National Association for the Advancement of Colored People (NAACP)

NAACP
WASHINGTON BUREAU

EDUCATION

110th NAACP ANNUAL CONVENTION

WHEN WE FIGHT WE WIN
DETROIT, MICHIGAN JULY 20 - 24, 2019

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WASHINGTON BUREAU LEGISLATIVE ACTION ALERT

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You can also join our Membership Network online at www.naaccp.org
DATE: July 5, 2019
TO: Concerned Parties
FROM: Hilary O. Shelton, Director, Washington Bureau

NAACP URGES SWIFT PASSAGE OF THE "REBUILD AMERICA’S SCHOOLS ACT" WHICH WOULD INVEST IN REPAIRING AND IMPROVING PUBLIC SCHOOLS ACROSS THE NATION
H.R. 865 / S. 266 WOULD ALSO CREATE AN ESTIMATED 1.9 MILLION LIVING WAGE JOBS THROUGHOUT THE U.S.

THE ISSUE:
Study after study confirms what we have long known and advocated to address: public school facilities pose significant health and safety threats to more than 50 million students and 3 million teachers. Moreover, 19,000 schools serving more than 11.6 million students are without the minimum connectivity necessary for modern digital learning which is crucial in today’s workplace.

Furthermore, there is a racial disparity: A 2006 report found that minority-serving and high-poverty schools are unable to adequately invest in school facilities. Schools predominantly serving white students spend nearly 50% more on capital construction than those serving predominately minority students. Wealthy districts spend nearly triple their high-poverty counterparts on public schools.

In response to this serious problem, Congressman Bobby Scott (VA) and Senator Jack Reed (RI) have introduced H.R. 865 / S. 266, the Rebuild America’s Schools Act. This important legislation would invest $100 billion to create over 1.9 million jobs by addressing critical physical and digital infrastructure needs in schools. Specifically, H.R. 865 / S. 266 would create a $70 billion grant program and $30 billion tax credit bond program targeted at high-poverty schools with facilities that pose health and safety risks to students and staff. The legislation would also leverage federal, state, and local resources for an overall investment of $107 billion, creating over 1.9 million jobs. Moreover, H.R. 865 / S. 266 calls for the development of a comprehensive national database on the condition of public school facilities; such a national database currently does not exist and would provide much-needed insight into the condition of our public schools. Lastly, the Rebuild America’s Schools Act would expand access to high-speed broadband to ensure that public schools have the reliable and high-speed Internet access they need for digital learning.

With over 90% of African American children currently attending public schools, a number that it is estimated to grow in the upcoming years, we need this thoughtful investment in our future.

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For more information, call your local NAACP branch or visit www.naacp.org
THE ACTION WE NEED YOU TO TAKE:
Contact your Representative and both your Senators and URGE THEM TO CO-SPONSOR AND SUPPORT THE REBUILD AMERICA’S SCHOOLS ACT, HR 865 / S. 266. To contact your Senators and Representative, you may:

✓ **Make a Phone Call:**
   Call your Senators and your Representative in Washington by dialing the Capitol Switchboard and asking to be transferred to your Senators’/Congressman’s offices. The switchboard phone number is (202) 224-3121 (see message section, below).

✓ **Write a Letter**
   To write letters to your Senators, send them to:
   The Honorable (name of Senator)
   U.S. Senate
   Washington, D.C. 20510
   To write a letter to your Representative, send it to:
   The Honorable (name of Representative)
   U.S. House of Representatives
   Washington, D.C. 20515

✓ **Send a Fax**
   If you would like to send a fax, call your Senators’ or Representative’s offices (through the Capitol switchboard) and ask for their fax numbers (you can use either the attached sample letter or the message box, below).

✓ **Send an E-Mail**
   To send an email to your Representative, go to [www.house.gov](http://www.house.gov), and on the home page click “Representatives”. This will allow you to click your Representative either by state or by name. Click on your Representative and you will be directed to his / her web page, which will have instructions on how to send an e-mail. The homepage of [www.house.gov](http://www.house.gov) also has a tool to help you identify who your Representative is.
   To send an e-mail to your Senators, go to [www.senate.gov](http://www.senate.gov) and click on “Contact” under “Senators.” You can look up your Senators by name or state; go to their web sites to send an e-mail.

REMEMBER TO CONTACT BOTH YOUR SENATORS!!!!!!

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THE MESSAGE

- Public school facilities pose significant health and safety threats to more than 50 million students and 3 million teachers;

- H.R. 865 / S. 266, the Rebuild America’s Schools Act would invest $100 billion in public school repair and renovation and would create over 1.9 million jobs;

- Over 90% of African American children currently attend public schools; one study has shown that they are at the greatest risk of attending a dilapidated school which threatens their health and their ability to learn.

