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ABSTRACT

The College Scholarship Service (CSS) Council Task Force on Reauthorization presented its recommendations to the CSS Council in December 2002. The Task Force focused its recommendations on issues that address the overarching goal of ensuring access to higher education for the most needy students. The recommendations reflect the consensus of CSS Council Members. Recommendations are grouped into these categories: (1) federal methodology, 13 recommendations; (2) Pell Grant, 3 recommendations; (3) campus-based programs, 10 recommendations; (4) Federal Family Education Loan and Federal Direct Student Loan Programs, 9 recommendations; (5) Leveraging Educational Assistance Partnership, 2 recommendations; and (6) general provisions, 5 recommendations. An appendix lists members of the College Scholarship Service Council. (SLD)

CSS Council Task Force on Reauthorization: Recommendations for Improving Federal Aid Delivery

Research Report #7

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The College Board
National Dialogue On Student Financial Aid

PATHWAYS TO COLLEGE NETWORK

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CSS Council Task Force on Reauthorization: Recommendations for Improving Federal Aid Delivery

The CSS Council

Introduction

The CSS Council Task Force on Reauthorization presented its recommendations to the CSS Council at its December meeting. Members of the Task Force, chaired by Bill Schilling, Senior Director, Student Financial Aid at the University of Pennsylvania, include:

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The Task Force focused its recommendations on issues that address the overarching goal of ensuring access to higher education for the most needy students. The following recommendations reflect the consensus of CSS Council members (listed in the Appendix). Many of the College Board's recommendations (marked with an *) are similar or identical to those of the National Association of Student Financial Aid Administrators (NASFAA).

It is the belief of CSS Council members that this time in our nation's history calls for a renewed investment in federal student aid programs to ensure that our population is prepared to support homeland security and national defense efforts. It is currently the case that a significant percentage of college-prepared students from low-income backgrounds do not go to college because of a lack of financial resources. The federal government must ensure that all college-prepared students, regardless of economic background, are able to pursue a college education in the years to come.

Federal Methodology

Recommendation 1: Replace the Expected Family Contribution (EFC) terminology with Federal Eligibility Index (FEI). Replace "financial need" terminology with "federal eligibility."

Rationale: The change in terminology would recognize that the federal formula used to analyze family resources is a test of eligibility for federal aid rather than a calculation of a family's ability to pay. Elimination of the "contribution" terminology is intended to reduce student and parent confusion.

Recommendation 2: Retain the current definition of independent status. Do not lower the current age 24 cutoff.

Rationale: Low-income students do not benefit by lowering the age limit to attain independent status since their families are generally not required to contribute to the cost of education. If the age limit were lowered, students from higher income families would benefit through significantly increased federal aid eligibility.

Recommendation 3: Institute a $2,000 Asset Protection Allowance (APA) for dependent students and independent students without dependents. Assess the remaining net worth at 20 percent.

Rationale: These recommended changes would reduce the current perceived savings disincentive and protect Pell Grant eligibility for the lowest-income students who have worked and saved. In addition, these changes would reduce the impact of the double-counting of income and assets. Currently, the FM taxes the student's earnings as income and also taxes these earnings as assets, if they were deposited in a savings account or another type of investment account.

Recommendation 4: Change the current 50 percent assessment rate on dependent student income. Use the highest marginal tax rate applied to the student's parents' adjusted available income (22 to 47 percent).

Rationale: By applying lower assessment rates, especially on income earned by students from the lowest income families, Pell eligibility will be retained. Many of these students work to help support their families and are unable to tap their income to pay for college expenses.

***Recommendation 5:** Implement a check-off box on the Free Application for Federal Student Aid (FAFSA) for TANF and General Relief recipients that would allow them to bypass all income and asset questions. These students would qualify automatically for the maximum Pell Grant and would have full federal aid eligibility.
Rationale: These families have already passed a comprehensive needs test certifying their eligibility for TANF and General Relief. This recommendation would greatly simplify the application process for the lowest income students.

***Recommendation 6:** Eliminate the current Simplified Needs Test and Automatic Zero EFC calculations.
Rationale: The current Simplified Needs Test and Automatic Zero EFC calculations do not simplify the application process for students, and create an undesired "cliff effect" by setting an income cutoff for eligibility. Families with assets have a greater ability to pay than those without assets. The computed EFC for low-income families without assets is generally 0.

***Recommendation 7:** Exclude the Earned Income Credit (EIC) from untaxed income.
Rationale: The EIC is a tax benefit provided by the IRS to aid the "working poor" and should not reduce a student's eligibility for federal aid. Education tax credits, available more broadly to middle-income families, are not considered as untaxed income in the federal aid system. In fact, these credits are subtracted from total income in the current Federal Methodology. Excluding the EIC would treat both tax benefits equitably.

