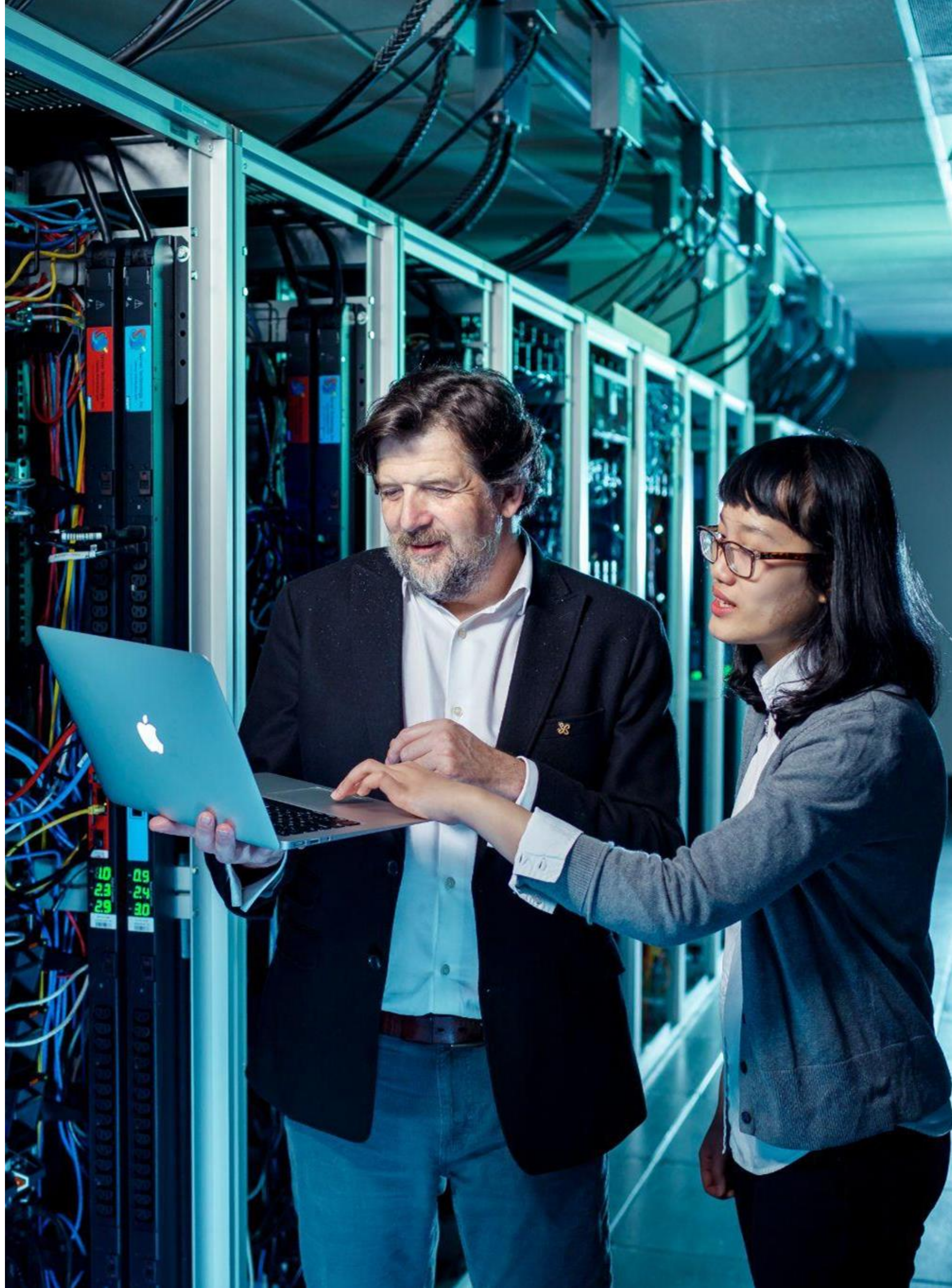
- **Loan proration** by will help reduce over-borrowing and preserve loan eligibility for students who attend multiple institutions
- **Simplification of Federal loan repayment options**
- **Increase in Pell Grant** funding
- **Short-term Pell Grant** is a good opportunity for Oregon students
- Students are able to **rehab defaulted loans twice**



H.R. 1 Challenges for Students

- Loan proration for > full-time enrollment **creates larger funding gaps**
- More students **forced to explore private lending** options
- **Sunsets loan deferment options** for economic hardship
- **Reduces loan forbearance timeframe**
- Additional **changes to loan repayment** programs





How are we preparing our students?

 **Communicating changes to campus community**

 **Adjust financial aid counseling strategy**

 **Educate campus partners**

 **Info sessions for students and families**

Other Federal Actions Impacting Higher Education

- Federal Research Policy
- Federal Appropriations
- Agency Reductions in Force
- Immigration Policy

QUESTIONS?

