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NCHER Legal Meeting: Only One-Month Away, Register Today!

NCHER will hold its Fall Legal Meeting on Thursday, October 24, 2024 at the law offices of Hinshaw & Culbertson LLP in Chicago, IL (151 North Franklin Street, Suite 2500, Chicago, IL 60606). The [Preliminary Agenda](#) includes several important and exciting sessions, including:

- An overview of recent decisions by the U.S. Supreme Court, including Loper Bright that overturned Chevron deference.

- An examination of pending litigation around the federal student loan program, the impact of Loper Bright on current rules and requirements, and implications for the higher education industry.
- What's next for the FFELP industry, including an overview of the new guarantor voluntary flexible agreement announced by the Department of Education.
- A review of state student loan lender, servicing, artificial intelligence, and privacy laws and regulations.
- Recent developments impacting private education loans.
- An update on recent initiatives of the Consumer Financial Protection Bureau.

A Washington Update that will also examine what may happen in the November election held in two weeks. Members can choose to register for the meeting in-person or virtually. For those attending in-person, similar to the past, members will need to make their own hotel reservations. There are several hotels within walking distance of the law firm. A non-exclusive list is posted on our website. For those attending virtually, members should be aware that active participation for remote registrants will be limited. The registration fee will be \$500 for members and \$600 for nonmembers. So [register](#) today!

Thanks to Vaishali Rao and our friends at Hinshaw & Culbertson for hosting the meeting!

House and Senate Pass Short-Term Continuing Resolution, Extends Federal Funding Until December 20th

Last night, both the U.S. House of Representatives and U.S. Senate passed [H.R. 9747, the Continuing Appropriations and Extensions Act](#), a short-term Continuing Resolution (CR) to keep the federal government in operation past the start of the federal fiscal year next Monday. As previously reported, the CR would continue funding at current levels for federal agencies, such as the U.S. Department of Education, until Friday, December 20, 2024. The legislation does not include a request from the White House to provide a funding exemption to the U.S. Department of Education's Office of Federal Student Aid to continue to carry out certain priorities around federal student loan servicing and FAFSA [Free Application for Federal Student Aid] processing. The bill now heads to the White House for the President's signature.

"While this is not the solution any of us prefer, it is the most prudent path forward under the present circumstances," House Speaker Mike Johnson (R-LA) said. "As history has taught and current polling affirms, shutting the government down less than 40 days from

a fateful election would be an act of political malpractice. Senate Majority Leader Chuck Schumer (D-NY) added: “Americans can breathe easy that because both sides have chosen bipartisanship, Congress is getting the job done. We will keep the government open. We will prevent vital government services from needlessly coming to a halt. We will give appropriators more time to fully fund the government before the end of the year. And I’m especially pleased we’re getting the job done with some time to spare.”

Congressional action on the CR allows the House and Senate Appropriations Committees to turn their attention to assembling a comprehensive budget and appropriations package to wrap up the fiscal year that starts on Monday. House Speaker Johnson is already promising conservatives that the chamber will not pass a massive omnibus appropriations bill to fund the federal government in December. “There won’t be a Christmas omnibus,” Speaker Johnson said in a press conference, reiterating a message he relayed privately to members in a House GOP conference meeting. The Speaker pointed to a move last year that extended federal funding to two separate dates past December as evidence that he could avoid an omnibus this year. The House and Senate eventually approved federal funding in two separate large packages, but only after multiple stopgaps to buy lawmakers time.

For additional coverage, see the following articles:

- [Senate sends bill to avert government shutdown to Biden's desk - The Hill](#)
- [Short-term funding patch ready for Biden's signature - Roll Call](#)
- [Mike Johnson says House will not approve omnibus bill in December - The Hill](#)

House Education and the Workforce Subcommittee Holds Hearing on GAO Review of 2024-2025 FAFSA Rollout

Earlier this week, the House Education and the Workforce Subcommittee on Higher Education and Workforce Development held a hearing titled, “GAO Uncovers Biden-Harris FAFSA Failures.”