Recommendation 8: Redefine the computed income used in the FM as follows. Add the following data element to the FAFSA—Adjustments to Income from line 34, IRS Form 1040 or line 20, IRS Form 1040A. In the FM computation, subtract Adjustments to Income from total earnings and compare the result to reported Adjusted Gross Income (AGI). Use the higher of the two as taxable income and add it to untaxed income to determine total income.
Rationale: Currently students qualify for maximum Pell Grants and other need-based programs because their parents are able to show significant losses on their federal tax returns, and often have negative Adjusted Gross Incomes. In many cases, these are "paper losses" and do not reflect the family's financial strength. This approach, which would add only one data element to the FAFSA, would address this problem and free up need-based federal funds for truly needy students.

Recommendation 9: Exclude the student's social security benefits.
Rationale: In the majority of cases, students lose eligibility before the start of their freshman year because they have turned 18. This recommendation would require a change to the FAFSA instructions. It would also reduce the number of professional judgment decisions made in the interests of accurately reflecting family resources.

***Recommendation 10:** Treat all "529" plans, including prepaid tuition and college savings plans, Educational Savings Accounts (ESAs), Uniform Gifts to Minors Accounts (UGMAs), and other similar college savings plans as a parental asset, regardless of whether it is owned by the dependent student or the parent. For independent students, all such assets should be counted as student assets.
Rationale: This recommendation encourages families to save for college by reducing the impact of these assets on the student's eligibility for federal aid. Currently, 529 savings plans are treated as a parent asset in the FM, but 529 prepaid tuition plan assets are not collected on the FAFSA. Instead, withdrawals from prepaid tuition plans are considered a student resource, reducing the student's federal aid eligibility dollar for dollar. This differential treatment is inequitable.

***Recommendation 11:** Update the current state and local tax table to more sensitively recognize the variance in state tax structures by increasing the number of income bands. Include sales tax in the state tax rates. A possible source of state and local tax data is the Institute of Taxation and Economic Policy.
Rationale: Since sales tax was eliminated as an allowable deduction, the current state and local tax table does not reflect accurately taxes paid, especially for the working poor. In addition, using the Treasury Statistics of Income data limits the results to those who file a Schedule A. The current table does not recognize the differential impact of state and local taxes on families based on their income.

***Recommendation 12:** Use the Consumer Expenditure Survey (CES) data to develop the IPA table, as well as the Employment Allowance.
Rationale: The CES data are updated annually and are readily available from the Bureau of Labor Statistics. The

current FM table and allowance are updated by the change in CPI each year, but are based on BLS market basket data from 1967. CES data more accurately reflect current economic circumstances.

***Recommendation 13:** Exclude all children aged 24 years and older from the household size and number in college for dependent student families and independent student families.
Rationale: This recommendation recognizes that young adults who qualify as independent students for Title IV aid should be responsible for their own support. Professional judgment adjustments can accommodate disabled family members.

Pell Grant

Recommendation 1: Create a true Pell Grant entitlement. Tie the maximum annual award to the average living expenses incurred by students at four-year public colleges and universities nationwide (currently approximately $5,600 at four-year public universities, based on the most recent *Trends in College Pricing*).
Rationale: It is important to restore the purchasing power of the Pell Grant Program and reestablish the program as the key source of funding for the most needy students. By tying the maximum grant to basic living expenses, states and institutions can dedicate their resources to subsidizing tuition and fee expenses for the most needy students, restoring the federal, state, and institutional partnership.

Recommendation 2: Ensure that Pell Grants are equally available to all undergraduates who meet the eligibility criteria. Do not target Pell Grants to first- and second-year students.
Rationale: Frontloading Pell Grants would have a negative impact on retention of the neediest students if institutions are unable to replace Pell dollars with institutional aid.

***Recommendation 3:** Eliminate the current statutory provision that mandates that schools losing eligibility to participate in the FFEL or Direct Loan Programs due to high default rates also lose their eligibility to participate in the Federal Pell Grant Program.
Rationale: Many schools, such as community colleges, whose missions are to provide educational opportunities for needy students, have dropped their participation in the loan programs so their students won't lose their Pell Grants. Many of these schools have few borrowers, and a few defaults can result in the loss of loan eligibility and the consequent loss of Pell eligibility.

Campus-based Programs

Recommendation 1: Maintain the current suite of federal campus-based programs.
Rationale: The financial aid administrator is in the best position to structure a package for needy students based on knowledge of the family's economic situation and the student's personal and academic status. Campus-based programs provide the aid administrator with maximum flexibility.

Recommendation 2: Award SEOG to students with exceptional need, giving priority to Pell Grant recipients. Eliminate the lowest EFC order for awarding.
Rationale: This recommendation would give the aid administrator the flexibility to target SEOG funds to the neediest students, based on knowledge of outside scholarship awards, state aid, etc.

