



RECONCILIATION MESSAGING

Education

TOPLINE MESSAGING:

- America's higher education system is broken. The cost of college is skyrocketing, while the value of students' degrees is plummeting.
- President Trump and Senate Republicans' legislation fixes our broken education financing system to make students more prosperous.
- Biden and the Democrats ignored the problem by unfairly transferring hundreds of billions of student debt onto taxpayers who chose not to go to college or already paid off their loans.
- We are putting an end to students graduating woefully unprepared for the workforce while being saddled with insurmountable debt that they can't pay back.

REPUBLICAN SOLUTION:

- Republicans are taking on the root causes of our higher education crisis:
 - Putting downward pressure on the rising cost of tuition and the increasing amounts of debt students are taking on.
 - Improving Americans' access to higher education opportunities that set students up for success.

FAST FACTS:

- [In the last 30 years](#), tuition and fees at private non-profit colleges rose by 75 percent. At public four-year institutions, they've increased by 102 percent.
- Meanwhile, 23 percent of bachelor's degree programs and 43 percent of master's degrees have a [negative return on investment](#).
- Over [5 million borrowers](#) are currently in default, with another 4 million in late-stage delinquency. Only 38 percent of borrowers are in repayment and current on their loans.

KEY WINS FOR STUDENTS AND TAXPAYERS:

- Makes higher education more affordable by eliminating inflationary loan programs that have resulted in higher tuition costs.
- Prevents taxpayer-subsidized loans for degrees that leave students worse off than if they never went to college.

- Ends Biden's student loan schemes that transfer debt onto the 87 percent of Americans who chose to not go to college or already paid off their loans. Also prevents future administrations from implementing future schemes.
- Ensures low-income Americans can access higher education by strengthening Pell Grants. As it currently stands, the program faces a mounting budget shortfall that threatens the program's future.
- Increases access to career or technical-based education for low-income students by establishing Workforce Pell Grants. This is crucial to achieving President Trump's goal of bringing skilled jobs back to America from China and Mexico.

TOTAL SAVINGS FOR AMERICAN TAXPAYERS: AT LEAST \$300 BILLION

Myth vs. Fact:

Myth: The Senate Republican legislation takes away resources from students and restricts their access to higher education.

Fact: Loans are not grants. Loaning students money that they have no chance of repaying is false compassion. Our legislation empowers students to pursue degrees and promotes institutions that provide a return on investment.

As student borrowing availability has increased, universities have dramatically raised their tuition prices on students. This is forcing students to take out loans to afford a college education and continues this cycle of debt.

Myth: The Senate Republican legislation will further burden loan borrowers who are unable to pay back their student loans.

Fact: Democrats' loan policies hurt students by making them believe they were not responsible for the debt they willingly took on.

The Senate Republican legislation provides students clarity on their responsibilities to pay back their loans. It streamlines 9 confusing repayment options for current and future student loan borrowers from nine options to two clear options. This allows students and their families to pick the repayment plan that best fits their needs.

It also works to fix our broken education system that is driving students into insurmountable debt to pay for out-of-control tuition in the first place.

Myth: The Senate Republican legislation decreases access to Pell Grants, preventing low-income students from going to college.

Fact: Senate Republicans support the Pell Grant program. As it currently stands, the program faces a mounting budget shortfall that threatens the programs' future.

The Senate legislation actually strengthens Pell Grants, addressing Pell fraud and fixing the budget shortfall while ensuring students' needs are met. We also establish Workforce Pell, so students choosing to attend a career or technical-based post-secondary education can access these funds.

Myth: The Senate Republican legislation decreases access to graduate school for low-income students.

Fact: Unlimited borrowing for graduate school has been a failed experiment. Colleges used this program to heap debt on students and increased their tuition prices by [64 cents of every dollar](#) of new loans. As a result, students are only able to pay back 75 cents out of every dollar loaned.

Research shows that Grad PLUS did not expand access to graduate education, both overall and for low-income students in particular. The only beneficiaries of Grad PLUS have been colleges' bottom lines.