

The National Council of Higher Education Resources (*pronounced N-Share*) is a Washington, DC-based trade association that represents state, nonprofit, and private organizations who help students and families develop, pay for, and achieve their career, training, and postsecondary educational goals.

The NCHER membership includes state agency and state-affiliated members who provide a holistic approach to student success, from administering 529 college savings plans to operating state-supported loan, scholarship, grant, and college access and success programs, most of which are focused on first-generation, low-income students. The members provide early awareness support to students and families on a variety of educational choices such as career and training opportunities available beyond high school, the appropriate courses to take in high school to facilitate entering the college major or career program of their choosing, how to apply for college and navigate the financial aid process, how to avoid overborrowing, the importance of managing student loan debt, and budgeting and personal finance management skills. The members also act as advocates to help struggling borrowers understand the student loan repayment process and options that may be available to them to help mitigate delinquencies and defaults. They issue tax-exempt private activity bonds and administer state-funded private education loan programs that help students and parents pay for the additional costs of a postsecondary education.

Because of their expertise, many of the organizations in NCHER provide services to the federal government, as well as institutions of higher education. Some of our members have contracts with the U.S. Department of Education to provide contact center, back-office support, and other services for federal student aid programs. Our third-party servicers work with colleges and universities to assist them in reducing their student loan delinquency and default rates; financial literacy and wellness providers work with students and schools; and foundations and philanthropic organizations are dedicated to promoting college completion. Many agencies are also loan holders, loan authorities, servicers, and guaranty agencies under the federal legacy student loan program. Our members work hard to promote access and choice for postsecondary education.

NCHER stands ready to assist federal policymakers, leveraging our over 50 years of experience working within the construct and intent of the Higher Education Act, as they determine what initiatives should be adopted through the Fiscal Year 2024 appropriations process, reauthorization of the Higher Education Act, or through any legislative vehicle to assist students and families in accessing a high-quality postsecondary education. Additional information about NCHER, its membership, and our position papers supporting NCHER's advocacy priorities for the 118th Congress can be found at <http://www.ncher.org>.

If you have any questions or if NCHER can provide additional information, please contact James Bergeron, President of NCHER, at jbergeron@ncher.org or (202) 822-2106.