Recommendation 3: Increase the annual Perkins Loan maximum award to $6,000 for undergraduates and $8,000 for graduate and professional students. The cumulative limits should be increased to $30,000 for undergraduates and to $62,000 for graduate/professional students.
Rationale: Raising the annual and aggregate loan limits would allow institutions to help the most needy students limit their educational borrowing to just one loan program.

***Recommendation 4:** Maintain the interest rate for the Federal Perkins Loan Program at the current level.
Rationale: The current rate is reasonable and provides an attractive borrowing option for the most needy students.

Recommendation 5: Permit institutions to transfer up to 25 percent of the Perkins Federal Capital Contribution and up to 25 percent of their prior-year Perkins collections to the SEOG program.
Rationale: Funding of federal need-based grants has not kept pace with rising college prices. This recommended flexibility would permit aid administrators to meet an increased portion of need with grant aid for the most needy students.

Recommendation 6: Do not increase the current percentage of Federal Work Study funds (7 percent) that must be spent on community service jobs. Schools that exceed this percentage should be eligible for supplemental FWS funds, should they be available.
Rationale: Many institutions have a strong community service program unrelated to the federal FWS mandate. These institutions often have difficulty meeting the current 7 percent requirement to expend FWS funds on

community service. In many cases, community service is linked to volunteer activity. Forcing colleges to increase community service expenditures may detract from other efforts to promote volunteerism. In addition, colleges in rural areas have difficulty identifying adequate community service employment opportunities to meet the federal requirement. It would be more effective to use the incentive approach to award greater funding to institutions that demonstrate exceptional community service activity.

***Recommendation 7:** Allow those schools that can certify that 10 percent of their student body is involved in community service to be exempt from any FWS community service spending requirements.
Rationale: Many institutions have a strong commitment to community service and incorporate it into their philosophies and program structures. Incentives to grow community service initiatives are more productive than mandates, and schools that have exceptional participation in community service programs should be recognized and rewarded for their efforts.

***Recommendation 8:** Expand and clarify the conditions under which the Secretary may grant a waiver of the utilization of Federal Work Study funds for community service and literacy programs.
Rationale: Many institutions have a strong commitment to community service, which is incorporated into their institutional philosophies and program structures. These institutions often have difficulty meeting the current 7 percent requirement to expend Federal Work Study funds on community service. The Secretary could recognize these efforts by granting waivers to the community service requirement.

Recommendation 9: Provide an option to fund 100 percent of salaries generated from community service jobs with Federal Work Study dollars.
Rationale: Many community service agencies do not have the budget to pay the required matching funds to support FWS-funded jobs. This recommendation would help institutions identify additional community service employment opportunities, particularly in economically depressed areas, where service needs are high but budget resources are inadequate.

***Recommendation 10:** Increase the amount of an institution's Federal Work Study allocation that can be used for Job Location and Development (JLD) Programs from $50,000 to $100,000 if the institution allocates at least $25,000 for developing off-campus community service jobs.
Rationale: Institutions will be encouraged to increase their community service job development programs if JLD funding can be increased. This recommendation has no impact on overall federal expenditures.

FFELP and Federal Direct Student Loan Program

***Recommendation 1:** Increase undergraduate annual loan limits in 2004 as follows. Implement stepped increases in both the subsidized and unsubsidized annual limits of $500 in 2007 and 2009.

	Subsidized Loans	Total (subsidized and unsubsidized loans)
Dependent undergraduates	$7,000 ($35,000 aggregate)	$7,000 ($35,000 aggregate)
Undergraduates without access to PLUS	$7,000 ($35,000 aggregate)	$14,000 ($70,000 aggregate)

Rationale: Loan limits were last raised for first-year students in 1986 and for all other students in 1992. Loan limits were not raised during the last reauthorization. As a result, students have turned to unsubsidized loans, private alternative loans, and credit cards to finance their educational costs. To ensure access, to support retention, and to allow students to fully participate in the academic life of the institution, it is crucial that loan limits be increased during this reauthorization.

Recommendation 2: Pell-eligible borrowers would receive a subsidy on any Stafford Loan for which they are eligible.
Rationale: Students who are eligible for Pell Grants are the most needy students and should not be discouraged from borrowing because of the absence of a federal subsidy.

Recommendation 3: Eliminate loan consolidation. Build flexible repayment options, such as graduated, extended, and income-contingent repayment, into the terms of the loan. Require the holder of the loan to sell the loan, at the request of the borrower.
Rationale: Loan consolidation was originally created to assist borrowers who, in order to successfully manage their loan repayment, needed additional time beyond the statutory 10-year repayment period. As student borrowing

has increased, more students need the additional time and flexibility provided by loan consolidation. By offering an extended repayment option as part of the federal loan programs, borrowers and lenders are spared the additional administrative step of consolidation. In addition, borrower confusion over different repayment terms and loan program benefits is reduced. By requiring holders to sell loans at the request of borrowers, those borrowers who have loans with multiple holders will be able to move their loans to a single point of service, eliminating the need for a loan consolidation program.

