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## **TICAS Welcomes White House Plan To Promote College Access and Success and Reduce the Burden of Student Debt**

### ***Includes Targeted Borrower Outreach about Income-Driven Repayment Plans***

“We welcome the President’s call to develop measures to reward colleges that prioritize access, affordability, quality, and student success. It will be easy to do this poorly and hard to do it well, but we cannot continue on the current path of college costs rising faster than family incomes and grant aid. Student debt is at record levels and rising. Students and families need better information about costs and outcomes when making college choices, and we can’t afford to continue investing in those schools that overcharge and under-deliver.

“The President’s plan acknowledges that the federal government, states, and institutions share responsibility for keeping quality higher education within reach for all Americans. Unless states and institutions do their part to rebuild and maintain accessible, affordable, high-quality higher education, college costs and debt levels will only continue to escalate. Three-quarters of all students are enrolled in community colleges and public universities.

“These proposals must be developed carefully so that the very efforts intended to increase college access and success for low- and moderate- income students don’t have the unintended effect of pushing those students out or to schools where they’re unlikely to be served well. For example, bonuses should be given to schools that serve low-income students *well*, not to those that graduate them with degrees they cannot use and debts they cannot repay. TICAS issued a [proposal](#) to do this earlier this year. Similarly, while TICAS [developed the concept](#) of disbursing student aid throughout the term, as the White House suggests, the potential risks to students are too great to mandate such policy without evidence that it increases, rather than decreases, college access and success.

“We applaud the President’s proposals to improve and increase awareness of federal loan repayment options, including providing all students with the assurance of manageable income-based payments and forgiveness after 20 years. Similar benefits are already available to some recent graduates through the Pay As You Earn plan and to future borrowers in the Income-Based Repayment plan starting next July. TICAS has developed a [detailed proposal](#) to streamline these income-driven plans into one improved and well-targeted plan. However, the best repayment plans cannot help borrowers who are unaware of them. With delinquency and default rates rising, today’s announcement of targeted outreach to borrowers with high debt and showing signs of distress is urgently needed.”

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*An independent, nonprofit organization, The Institute for College Access & Success (TICAS) works to make higher education more available and affordable for people of all backgrounds. Our Project on Student Debt works to increase public understanding of rising student debt and the implications for our families, economy, and society. For more information see [www.ticas.org](http://www.ticas.org) and [www.projectonstudentdebt.org](http://www.projectonstudentdebt.org) or follow us on Twitter at [www.twitter.com/TICAS](http://www.twitter.com/TICAS) org.*