In his [opening statement](#), Subcommittee Chairman Burgess Owens (R-UT) said that, once again, the committee is meeting to address the ongoing failure of the Biden-Harris Administration’s attempt to implement the new Free Application for Federal Student Aid, or FAFSA. He said that, since day one, the U.S. Department of Education and Federal Student Aid (FSA) had the time and financial resources to implement the law correctly,

yet the agency “prioritized the reallocation of valuable time and resources to push a radical political agenda: the unconstitutional student loan forgiveness scheme.” Instead of focusing on implementing the simplified FAFSA, he said, the Department cut FAFSA support staff and left three-quarters of calls unanswered for months. Hence, the FAFSA rollout was mired in delays, errors, frustration, and, for some of our most vulnerable students, the loss of dreams for higher education. Chairman Owens said that the committee, bipartisan lawmakers, and the public have demanded answers, but the Department has been largely unresponsive to requests for information, even from the U.S. Government Accountability Office (GAO). He said it has taken a subpoena from the committee for the Department to respond to GAO’s request. He concluded by saying that the committee will not sit idle while the Department mismanages the futures of millions of prospective students. In her [opening statement](#), Ranking Member Frederica Wilson (D-FL) discussed why Congress passed the FAFSA Simplification Act, but said that implementation was derailed by a series of avoidable mistakes made by the Department, leading to delays and ongoing setbacks in the rollout of the new application. She said that parents are frustrated at the FAFSA process. “Our-want-to-be’ somebody students, along with their families, have spent hours trying to reach someone at the Federal Student Aid, only to have their calls go unanswered,” she said. “For those who have finally gotten through [to] an agent, many have received incorrect information. I empathize with the frustration of college advisors, who want to help students enroll in the upcoming school year, but they, too, have been left in the dark about what aid students are entitled to. And, most of all, I am most upset that the delays and ongoing setbacks with FAFSA have meant that some of our ‘want-to-be-somebody’ students have just decided not to go to college at all. That [they] have just given up.” Ranking Member Wilson concluded by saying that the hearing should not just be about “who knew what” and “when did they know it, ” but how federal policymakers can ensure that the Department does not repeat its mistakes for the upcoming school year.

In her [written testimony](#), GAO Director of Education, Workforce, and Income Security Issues Melissa Emrey-Arras said that the Department’s rollout of the new simplified FAFSA was delayed by three months from the traditional October launch and hampered by a series of technical problems that blocked some students from completing the application. She said that these problems contributed to about nine percent fewer high school seniors and other first-time applicants submitting a FAFSA, with the largest declines among lower-income students. The new process also created additional barriers, including an inefficient process for students’ parents or spouses who lacked a Social Security number to verify their identities, which prevented some families from even accessing the application. Rather than simplifying access to student financial aid—one of

the Department's strategic goals—the FAFSA rollout created roadblocks for some students and their families. Ms. Emery-Arras said that the Department did not consistently provide students with timely and sufficient information or support necessary to complete the new FAFSA. Nearly three-quarters of calls to the agency's call center went unanswered during the first five months of the rollout due to understaffing. The Department also did not provide timely information to students about processing delays or how they could navigate technical problems. For example, she said, the guidance instructed call center representatives to advise some students facing technical problems to just "try again later" rather than proactively notifying them when the problem was resolved, which sometimes took months. The Department's lack of timely support and clear communications stoked confusion among FAFSA applicants. Ms. Emery-Arras stated that the Department also did not provide colleges or universities with reliable timeframes or communicate changes to colleges in a timely manner. For example, the agency did not give colleges any advanced warning that it would not meet promised deadlines for delivering the student records colleges needed to develop aid offers. As a result, colleges were uncertain when they could send aid offers to students as well as when they could disburse student funds. She concluded that, with the next FAFSA application cycle beginning by December 2024, the Department still has an opportunity to learn from its recent struggles and make the financial aid process easier for everyone.

In her [written testimony](#), GAO Director of Information Technology and Cybersecurity Team Marisol Cruz Cain said that GAO's preliminary results show that, after awarding the contract for the new FAFSA Processing System (FPS), FSA encountered several issues that led to delays. In early 2023, FSA determined that it would not be able to address 18 of the 25 key requirements, including the capability to determine final aid eligibility and distribute those results to schools, by launch. After the launch of the system, FSA identified 55 defects, including seven that were unresolved and categorized as "critical" such as the office initially overestimating some students' aid eligibility by erroneously excluding their families' assets from the calculation. Ms. Cruz Cain said that the existence of unresolved defects after FPS deployment could be traced to FSA not ensuring disciplined systems acquisition practices were applied. Although FSA established agency guidance to define and manage requirements and carry out testing activities, it did not always follow it. For example, she said, although Department guidance states that a requirements oversight review is to be conducted before development begins, the agency did not conduct this review until more than a year after development had started. In addition, FSA authorized system acceptance testing to begin even though 26 of the 48 readiness indicators were not complete. Ms. Cruz Cain also said that FSA did not establish or implement guidance to carry out independent verification and validation for