***Recommendation 4:** The loan forgiveness and loan cancellation provisions for subsidized Stafford loans should be the same as those provided in the Perkins program and vice versa. Loan cancellation should be funded for both programs.
Rationale: This recommendation would provide borrower equity in loan terms and conditions. The more favorable provisions of the Perkins Loan program should be retained and applied as well to Stafford.

***Recommendation 5:** Eliminate the origination fee.
Rationale: The origination fee was intended to be temporary when it was imposed in the early 1980s. The origination fee and insurance premium handicap student borrowers, denying them the total loan funds for which they qualify and which they need to pay college expenses.

***Recommendation 6:** Eliminate the 30-day delay for first-time students, multiple disbursements for single term loans, and loan proration.
Rationale: All three practices create undue hardships for low-income students and should be eliminated. Since institutions have succeeded in reducing loan defaults significantly, these loan default prevention practices are no longer needed.

***Recommendation 7:** Lenders, guaranty agencies, secondary markets, credit bureaus, and/or servicers should be prohibited from releasing and/or selling student information for any purpose not related to the processing and servicing of student loans.
Rationale: Strong language needs to be part of the statute to prevent the use of student information for any purpose other than the disbursement and collection of student loans.

***Recommendation 8:** Require lenders, holders, and loan servicers to fully disclose to individual borrowers and potential borrowers loan costs and borrower benefits.

Rationale: Borrowers often do not understand the type of benefits available to them, nor do they understand the costs associated with various repayment options.

Recommendation 9: Institute more flexible PLUS repayment options to make the program more attractive to parents and therefore, more competitive with private loan programs. Provide an interest-only repayment option, deferring repayment of the principal until after the student graduates. Establish a line of credit option, allowing parents to consolidate repayment for multiple loans and multiple children. Establish variable interest rates, reflective of the interest rates generally available through other types of loan programs.
Rationale: Currently parents are turning to private alternative loan programs which have terms that are much more competitive than those of the PLUS program. However, the eligibility requirements for these programs are often stricter, and for parents who do not qualify, the current PLUS repayment structure is inflexible.

Leveraging Educational Assistance Partnership (LEAP)

***Recommendation 1:** LEAP funding should be continued and increased to prevent the elimination or reduction of some state need-based grant programs.
Rationale: The purpose of the LEAP program is to encourage the growth of state need-based financial aid initiatives that provide student access to higher education. The federal government should leverage its resources to encourage states to increase funding for these types of programs.

Recommendation 2: Develop incentives to reward states that invest in need-based aid through increased federal LEAP allocations.
Rationale: According to Donald Heller, senior research associate with the Center for the Study of Higher Education at Pennsylvania State University, almost 25 percent of all state grant dollars to undergraduates are currently awarded without any determination of financial need, up from 10 percent in 1990. To encourage states to invest more dollars in need-based programs, the federal government should leverage its federal LEAP allocation, rewarding states that have focused on ensuring access for those students with financial need.

General Provisions

***Recommendation 1:** Eliminate the provisions that require schools to track Selective Service registration.

Rationale: The government should use means other than the Title IV programs to force compliance with the Selective Service registration requirement. The intent of Title IV programs is to ensure access to higher education for needy students, and the current process is bureaucratic and paper-intensive.

***Recommendation 2:** Include the results of citizenship, social security, and INS database matches as acceptable in lieu of documents used to establish and verify employment eligibility.

Rationale: The current practice requires the collection of copies of social security cards, alien registration cards, citizenship documents, or passports. This recommendation would simplify the process and reduce the barriers faced by needy students who must establish their eligibility for employment.

***Recommendation 3:** Eliminate the requirement to suspend or terminate a student's eligibility for Title IV funds based on drug-related convictions.

Rationale: This requirement is unrelated to postsecondary enrollment or financial need, and should not be a factor in determining financial aid eligibility. Additionally, it denies students a second chance to improve their lives after having made a mistake with illegal drugs. It is inequitable because students with financial resources who do not need aid receive no corresponding censure.

***Recommendation 4:** Eliminate requirement to distribute voter registration materials.

Rationale: This requirement is tangential to the goals of the Higher Education Act, is an unfunded mandate, and can be better accomplished outside the authorizing law.

***Recommendation 5:** Eliminate the taxation of student assistance funds.

Rationale: While certain scholarship and student aid funds are not taxable, other financial assistance is taxable if such funds are used for expenses such as room and board, travel, research, equipment, etc. To ensure that needy students can use all financial aid for which they are eligible to pay for their postsecondary expenses, this tax should be eliminated.

Appendix

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