



Increase Affordability

- › Interest rates on all federal student loans should be lowered.
- › Origination fees on all federal student loans should be eliminated.
- › Costs associated with preparing for a requisite professional licensure exam should be eligible for federal student loans.
- › Institutional and other emergency grants should be exempt from the “estimated financial assistance” calculation.

Support Diversity and Access

- › Any changes to the federal graduate loan programs should not limit access to graduate education for students from traditionally underrepresented backgrounds.
- › Graduate and professional students who do not exhaust their Pell Grant funds as undergraduates should be allowed to use the remainder for their graduate studies.
- › Eligibility for subsidized Stafford Loans should be reinstated for graduate and professional students from the neediest backgrounds.
- › Title III programs supporting Historically Black Colleges and Universities and other minority-serving institutions should be fully funded.

Strengthen Repayment

- › Federal Direct Loan borrowers should be eligible for a single income-driven repayment plan.
- › The Public Service Loan Forgiveness program should be preserved and strengthened.

Improve Consumer Information

- › Congress should expand access to comprehensive higher education data through the collection and dissemination of student-level data.
- › Financial aid administrators should be able to require additional loan counseling for students.
- › Congress should require loan counseling and financial education specifically tailored to graduate and professional students.

Reauthorization of the Higher Education Act presents an opportunity to strengthen graduate and professional education and to help students better manage its expense and succeed in their chosen careers. The following are the AccessLex Institute recommendations to promote greater access, improved affordability and increased value in graduate and professional education.

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