

At the end of 2017 House Republicans introduced and passed out of committee the PROSPER Act, a bill to revamp our higher education system. Unfortunately the policies included would make college harder to pay for, debt more burdensome, and our system less accountable to providing quality. Below, students respond to what they see in the bill.

Public Service Loan Forgiveness



“I graduated from law school about seven years ago, when the US economy was still reeling from the 2008 recession. I knew I wanted to do public service work in South Florida, where I grew up, but was worried about being able to support myself and pay off my loans while working in that field. Luckily, I was able to enroll in Income-Based Repayment and work towards the Public Service Loan Forgiveness program, which have allowed me to do the work I love while maintaining financial stability. Through my work I am able to serve low-income and vulnerable community members with legal needs. I’ve planned my career around PSLF to make this possible, and I urge Congress to protect the program and ensure it remains a priority as higher education reform legislation is considered.”

– Natalie C., FL

“Since I was 18 years old, I have worked while attending college full time in order to pay my rent and support myself financially. Even though I have typically worked 40+ hours a week, none of those funds could be applied towards my education, so I had to take out countless student loans on top of this. I am counting on Public Service Student Loan Forgiveness to help pay off my loans and eventually help me live comfortably without debt, so I am incredibly worried about the prospect of the program being rescinded.”

– Cameron Vigil, CO, Regis University



Repayment Plans



“Growing up low-income in Chicago, I never thought that going to college would be possible for me until I got to high school and learned that I could take out student loans. At the time, it seemed like the perfect way to get to college without over-burdening my parents, so I jumped at the opportunity. However, by the time I was ready to graduate, I realized that I would be on the hook for paying back over \$40,000 I had taken out to pay tuition. While I’m now college educated and employed, it is still difficult to keep up with another monthly bill, and I wish I had known ahead of time what a financial burden this would be. These days, I’m on an income-based repayment plan, which allows me to pay the minimum amount required while staying on good terms with my creditor. At one time, it felt like I would be repaying my loans for the rest of my life, but I’m relieved to know that after 20 years of on-time payments, whatever balance I have left will be cleared. I am fearful for what would happen to students in the future if loan forgiveness is eliminated. The opportunity to take out loans is so important if students for me, who might otherwise not be in school, but we have to make sure it doesn’t make things harder in the long run for students who are just trying to get ahead.”

– **Juanita Calvo, IL, Lake Forest College graduate**

“I am only a junior in college, but I have already been impacted by both private and public student loans and the unreasonable rise in college tuition prices. As of today, I have accumulated over \$20,000 in student debt, and I already know I will have to take out more in order to cover my final year of school. My mother is incredibly supportive, but as a single, middle-class immigrant parent, she can only help so much, and instead I have to scrape together the costs with Pell, Federal Work Study, merit-based aid, and public and private loans. I hope that my future engineering career will help me offset my educational costs, but I am still uncertain about my financial future. I hope any reforms to our higher education system will provide adequate loan repayment options for students such as myself, who have much to contribute but face a tough economic climate.”

– **Lujain Al-Khawi, DC, George Washington University**



Pell Grants



“After facing barriers to accessing aid for years, I finally was able to receive Pell grants to attend college. Unfortunately with no childcare funding available from my institution, I was forced to take a year off from school to save money for childcare in order to obtain my degree. One class shy of graduation, I was notified that I had exhausted my Pell grant funds and would not be able to continue my college education without paying out of pocket. More funding for Pell and flexibility on how those grants are used is necessary for students like me to become successful in higher education.”

–**Jimmieka Mills, TX, Houston Community College**

“The Pell grant has helped me tremendously throughout my time at the University of Memphis. By myself, I have little to no money to pay for school, and as the cost of tuition increases, the Pell grant has given me the financial support I need to stay in classes. When I graduated from high school I had no idea how I would pay for school, but advisors and teachers filled me in about grants, scholarships, and loans I could apply for. When I filled out FAFSA, I was unsure if I would have enough to cover my expenses, but the Pell grant allowed me to attend. Any legislation addressing student needs should provide the adequate level of funding required to ensure that students who cannot pay themselves can rely on Pell.”

– **Demetrius Lampkins, TN, University of Memphis**