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Join the NCHER Board of Directors and Play a Leadership Role on Higher Education Finance!

As NCHER continues to promote its advocacy, communications, and regulatory engagement agenda at the federal level, it is the time of the year to start preparing for upcoming elections for the NCHER Board of Directors. Have you thought about playing a leadership role at NCHER? Do you have ideas on improving membership services? Do you want to become more active on higher education policy at the federal level? Is your

organization a voting member of NCHER? If so, consider submitting your name for a seat on the Board of Directors.

Next month, NCHER will hold elections for the following positions:

- **Chair-Elect.** As an officer of NCHER, the Chair-Elect serves as vice chair of the Board of Directors, performing the duties and exercising the powers of the Chair in his/her absence or disability. The term begins on July 1, 2024, and includes the assumption of the duties as Chair on July 1, 2025, and as Immediate Past-Chair on July 1, 2026. This position and both subsequent positions serve on NCHER's Executive Committee.
- **Treasurer.** The Treasurer oversees the keeping of full and accurate accounts of the finances of the Council. The two-year term begins on July 1, 2024 and concludes on June 30, 2026.
- **Directors at-Large.** Board members are responsible for directing any and all activities and affairs of NCHER, including the organization's federal advocacy, communications, and research strategy. These two-year terms begin on July 1, 2024, and expire June 30, 2026.
- **Liaison Representatives.** The NCHER Bylaws authorize the Board of Directors to appoint liaison representatives from the affiliate and school membership to provide advice and consultation and serve on the Board and its committees. The Board is interested in receiving nominations from the affiliate and school membership and intends to appoint multiple liaisons to serve on the Board.

In order to assist in the administration of the election, NCHER has formed a Nominating Committee which is composed of the Chair, Chair-Elect, and three of the most recent former Chairs who still remain active members, as prescribed by the NCHER By-Laws. The committee is responsible for soliciting recommendations from the voting membership and proposing a slate for election that will be mailed to each voting member by March 15, 2024. This notice is part of that solicitation as the committee works to ensure that the candidates for the Board of Directors that are representative of the diversity of our organization.

If you would like to be considered for election or know someone who would be a great addition to the Board of Directors, email or call Angela Baier (College Invest / College Assist), Christiana Thornton (Granite Advance), Scott D. Giles (MOHELA), Scott A. Giles (Vermont Student Assistance Corporation), and/or Ron Gambill (ELFI) before Friday, March 1, 2024.



Weekly Rundown

The NCHER Weekly Rundown, which includes the latest information on important events in Washington, DC, is available today and can be downloaded from the [NCHER website](#).

NCHER Joins Industry Group in Submitting Comments on FCC Draft Order on Revoking Consent

Last week, NCHER and several associations sent a letter to the Federal Communications Commission (FCC) commenting on a [draft order](#) addressing how a called party can revoke consent to receive voice calls and texts. The draft order would require callers to honor revocation requests as soon as practicable, but no longer than 10 business days from the time of receipt. In the letter, the associations applauded the FCC's proposed adoption of the 10-business day-time frame, saying it is an improvement from the prior proposal that would have required callers to comply within 24 hours of receipt of the request. However, they recommended several revisions:

- The draft order contains a list of “key” words to use to reply to a text to revoke consent. Specifically, the draft order states that using the words “stop,” “quit,” “end,” “revoke,” “opt out,” “cancel,” or “unsubscribe” via reply text message constitutes a reasonable means to revoke consent, and the use of those words creates an irrebuttable presumption that the consumer intended to revoke consent. However, the draft order goes on to say that, if the consumer uses other means to revoke consent, the caller bears the burden to prove in a totality of circumstances test that the means used by the consumer was not reasonable. In the comment letter, the associations suggest that, in cases where the consumer uses nonstandard or nonconforming means of revocation, the burden should shift to the consumer to prove that the means used was reasonable.
- The associations recommend that the FCC remove language, which states that revocation requests be honored as soon as practicable, since this standard is unnecessary and invariably will lead to litigation.
- While the draft order allows a caller to send a one-time text confirming receipt of a request, which may ask for clarification of the scope of the revocation request, the

order specifies that the response must be sent within five minutes of receipt of the revocation request. The associations point out that the 5-minute rule is not realistic and could put the caller in the position of violating other requirements such as the Fair Debt Collections Practices Act's restrictions on contacting debtors. Instead, the associations recommend that callers have until the next business day to send the confirmation.