THANK YOU FOR YOUR ATTENTION TO THIS IMPORTANT MATTER!!!
IF YOU HAVE ANY QUESTIONS, CALL HILARY SHELTON AT THE WASHINGTON BUREAU AT (202) 463-2940.
(date)

The Honorable ____________________________
United States Senate / House of Representatives
Washington, D.C. 20510 / 20515

RE: MY STRONG SUPPORT FOR H.R. 865 / S. 266, THE REBUILD AMERICA’S SCHOOLS ACT

Dear Senator / Representative ________________________________:

As your constituent, I am deeply concerned about the health and safety of the more than 50 million students and 3 million teachers who attend and work in our nation’s public schools. Numerous studies have confirmed that our public schools are in serious trouble; furthermore, I am profoundly disturbed by the racial disparities: a 2006 report found that high-poverty and minority-serving schools are unable to adequately invest in school facilities to the extent that public schools in wealthier, predominantly white areas are.

It is because of my concerns that I am a strong supporter of H.R. 865 / S. 266, the Rebuild America’s Schools Act. This important legislation would invest $100 billion to create over 1.9 million jobs by addressing critical physical and digital infrastructure needs in schools. Specifically, H.R. 865 / S. 266 would create a $70 billion grant program and $30 billion tax credit bond program targeted at high-poverty schools with facilities that pose health and safety risks to students and staff. The legislation would also leverage federal, state, and local resources for an overall investment of $107 billion, creating over 1.9 million jobs. Moreover, H.R. 865 / S. 266 calls for the development of a comprehensive national database on the condition of public school facilities; such a national database currently does not exist and would provide much-needed insight into the condition of our public schools. Lastly, the Rebuild America’s Schools Act would expand access to high-speed broadband to ensure that public schools have the reliable and high-speed Internet access they need for digital learning.

With over 90% of our children currently attending public schools, a number that it is estimated to grow in the upcoming years, we need this thoughtful investment in our future.

Sincerely,

(sign and print your name and remember to include your address)

Remember to contact your Representative and BOTH your Senators.
ISSUE BRIEF

DATE: Summer, 2019
TO: Concerned Parties
FROM: Hillary O. Shelton, Director, Washington Bureau

NAACP CALLS FOR MORATORIUM ON CHARTER SCHOOL EXPANSION TO STRENGTHEN OVERSIGHT AND GOVERNMENT PROTECTIONS
NEW POLICY CALLS FOR CHARTER SCHOOLS TO BE SUBJECT TO SAME MINIMUM ACCOUNTABILITY AND TRANSPARENCY STANDARDS AS TRADITIONAL PUBLIC SCHOOLS

THE ISSUE

In October, 2016, the NAACP National Board of Directors ratified a resolution which had been unanimously adopted by the full body of delegates at its 2016, 107th National Convention in Cincinnati, Ohio calling for a moratorium on charter school expansion and for the strengthening of oversight in governance and practice. Specifically, the resolution calls for a moratorium on the expansion of the charter schools until such time as: (1) Charter schools are subject to the same transparency and accountability standards as public schools; (2) Public funds are not diverted to charter schools at the expense of the public school system; (3) Charter schools cease expelling students that public schools have a duty to educate; and (4) Charter schools cease to perpetuate de facto segregation of the highest performing children from those whose aspirations may be high but whose talents are not yet as obvious.

The Chairman of the National Board of Directors, Rosilyn M. Brock, then appointed a special Task Force, charged with listening to the concerns of our members, parents, teachers, and supporters of public education across the country and making recommendations and laying the foundation for a national stakeholder convening to review if charter schools were meeting the requirements as established by the 2016 resolution. Between late-2016 and mid-2017 the Task Force, which was comprised of members of the NAACP National Board of Directors and who are each stakeholders in public education, had begun holding a series of hearings featuring school administrators, teachers, parents, and students on all sides of the debate. The resulting report, which is available at www.naacp.org, issued five critical recommendations for regulating charter schools and strengthening the public education system. Their recommendations included: more equitable and adequate funding for all schools serving students of color; school finance reform; invest in low-performing schools and schools with significant opportunity to close the achievement gap; mandate a rigorous authoring and renewal process for charters; and eliminate for-profit charter schools.