FPS. She said that the Department's lack of consistent leadership contributed to the difficulties encountered with the FPS acquisition. For example, although the agency established processes that give its Chief Information Officer (CIO) a significant role in the governance and oversight processes for information technology, it did not follow these processes for FPS. The Department also did not have a permanent CIO and has had six CIOs since the FPS project was initiated in February 2021. She concluded that, until the Department addresses these weaknesses, it will be hampered in its ability to make needed improvements to FPS, which could put the 2025-2026 FAFSA cycle at increased risk for experiencing further delays and technical errors.

The following is a summary of the question-and-answer portion of the hearing:

- Chairman Owens asked what elements were delayed for the 2024-2025 FAFSA process; Ms. Emery-Arras said the Department delayed processing of the form (161 days late), the Department finally provided students the functionality to make corrections (197 days late), the Department finally began processing paper forms (305 days late), and the Department has yet to allow institutions to process batch corrections (more than a year late). Chairman Owens asked what individuals were responsible for the failure; Ms. Emery-Arras said that GAO could not speak to the issue but she knew that there had been leadership changes at the Department and GAO has had senior leaders involved in the study. Chairman Owens asked if the Department was clear and timely when it came to communicating with students and colleges regarding the FAFSA delays and problems; Ms. Emery-Arras said that it was not. Chairman Owens asked when the Department knew that it would miss the October deadline for the 2024-2025 FAFSA process; Ms. Cruz Cain said that they first realized it in August 2022, more than a year before; made the decision to delay the application's availability in early 2023; and the public was notified in March 2023. Chairman Owens asked if FSA has finalized a detailed plan for the upcoming FAFSA to ensure that it does not repeat the mistakes; Ms. Cruz Cain said that the office has verbally told them that the form will be beta tested and have better plans to address system defects but GAO has not received any documentation for test plans or independent reviews outside of "testimonial evidence."
- Ranking Member Wilson asked if GAO had examined the impact of the FAFSA Support Strategy and whether it was effective in closing the completion gap. Ms. Emery-Arras said that the Department had partnered with numerous organizations and instituted an email, text, and social media campaign to close the gap and the agency should continue community partnerships with groups to outreach to those students that have not submitted FAFSA. Ranking Member Wilson asked whether

GAO examined Education Secretary Miguel Cardona's plan to modernize FSA's policies and processes such as creating a new information technology team to bring in needed expertise. Ms. Cruz Cain said that GAO plans to examine FSA's modernization efforts during a separate, ongoing investigation. Ranking Member Wilson asked what additional items GAO plans to examine outside of the preliminary recommendations. Ms. Cruz Cain said that GAO plans to study when FSA plans to deliver the remaining functionality and what the status of those plans are; examine the level of testing was done prior to launch, what testing was done after launch, and what testing was done for the 2025-2026 FAFSA cycle; and the extent to which FSA was overseeing the contractor during the development of the system and whether FSA had the appropriate skills set to manage the contractor and conduct oversight. She said the report would be completed in 2025.

- Rep. Glenn Grothman (R-WI) asked what the phrase "short period of time" meant in the Department's press release when it said that, on December 30, 2024, the FAFSA was available to students and their families. Ms. Emery-Arras said that it was available for less than an hour each day. Rep. Grothman asked what the phrase "some" meant in the Department's press release when it said that, on January 7th, some students encountered technical difficulties that made completing the form difficult or impossible. Ms. Emery-Arras said that many, many students were affected by the challenges with the FAFSA. She said that the Department admitted there were more than 40 technical issues with the form during launch and large groups of students who were not able to complete applications - one technical issue impacted hundreds of thousands of students. Additional technical problems: students that were born in 2000 could not complete the FAFSA, which was not fixed until March; signatures disappeared from saved applications rendering them incomplete that has not been resolved; parents are not able to move past screens; graduate students are falsely told they were eligible for Pell Grants that has not been resolved, etc. Rep. Grothman asked how the Department assisted students when they encountered a problem. Ms. Emery-Arras said that the Department relied exclusively on its call center to provide technical assistance but most students were not able to get their calls answered. The Department vastly underestimated the need for call center staff and vastly understaffed the centers. Rep. Grothman asked if the Department's work-arounds were effective; Ms. Emery-Arras said that students were not told about the work-arounds in most cases. In one case, the Department's work-around involved telling a student to falsely put in a U.S. address when they had parents living abroad.