The FCC is expected to consider the draft order on Thursday. For additional information on the meeting, click [here](#).

House and Senate Democrats Send Letter to Secretary Cardona on FAFSA Delays

Today, over 100 House and Senate Democrats,, led by Senate Health, Education, Labor, and Pensions Committee Chairman Bernie Sanders (I-VT) and House Education and the Workforce Committee Ranking Member Bobby Scott (D-VA) sent a [letter](#) to Secretary of Education Miguel Cardona asking him to explain the U.S. Department of Education's plans to send federal financial aid data to colleges and universities to help students get the benefits they need under the new 2024-2025 Free Application for Federal Student Aid (FAFSA). In the letter, the members wrote, "Any delays in financial aid processing will most impact the students that need aid most. For institutions to support students' ability to make informed decisions about their future, they need clear guidance and resources from the Department immediately on any and all next steps." The members also asked for clarification on how the Department plans to communicate any further delays in processing the new FAFSA, and asked what specific date the Department plans to send finalized FAFSA data to institutions and how the Department will communicate with students, families, and counselors about the delay.

Federal Reserve Releases Consumer Credit Report for December 2023

Last week, the Federal Reserve released its [Consumer Credit - G.19 Report](#), which showed that consumer credit increased at a seasonally adjusted annual rate of 0.4 percent in December 2023, increased at an annual rate of 2.6 percent for the fourth quarter, and increased at an annual rate of 2.4 percent for 2023. For the month of December, revolving credit (mostly credit card debt) increased at an annual rate of 1.0 percent, while non revolving credit (mostly auto loans and student loans) increased at an annual rate of 0.2 percent. Total outstanding consumer credit stood at \$5.010 trillion at

the end of December. The report found that total outstanding student loans stood at \$1.727 trillion, a decline of \$5.4 billion over the last quarter.

Department of Education Announces Additional Information on FAFSA Support Strategy

On Friday, the U.S. Department of Education released [further information](#) on its Free Application for Federal Student Aid (FAFSA) College Support Strategy, which aims to provide additional personnel, funding, resources, and technology to help schools and students complete the new 2024-2025 FAFSA and help colleges prepare to process student records as quickly and accurately as possible. Among the new announcements:

- The Department said that it launched a “concierge service” within Federal Student Aid to provide institutions with direct access to financial aid experts for additional support preparing to send aid offers to students.
- The Department will be deploying federal financial aid experts to a group of lower-resourced colleges. The agency will begin reaching out to institutions it believes may potentially benefit from this support starting this week.
- The Department has authorized the Educational Credit Management Corporation or ECMC to use \$50 million in federal funds to support institutions in preparing for the 2024-25 FAFSA cycle.
- The Department says that it is on track to release test versions of Institutional Student Information Record (ISIRs) no later than Feb. 16, 2024. These test ISIRs will enable colleges to prepare their own systems and processes to accurately and efficiently assemble aid packages.

In a report today, Inside Higher Ed [covered](#) how certain colleges and universities are concerned that they will not receive any assistance under this initiative.

FTC Announces Permanent Ban for Third-Party Debt Relief Scammers

Last week, the Federal Trade Commission (FTC) [announced](#) that a group of third-party student loan debt relief scammers will be permanently banned from the debt relief industry and required to turn over their assets as part of a settlement. The groups include Express Enrollment LLC and Intercontinental Solutions LLC, who falsely claimed affiliation with the U.S. Department of Education and exploited the term “Biden Loan Forgiveness.” The scammers collected approximately \$8.8 million in fees for non-existent

services and illegally obtained consumers' financial information. A federal court halted their operations, froze assets, and imposed a monetary judgment of \$7.4 million.

U.S. Department of Education News

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

The following announcements were posted to Federal Student Aid's Knowledge Center:

- [\(DL-24-01\) Direct Loan Closeout Information for 2022–23 Program Year](#)
- [\(GENERAL-24-09\) Additional Information on FAFSA College Support Strategy](#)
- [Unified Agenda of Federal Regulatory and Deregulatory Actions](#)

General News

[Higher Ed Dive](#) publishes an article asking if state efforts to drop degree requirements for jobs affects the value of a four-year diploma.

[The Chronicle of Higher Education](#) discusses an expected “enrollment cliff” impacting colleges and universities.

[The Washington Post](#) reports on states' investment in career and technical education (CTE) and says that, thus-far, there has been an inability to show that CTE is effective.

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