The NAACP recognizes that many children attend traditional public schools that are inadequately and inequitably equipped to prepare them for the innovative and competitive environment they will face as adults. Underfunded and under-supported, these traditional public schools have much work to do to transform curriculum, prepare teachers, and give students the resources they need to have thriving careers in a technologically advanced society that is changing every year. We also feel very strongly that all children, regardless of their race, ethnicity, or the station of life in which they live deserve the best public education we can provide, and that we can and must do better.

The NAACP’s resolution is not inspired by ideological opposition to charter schools but by our historical support of public schools— as well as today’s data and the present experience of NAACP branches in nearly every school district in the nation. That is why we intend to hear from NAACP members, who as citizen advocates, not professional lobbyists, are those who attend school board meetings, engage with state legislatures and support both parents and teachers. With their input, and our strong support for an equal high quality education for every student, we hope to come up with a set or recommendations to help every child succeed.

MEMBERSHIP IS POWER! JOIN THE NAACP TODAY.
For more information, call your local NAACP branch or visit www.naacp.org
DATE: Summer, 2019
TO: Concerned Parties
FROM: Hilary O. Shelton, Director, Washington Bureau

NAACP OPPOSES HIGH-STAKES EDUCATIONAL TESTING

THE ISSUE

Many states are relying on a single examination to determine important decisions (such as graduating from high school or promoting students to the next grade), despite the fact that leading education experts nationwide recommend multiple measures of student performance for such decisions. While these "high-stakes" tests serve an important role in educational settings, they are not perfect and when used improperly can create real barriers to educational opportunity and progress. Furthermore, one-time, standardized tests may have a disparate impact on students of color, many of whom have not had the benefit of high quality teaching staff (urban school districts have the greatest challenge in attracting and keeping highly qualified teachers), adequate classroom resources, or instruction on the content and skills being tested by the standardized tests. Considering additional measures of student achievement, such as grades and teacher evaluations, adds not only to the fairness of a decision with major consequences for students but also increases the validity of such high stakes decisions.

Due to our concerns about the fairness of such testing, as well as the potential impact these tests have on the lives of our children, the NAACP has supported legislation in the past that would require that States follow the recommendations of the National Academy of Sciences and the National Research Council of the National Academy of Sciences. Specifically, the bills require that High Stakes decisions be based upon multiple measures of student performance and, when standardized tests are used by schools and school districts, that the tests be valid and reliable, measure what the student was taught and provide appropriate accommodations for disabled children. Furthermore, the NAACP is opposed to individual students being unfairly denied critical educational opportunities because of their performance on a single, standardized test.

The NAACP will continue to promote the initiatives that ensure equal opportunity, fairness, and accuracy in education by coupling standardized tests with other measures of academic achievement. Using a single standardized test as the sole determinant for promotion, tracking, ability grouping and graduation is not fair and does not foster equality or opportunity for students regardless of race, income, or gender.
DATE: Summer, 2019  
TO: Concerned Parties  
FROM: Hilary O. Shelton, Director, NAACP Washington Bureau

NAACP URGES INCREASE IN STUDENT FINANCIAL AID GRANT PROGRAMS AND AFFORDABLE AND MANAGEABLE STUDENT LOANS

ARTIFICIALLY LOW FEDERAL STUDENT GRANTS AND UNMANAGEABLE STUDENT LOANS DRIVE MILLIONS OF STUDENTS INTO FINANCIAL AID DEBT TRAPS

THE ISSUE:

An education beyond a high school diploma is increasingly important and it is getting more and more expensive. Currently, more than 44 million Americans have student loans and the total owed is more than $1.5 TRILLION. College debt has increased 170 percent since 2006. The total amount owed is second only to mortgage debt and surpasses even credit card debt. Moreover, the burden of student loan debt has a substantial impact in perpetuating, and even worsening, the “racial wealth gap.”

This Issue Brief explores the extent and the impact of the problem, as well as a few of the potential solutions. Specifically, we review:

- Is it important to get a degree beyond a high school diploma?
- How much does college cost today?
- How much do graduates owe today?
- What about student loans?
- Is there a difference between private student loans and federal student loans?
- What are Pell grants?
- Is student loan debt have a disparate impact on racial and ethnic minorities? And
- What are a few solutions?

It is becoming increasingly clear to all that something must be done. With the anticipated reauthorization and updating of the Higher Education Act due within the next 2 years, we have the opportunity to make a difference. With so much at stake, the NAACP Washington Bureau will do all we can to alert you to legislative progress as well as various alternatives, and what you can do to make a difference.

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IS IT IMPORTANT TO GET A DEGREE BEYOND A HIGH SCHOOL DIPLOMA?