- Rep. Suzanne Bonamici (D-OR) said that, since January, the Department has added 700 agents to its call center and asked whether GAO had examined this development. Ms. Emery-Arras said that GAO examined call center capacity during the first five months when students and their families would typically call with questions, GAO was encouraged by the recent announcement, and that the recent increase in staffing would bring the call center up to the staffing level seen for the 2023-2024 cycle though calls during the 2024-2025 cycle were double that. Rep. Bonamici asked if GAO had recommendations for the Department as it looks to modernize FSA. Ms. Cruz Cain said that GAO recommends the Department's CIO have a more defined role in the FAFSA rollout, including testing, requirements, and independent verification. Rep. Bonamici asked whether GAO examined the turnover in the CIO position. Ms. Cruz Cain said that GAO had not but separate work found a CIO has to be in place for 3-5 years to be effective.
- Rep. Robert Good (R-VA) asked what were some of the 25 technical requirements that the Department was not able to meet prior to launch. Ms. Cruz Cain said eight were related to input and development of the form, 10 were related to eligibility determination calculations, and seven were related to results distribution and availability. Rep. Good asked whether the CIO had provided frequent progress reviews. Ms. Cruz Cain said that, normally, a project of this scale would be talked about at annual and quarterly reviews but this project was never discussed at any of them. The Department provided a risk rating of three (moderate risk) out of five and the CIO never updated the score.
- Rep. Alma Adams (D-NC) asked what the Department should do to assist families without social security numbers. Ms. Emery-Arras said that the Department should overhaul the submission process starting with improving the ability for mixed status families to conduct ID verification and then ensuring that parents can bring in tax information from the Internal Revenue Service. Rep. Adams said that the Department had recently established a series of beta tests and asked whether GAO had examined this development. Ms. Cruz Cain said that the Department had briefed GAO on their plans but the office has not seen the test plans and does not know what functionalities are going to be part of the tests.
- Rep. Glenn Thompson (R-PA) asked about the impact of the lack of communication around FAFSA delays on students and families. Ms. Emery-Arras said that students need to know how much federal aid they will receive to go to college; if students get an inaccurate estimate, it makes it very difficult to know what college they can afford. Rep. Thompson asked whether there were students who received more aid than they should have received this upcoming year. Ms. Emery-Arras said that there

were a number of students who did and those students are not aware that their aid packages will decline in future years because of the errors this year. Rep. Thompson asked about the new asset calculation for family farms and whether it complicated the Department's rollout of the new FAFSA. Ms. Cruz Cain said that GAO did not examine the issue. Ms. Emery-Arras said GAO is beginning a new review that will examine the impact of the statutory changes on students including the family farm issue.

- Rep. Karen Manning (D-NC) asked whether the problems with the 2024-2025 FAFSA were technical, leadership, or funding issues. Ms. Emery-Arras said that GAO believes the problems were mainly technical and involved poor planning from Department officials. Rep. Manning asked why the Department underestimated the number of students that would reach out to the call center; Ms. Emery-Arras said that she did not know but the Department needs to plan better going forward. Rep. Manning said that there was also a dramatic underestimate of the number of students who would be manually verified so the estimate was off by 98 percent; Ms. Emery-Arras said that the Department failed to include estimates from mixed status families. Rep. Manning asked why the Department did not hire more staff when it became clear the verification process was a challenge. Ms. Emery-Arras said she did not know but, at some point, the Department decided to shut the entire process down and suspended it for the current cycle.
- Rep. Elise Stefanik (R-NY) asked what students and families were hurt the most as a result of the challenges with the FAFSA. Ms. Emery-Arras said that low-income and middle-income students were hurt the most. Independent students, those making \$30,000 and under, had the steepest declines in FAFSA submissions; dependent students, those making between \$30,000 and \$48,000, were impacted the most.
- Rep. Tim Walberg (R-MI) asked how the FAFSA delays impacted the timing of college financial aid offers. Ms. Emery-Arras said that aid offers were significantly late and many came out after students were required to decide what college they wanted to go to. She said that the delays hindered the ability for students and their families to choose a college that they could afford.
- Ranking Member Bobby Scott (D-VA) asked if the list of recommendations from GAO was comprehensive and represented the breadth of improvements. Ms. Cruz Cain said the Department plans to add new requirements this application cycle that were not part of the original launch, which will have to be tested. Ranking Member Scott asked whether GAO had confidence in the contractors that are working on the FAFSA rollout. Ms. Cruz Cain said that, if FSA oversees the contract and follows

