

[The Institute for College Access & Success](#) (TICAS) is an independent, nonprofit research and policy organization dedicated to increasing college access, affordability and success through improvements in student financial aid policies, both nationally and in California. Since 2005, our [Project on Student Debt](#) has built awareness of rising student debt and its implications for families, the economy, and society.

TICAS conducts nonpartisan research and analysis; works with a broad range of partners to raise awareness of problems and advance practical, evidence-based solutions; and serves as an expert resource to the media, policymakers, and the public on issues ranging from the financial aid application process to student loan repayment. Our work has informed policy and practice at the federal, state, and college levels.

### ***Rising Student Debt: Building Awareness, Reducing the Burden***

- Seven out of every 10 bachelor's degree recipients now graduate with student loans, and their average debt is more than \$29,000. [Our annual report](#) on the debt of new graduates sheds needed light on student borrowing patterns nationally, in each state, and at more than 1,000 individual colleges. The 2013 report's findings and recommendations for reducing the burden of student debt have been featured in more than 2,500 news stories nationwide.
- The [Income-Based Repayment](#) plan (IBR) for federal student loans emerged from our Project on Student Debt's policy framework and advocacy campaign. Available since 2009, more than 1 million borrowers now use IBR to keep their payments affordable, and even more stand to benefit from it and similar repayment plans that followed. These plans cap loan payments at a manageable percentage of income – as little as \$0 when earnings are very low – and discharge any remaining debt after a maximum of 25 years of payments.
- The President's [college affordability plan](#), announced in 2013, includes elements that TICAS has long [championed](#). One is direct outreach about income-based repayment plans to borrowers with high debt or signs of financial distress, which the Department of Education has initiated. Another is a commitment to work with Congress to ensure that benefits are targeted to the neediest borrowers and to make all borrowers eligible for an income-based plan that discharges remaining debt after 20 years of payments.
- [College-InSight.org](#) (rated one of 10 best college websites by *US News & World Report*) makes it easy for both consumers and experts to compare individual college debt levels, completion rates, and other key indicators of student success, affordability, and diversity.

### ***Improving Access to Available Aid***

- Since 2010, students and parents have the option of electronically transferring their own tax information directly into the Free Application for Federal Student Aid (FAFSA). We led the charge for this major simplification of the FAFSA process starting with an influential 2007 report, [Going to the Source](#). The aid application process is now much less time-consuming and error-prone for millions of students and families, and the same tool was used to streamline the IBR application process in late 2012.
- Research shows that a majority of students rule out colleges based on “sticker price” without considering financial aid, which can dramatically lower the cost. [Net Price Calculators](#) can help students look past “sticker price” and learn which schools they may be able to afford. After [our research showed](#) that many of these calculators are difficult to find, use, and compare, the Education Department [addressed](#) several issues we identified, and bipartisan [House](#) and [Senate](#) bills were introduced with more improvements based on our findings. In July 2014, legislation including many of these changes passed the full House with broad bipartisan support.

- Community colleges enroll the majority of low-income students, and California is home to more than 1 in 5 community college students. College policies and practices – from setting office hours, to verifying aid eligibility, to deciding whether to offer federal loans – affect whether students get the aid they need to succeed. [Our research](#) has identified both [promising](#) and [problematic](#) approaches to financial aid at community colleges, prompting campuses in California and across the country to make changes based on the findings.

**Preserving and Strengthening Need-Based Grants**

- TICAS helps lead a national coalition that raises awareness of the federal [Pell Grant](#)'s importance for student access and success. Pell Grants help nearly 9 million students – most with incomes under \$40,000 – get to and through college each year. Our nonpartisan analyses educate the higher education community, the press, and policymakers about the importance of preserving and strengthening these need-based grants.
- In California, our research, analysis, and statewide coalition focus on how [Cal Grants](#) can better protect the neediest students and invest in student success. The results include the first increase in over a decade to the grant that helps the lowest income recipients cover non-tuition costs. Since 2013, colleges where at least 40% of students borrow must have student loan default rates under 15.5% to participate in the Cal Grant program.

**Protecting Students, Borrowers, and Taxpayers**

- We lead a broad national coalition to raise awareness of risky private education loans and the need for stronger consumer protections. The federal [Consumer Financial Protection Bureau](#) responded by making these loans a major focus: developing consumer tools, taking borrower complaints, and investigating questionable lender practices.
- As detailed in invited testimony before [federal](#) and [California](#) legislators, we have found that low-income and minority students at for-profit colleges are more likely to borrow, borrow more, and default than their peers at other types of schools. Working with civil rights, consumer, veterans, and college access groups, we have led the way in calling for greater accountability and [protecting both students and taxpayers](#) from waste, fraud, and abuse.

**Learn More About Our Work**

[ticas.org](http://ticas.org)    [projectonstudentdebt.org](http://projectonstudentdebt.org)    [college-insight.org](http://college-insight.org)    [ibrinfo.org](http://ibrinfo.org)

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