



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

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Federal Financial Aid Landscape

H.R. 1 Financial Aid Changes Summary

H.R. 1 Opportunities and Challenges for Students

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

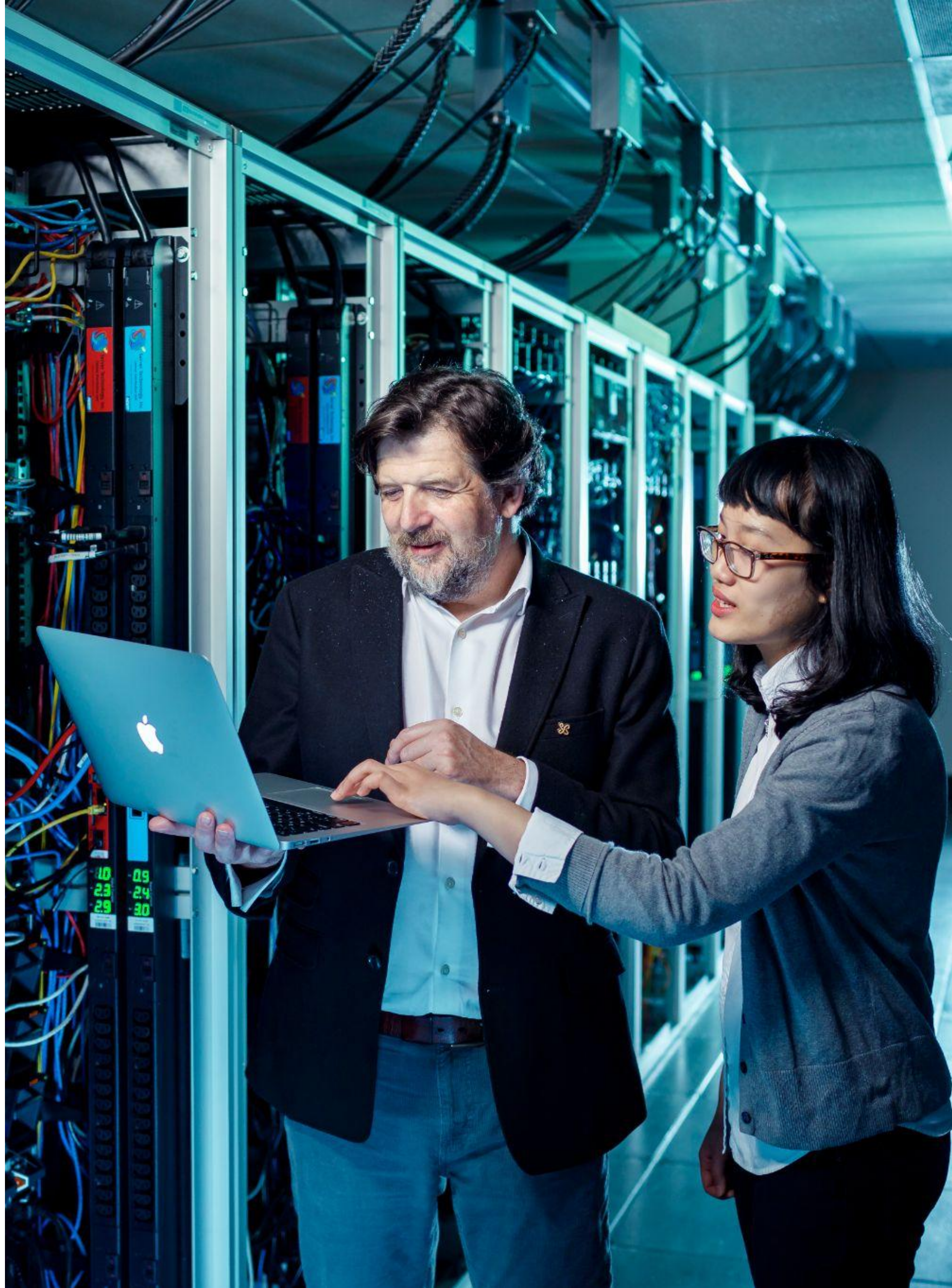
- **Loan proration** by will help reduce over-borrowing and preserve loan eligibility for students who attend multiple institutions
- **Simplification of Federal loan repayment options**
- **Increase in Pell Grant** funding
- **Short-term Pell Grant** is a good opportunity for Oregon students
- Students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



H.R. 1 Challenges for Students

- Loan proration for > full-time enrollment **creates larger funding gaps**
- Graduate students face reduced funding options
- Completing grad/professional program work **impractical with only federal aid**
- 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?