best practices for system development and testing, they could deliver the functionality. But if FSA keeps managing the contracts in the current manner, GAO does not have confidence that they would be able to deliver functionality of the FAFSA. Ranking Member Scott asked whether the problem with the call center and translation services has been solved; Ms. Emery-Arras said that translation services have not been fixed. Ranking Member Scott said that, this year, more than 500,000 students were eligible for Pell Grants. Ms. Emery-Arras said that was not part of the current investigation.

- Chairwoman Virginia Foxx (R-NC) asked how easy was it to receive documentation from the Department. Ms. Emery-Arras said that it was very difficult - it took GAO more than five months to receive documentation that it requested back in March. She said that GAO's Chief Operating Officer and General Counsel had monthly and then weekly meetings with Department officials to discuss access issues. Chairwoman Foxx asked whether the Department provided adequate resources to its call center in order to assist students and families. Ms. Emery-Arras said no - the Department is responsible for providing the contractors with proper estimates but the agency botched that. Chairwoman Foxx asked whether the FAFSA contract showed urgency and planning for a timely release. Ms. Cruz Cain said that the firm fixed price structure was not the best avenue as it did not include an incentive structure. She said there was no real urgency for the contractor to meet the milestones or deliverables.
- Rep. Kevin Kiley (R-CA) asked what lessons can federal policymakers take from the botched rollout. Ms. Cruz Cain said that, on the technical side, there are best practices that should be followed to ensure functionality and leadership is involved in major decisions on large-scale projects. Ms. Emery-Arras said it is important to talk to students and institutions and provide regular updates on what is actually happening.

In her closing remarks, Ranking Member Wilson reflected on the path ahead and said her focus is on getting this right. She said that she had faith in the Department of Education's ability to turn the situation around and the path ahead involves accountability and transparency so that every student receives the support they need. In his closing remarks, Chairman Owens thanked the GAO officials for their testimony and thanked the members for their bipartisan interest. He said that the Department and FSA did not care about the FAFSA - they were more focused on loan forgiveness - and former FSA Chief Operating Officer Richard Cordray did not have any experience in student loan operations. He said that there has been little accountability and he did not have faith in the Department to improve the FAFSA situation. Going forward, he said that he would be

focused on identifying the type of innovation to bring to the agency to ensure that the situation never happens again. He said that he would work to keep the promises to the nation's students that, if they work hard and dream big, we will give them the opportunity to take the next step to postsecondary education.

For additional coverage, including an archived webcast of the hearing, visit the [committee website](#). For further news coverage, see the following articles:

- [GAO releases initial findings from FAFSA investigation - Inside Higher Ed](#)
- [Government watchdog blames poor management for FAFSA mishap - Politico](#)
- [How the new FAFSA made chaos of the college financial aid process : NPR](#)
- [Government watchdog blames Education Department leadership for chaotic FAFSA - USA Today](#)
- [Financial aid administrators react to FAFSA investigation \(Inside Higher Ed\)](#)

CFPB Releases Annual Report Detailing Student Loan Challenges Facing Servicemembers, Veterans, Military Families

Earlier this week, the Consumer Financial Protection Bureau (CFPB) released its [Office of Servicemember Affairs Annual Report](#), which details the top financial concerns facing servicemembers, veterans, and military families. The report found that active duty and veteran students are encountering financial challenges, including difficulties getting help from student loan servicers and transcript withholding by colleges and universities as a means to collect a debt or disputed fees. The report also identified problems experienced by the military community with other financial products, such as an increase in reports of scams targeting older veterans. According to the report, servicemembers, veterans, and their families have submitted more than 407,000 consumer complaints to the CFPB since 2011. In 2023, they submitted nearly 84,600 complaints to the Bureau, a 27 percent increase from 2022 and a 98 percent increase from 2021. The number of complaints filed by servicemembers increased across all major consumer financial products, including credit or consumer reporting, debt collection, credit cards, checking or savings accounts, and mortgages. The report identified the following areas of complaints from servicemembers related to student loans:

