



DAILY BRIEFING

Thursday, September 23, 2021

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U.S. House Moves to Final Passage of NDAA, Without Rep. Adams' Private Loan Amendment

The U.S. House of Representatives is currently moving toward final passage of [H.R. 4350, the National Defense Authorization Act for Fiscal Year 2022](#), which authorizes national security programs. As previously reported, the chamber approved an [amendment](#) by Rep. Madeleine Dean (D-PA), which would amend the Truth in Lending Act to direct the holder of a private education loan to discharge the loan in the event of the borrower's death or total and permanent disability. The amendment passed a largely party-line vote of 219-204. Last night, the House wrapped up debate and amendment consideration, and Rep. Alma Adams (D-NC) did not offer her amendment to extend the student loan relief

provisions currently in place for federally held student loans to private education loan borrowers. It is unclear at the time of this writing as to why Rep. Adams did not offer her amendment. H.R. 4350 is expected to pass the lower chamber tonight and move to the U.S. Senate, where members of the Senate Armed Services Committee are working on their own version of the bill.

President Biden Meets with Moderate and Progressive Democrats to Resolve Differences on Reconciliation

Yesterday, President Joe Biden met with groups of select moderate and progressive Democrat House and Senate Members in an effort to resolve the growing differences between the camps on a top line number for the budget reconciliation package currently moving through Congress. The President also pressed House members to ensure passage of a separate bipartisan infrastructure bill passed by the U.S. Senate earlier this year. With respect to the reconciliation bill, President Biden urged moderate Democrats to provide him with an overall spending number for the bill that they could support if they oppose the \$3.5 trillion figure from the Build Back Better Act and the White House's American Families Plan. Sen. Joe Manchin (D-WV) is quoted widely in press reports stating that the President told him, "Please, just work on it. Give me a number and tell me what you can live with and what you can't." These same reports document that Democrats and the President did not settle on a top line spending number for the bill, but rather that the next few days may be spent reaching agreement on such a number and an overall framework for the reconciliation package. Progressive Democrats cite agreement on the reconciliation bill as necessary for them to vote for the infrastructure bill, which House Speaker Nancy Pelosi (D-CA) promised to hold a vote on in September.

As a reminder, [the education portion of the Build Back Better Act](#) passed by the House Education and Labor Committee earlier this month includes provisions, which would provide free community college and subsidize tuition at Historically Black Colleges and Universities and Minority-Serving Institutions; create a new \$9 billion college retention and completion grant; and increase the maximum award for the Pell Grant program by \$500.

For more coverage, please see this article from [Roll Call](#).

Consumer Groups Send Letter to Education Secretary Cardona on Public Service Loan Forgiveness

Yesterday, more than 200 consumer and public interest groups, led by the Student Borrower Protection Center, sent a [letter](#) to Education Secretary Miguel Cardona urging him to forgive the student loan debt of public servants. In the letter, the groups say that the U.S. Department of Education must also guaranty that any and all changes to the Public Service Loan Forgiveness Program (PSLF) are for both retroactive and prospective. The groups urge the Secretary to eliminate all student loan debt owed by those who have been in public service for a decade or more, grant one year of credit for each year of service for all public service workers who owe any type of federal student loan, and ensure that such relief to public service workers is automatic. The letter says that “workers across the country have faced widespread systemic barriers to PSLF while responding to an unprecedented public health emergency, navigating a deep economic recession, and struggling to emerge from an unequal economic recovery,” but they have been denied the opportunity to have their student loan balances forgiven.

FCC Issues Final Rule on TRACED Act

Yesterday, the Federal Communications Commission (FCC) issued a [final rule](#) implementing the Pallone-Thune Telephone Robocall Abuse Criminal Enforcement and Deterrence Act. The rule is designed to streamline the process that private entities use to submit information on violations of the Communications Act through the creation of an online portal on the FCC’s website.

AccessLex Report on Debt for Young Lawyers Shows Different Impact by Race

The American Bar Association Young Lawyers Division and AccessLex Institute recently issued a [report](#) that documents the extent of loan debt for young lawyers and how that impacts their financial decision-making in life. The survey found that 90 percent of respondents said that their debt impacted major life milestones such as purchasing a house and that approximately 90 percent of the survey’s respondents said they took out loans to finance their undergraduate or legal education with average law school debt totaling \$108,000. The report also documented differences in the impact of debt on young lawyers based on race. Black respondents were more likely to report law school debt of over \$200,000 while Latinx and Indigenous respondents said they tended to borrow less for their law degree. Young black lawyers also reported having the most difficulty reducing their debt with 44 percent saying they had more debt when they graduated and 21 percent saying they had the same amount. For additional coverage, see this article from [Inside Higher Ed](#).

U.S. Department of Education News

For today's *Federal Register*, click [here](#).

- [\(GENERAL-21-59\) Update on Stop Student Debt Relief Scams Act \(STOP Act\) Implementation](#)
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General News

[Inside Higher Ed](#) reports the College Board recently announced that the CSS Profile -- used by about 300 colleges to determine aid eligibility -- would become free to all students with a family income of up to \$100,000. In the past, it was free to those with a family income up to \$45,000. The CSS Profile asks more questions than the Free Application for Federal Student Aid, and some colleges prefer it.

[Diverse Issues in Higher Education](#) reports on what James Kvaal's tenure as Under Secretary of Education could mean for higher education.

[Forbes](#) and [Business Insider](#) report that President Joe Biden is under increasing pressure to address the troubled Public Service Loan Forgiveness program.

[Los Angeles Times](#) reports on how President Joe Biden aims to bridge a canyon-sized generation gap.

[WSIL TV](#) reports that a group of U.S. Senators recently reintroduced legislation to make education more affordable for students pursuing degrees in high-skill industries.

[Public Source](#) reports that student loans bring both opportunity and debt and what to consider before applying for them.

[Diverse Issues in Higher Education](#) reports that new research has discovered a new strategy in boosting vaccination rate and encouraging mask wearing.

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