

Access to Postsecondary Education and Financial Aid

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Public Law No. 110-84 Higher Education Access Act of 2007

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Title: To provide for reconciliation pursuant to section 601 of the concurrent resolution on the budget for fiscal year 2008.

House Reports: [110-210](#) [3]; Latest Conference Report: [110-317](#) [4] (in Congressional Record [H10168-10181](#) [5])

Highlights: Eliminates the "tuition sensitivity provision" which currently prohibits maximum Pell grant awards to students attending low-tuition institutions of higher education (IHEs) even if their income is low enough otherwise to qualify for the maximum award. Authorizes and appropriates \$5 million for FY2008 to cover the costs of eliminating tuition sensitivity. Extends from three to six years the limit on the deferral of Federal Family Education Loans (FFELs), Direct Loans (DLs), and Perkins loans (PLs) when borrowers are suffering economic hardship. Establishes a DL forgiveness program under which borrowers who, after October 1, 2007, have made 120 payments under income-based or standard repayment plans while employed in certain public service jobs may have 1/10th of their outstanding loan forgiven for each year during which they earned \$65,000 or less. Increases students' eligibility for financial aid under title IV of the HEA by increasing, by academic year 2012-2013, the income protection allowance. Establishes a Secondary School Graduation and College Enrollment program.

Grant eligibility: Requires the Secretary to award competitive five-year matching grants to consortia of nonprofit organizations and IHEs that have been effective in raising secondary school graduation rates and postsecondary enrollment rates, in order to operate programs of assistance to LEAs with secondary school graduation rates of 70% or less. College students studying to become teachers are eligible to receive grants of \$4,000/year for 4 years, given that they agree to teach at least 4 years after graduation at a high-need school.

ASPIRA Policy Position

ASPIRA supports the elimination of the Pell Grant cap for students attending low-tuition colleges. It also supports extending the period after which students must start repaying Federally-supported student loans access and affordability of higher education. It allows students to enter the workforce and be in a better position to repay the loans. Moreover, with the extended grace period, more students will be willing to take federal loans, increasing college attendance of low-income students. ASPIRA also supports provisions to lower the payback burden (e.g., DL forgiveness) of students who already have loans.

ASPIRA supports the grant programs.

H.R.3512 College Textbook Affordability and Transparency Act of 2007

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Title: To ensure that college textbooks and supplemental materials are available and affordable.

Sponsor: [Rep Carson, Julia](#) [7] [D-IN-7] (introduced 9/10/2007) Cosponsors (4)

Latest Major Action: 9/10/2007 Referred to House committee. Status: Referred to the House Committee on Education and Labor.

Highlights: The purpose is to have all involved parties work together to identify ways to decrease the cost of college textbooks and supplemental materials for students while protecting the academic freedom of faculty members to select high quality course materials for students.

ASPIRA Policy Position

ASPIRA supports access and affordability to higher education.

S.1831 Private Student Loan Disclosure Enhancement Act of 2007

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Title: A bill to amend the Truth in Lending Act, to improve disclosures for private student loans, and for other purposes.

Sponsor: [Sen Schumer, Charles E.](#) [9] [D-NY] (introduced 7/19/2007) Cosponsors (None)

Latest Major Action: 7/19/2007 Referred to Senate committee. Status: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Highlights: Amends the Truth in Lending Act to subject private education loans to its consumer credit disclosure requirements. Subjects lenders to civil liability for violating such requirements. Requires civil actions to be brought within one year after the first monthly payment on the loan becomes due after the borrower leaves school, unless full repayment begins earlier. Requires private student loan providers, when making the required loan disclosures, to inform borrowers of their possible eligibility for federal educational loans. Requires the Board of Governors of the Federal Reserve System to develop and test a student borrower disclosure statement that encourages students to use federal educational loans and discloses their average interest rate and the fact that they are less costly than private education loans.

ASPIRA Policy Position

ASPIRA supports efforts to address predatory lending and encourage transparency of the terms of educational loans.

S.1642 Higher Education Amendments of 2007

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Title: A bill to extend the authorization of programs under the Higher Education Act of 1965, and for other purposes.

Sponsor: [Sen Kennedy, Edward M.](#) [11] [D-MA] (introduced 6/18/2007) Cosponsors (10)

Latest Major Action: 7/26/2007 Held at the desk. **Highlights:** Provides that critical foreign languages are those contained on the list designated by the Secretary of Education in the Federal Register on August 5, 1985, but allows the Secretary to set language priorities according to the purposes of a specific program and national security, economic competitiveness, and educational needs. Requires title IV-eligible Institutes of Higher Education (IHEs) that provide teacher training to set annual quantifiable goals for: (1) increasing the number of prospective teachers trained in teacher shortage areas; and (2) linking the training they provide more closely with the needs of schools and the instructional decisions new teachers face in the classroom. Directs such IHEs to publicly report on their performance toward such goals. Revises and reauthorizes HEA requirements for Hispanic-serving institutions (HSIs) under title V (Developing Institutions). Establishes the Mathematics and Science Scholars program, providing competitive matching grants to states for scholarships to first and second year college students who complete a rigorous secondary school curriculum in mathematics and science.

Grant availability: Authorizes the Secretary to award competitive five-year grants to partnerships of high-need local educational agencies (LEAs), high-need schools, and IHEs for use in carrying out a pre-baccalaureate teacher preparation program, a teaching residency program, or both. Allows partnerships to use grant funds to partner with television public broadcast stations to improve the quality of pre-baccalaureate teacher preparation programs.

ASPIRA Policy Position

ASPIRA supports extending the authorization for the programs included in the measure, including increasing the teaching workforce, continued support of HSIs and scholarships for math and science education, among others.

URL de origen: <http://www.aspira.org/es/access-postsecondary-education-and-financial-aid-0>

Enlaces:

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To empower the Puerto Rican
and Latino community through
advocacy and the education and leadership
development of its youth.

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