- Servicemembers, military families, and veterans reported challenges when trying to contact or get help from their student loan servicer: Complaints said that servicemembers are spending hours trying to reach their student loan servicer and that those calls often fail to resolve their issue or the companies' callback features do not work. This challenge is particularly acute for servicemembers stationed overseas because the time-zone differences may further limit servicemembers' ability to reach their student loan servicer during regular call center hours.
- Servicemembers reported servicing errors prevented enrollment in income-driven repayment (IDR) plans: Many servicemembers reported that their loan servicers are not correctly calculating their monthly payment amounts under IDR plans. For example, because military service can require servicemembers to move every two or three years, their spouses are often forced to change jobs, which can drastically affect a total household income. If incorrect income is used to calculate a borrower's monthly payment under an IDR plan, this can eventually lead to unnecessarily higher payments or affect eligibility for the Public Service Loan Forgiveness program.
- Withholding of transcripts by colleges and universities may be preventing servicemembers and veterans from receiving promotions, securing employment, or completing their degrees: Servicemembers' work obligations often require frequent relocations, and these changes in duty stations may require multiple transfers of credits before servicemembers finish their degrees. When colleges and universities withhold transcripts as a means to collect a debt or disputed fees, servicemembers may be denied employment opportunities, including promotions within the military, and future higher education opportunities.

Education Under Secretary Kvaal Writes Blog Post on Public Service Loan Forgiveness Program

Yesterday, Education Under Secretary James Kvaal wrote a [blog post](#) announcing that borrowers can now see their payments counts under the Public Service Loan Forgiveness (PSLF) program, including how many payments they have left until they are eligible for forgiveness. The payment counts are updated through the summer. Under Secretary Kvaal said that, this year, the Office of Federal Student Aid (FSA) implemented a new strategy to service federal student loans to help borrowers access the benefits of federal loans, improve customer service, avoid delinquency and default, and strengthen accountability for our contractors. The new system allows borrowers to manage their participation in programs like PSLF through studentaid.gov and avoids the disruptions

and errors that may result when accounts are transferred among servicers. Now, PSLF borrowers will begin to see their payment counts start to be updated through the new process on their StudentAid.gov account. In the coming weeks, FSA will show the final updates of the payment count adjustment, an administrative fix that ensures borrowers get credit they have earned toward income-driven repayment (IDR) forgiveness and PSLF.

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:

- [\(GENERAL-24-115\) FSA Enforcement Bulletin, September 2024 – Conduct that creates a risk of engaging in substantial misrepresentations](#)
- [\(LOANS-24-09\) National Default Rate Briefing for FY 2021 Official Cohort Default Rates](#)
- [\(GENERAL-24-114\) OUTAGE ALERT – StudentAid.gov Maintenance Sept. 28-29, 2024](#)
- [\(CB-24-19\) Information Related to 2024–25 Supplemental Campus-Based Funds; Hurricanes Beryl, Debby, and Francine](#)

General News

The Federal Reserve Bank of New York [announced](#) the launch of the Reference Rate Use Committee, a sponsored group that will convene private market participants to support integrity, efficiency, and resiliency in the use of interest rate benchmarks (reference rates) across financial markets, including those produced and administered by the New York Fed.

[Inside Higher Ed](#) discusses a new policy brief from New America that argues Americans have not lost faith in higher education and media organizations have oversimplified the results of public perception polls.

[Community College Daily](#) reports that state efforts can provide models for Workforce Pell, amid the push to extend Pell Grant eligibility to include quality short-term education

training programs.

New America releases a new [blog post](#) examining how financial aid leveraging is harming low-income students at public universities.

[Inside Higher Ed](#) reports that, each year, a large number of college students walk away from their education because of personal and financial concerns, as well as academic challenges that impede their success. A new study shows students who stop out are less likely to be aware of resources that were available to them at their institution, which could be tied to their decision to leave.

[The New York Times](#) reports that the annual college rankings by U.S. News and World Report are out - cue the rage and obsession.

[The Chronicle of Higher Education](#) examines what higher education may look like in 10 years.

[Inside Higher Ed](#) reports that more colleges and universities are considering implementing shorter terms to improve student outcomes and completion. Course scheduling experts share opportunities and pitfalls of the trend.

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