For the vast majority of people, it is. Higher education is one of the surest paths to economic security and opportunity for Americans. According to the U.S. Department of Labor, college-degree holders earn over 65 percent more than workers with only high school degrees, and the unemployment rate for workers with a college degree is less than half that of those with only a high school degree.

Experts on the American labor market predict that the importance of a college degree will only increase: by 2020, 65 percent of all jobs in the American economy will require education beyond high school. However, the U.S. Census estimates that just 33 percent of American adults currently possess a bachelor's degree or more.

Between 1970 and 2013, the average yearly incomes of college graduates were significantly higher than those of non-grads. Bachelor's degrees earned people about $64,500. Associate's degrees were worth about $50,000. And high school diplomas only earned about $41,000. On average, bachelor's degree holders make over $1 million more—over the course of a lifetime—than those with only a high school education. And associate's degree holders make roughly $325,000 more.

Consider the following charts:

**Median Weekly Earnings**  
(Based on 2015 data for full-time workers aged 25 and older)

- **High School Diploma**: $678
- **Associate's Degree**: $798
- **Bachelor's Degree**: $1,137
- **Master's Degree**: $1,341

**Unemployment Rate**  
(Based on 2015 data for full-time workers aged 25 and older)

- **High School Diploma**: 5.40%
- **Associate's Degree**: 3.80%
- **Bachelor's Degree**: 2.80%
- **Master's Degree**: 2.40%
HOW MUCH DOES COLLEGE COST TODAY?

Between 2008-09 and 2018-19, average published tuition and fee prices rose by $930 at public two-year colleges, by $2,670 at public four-year institutions, and by $7,390 at private nonprofit four-year colleges and universities.

According to the College Board, the average cost of tuition and fees alone for the 2018 - 2019 school year for one year was $35,830 at four-year, private colleges; $10,230 for state residents at four year, public colleges; $26290 for out-of-state students a four-year, public school; and $3,660 for state residents enrolled in two-year public school. Add in room and board, and the average annual cost of a four-year private school in the 2018-2019 school year is $48,510 at four-year, private colleges; $21,370 for in-state residents at four year, public colleges; $37,340 for out-of-state students at a four-year, public college; and $12,320 for in-state students enrolled in a 2-year program at a state school. These figures represent an increase of almost 3% for tuition, fees, room, and board over the cost of college in the 2017 – 2018 school year. The 2018-19 increase in published tuition and fees was largest in the private nonprofit sector, where the average price increased by 3.3%.

The current cost of a four year bachelor’s degree at a private university is more than two-and-a-half times as much as it was in 1988, just 20 years ago. That is a markup of 163 percent.

HOW MUCH DO GRADUATES OWE TODAY?

Student loan debt in 2019 is the highest ever. Currently, more than 44 million Americans have student loans. College debt has increased 170 percent since 2006 and now exceeds $1.5 trillion dollars, which is second only to mortgage debt and surpasses even credit card debt. Surprisingly, while almost 40% of Americans with student debt are under the age of 30, more than 60% of Americans who hold student debt age over 30 years old. In 2015, $66.7 billion of the total outstanding student debt was owed by 2.8 million borrowers who were over the age of 60. This is four times the number of older borrowers with student loan debt in just 10 years, since 2005.

Among the Class of 2018, 69% of college students took out student loans. When they graduate, the average student loan borrower has $37,172 in student loans, a $20,000 increase from 13 years ago. With that money, borrowers could put a down payment on a home, purchase a new car or start their own business. These loans include both private and federal debt. The Federal Reserve estimated that the average monthly student loan payment increased from $227 in 2005 to $393 in 2016. Meanwhile, 14% of their parents took out an average of $35,600 in federal Parent PLUS loans.

66% of graduates from public colleges had loans (average debt of $25,550). Average student loan debt at public colleges is 25% higher today than it was in 2008., 75% of graduates from private nonprofit colleges had loans (average debt of $32,300). The average student loan debt at private non-profit colleges is 15% higher today than it was in 2008.
88% of graduates from for-profit colleges had loans (average debt of $39,950). Average student loan debt at for-profit colleges is 26% higher today than it was in 2008.

As of 2018, more than 42 million student loan borrowers have student loan debt of $100,000 or less. More than 2 million student loan borrowers have student loan debt greater than $100,000, with 415,000 of that total holding student loan debt greater than $200,000. The largest concentration of student loan debt is $10,000 - $25,000, which accounts for 12.4 million student loan borrowers.

**STUDENT LOANS AND PELL GRANTS**

In addition to what schools may offer, there are three primary types of student aid: private student loans, federal student loans, and Pell grants.

**Federal student loans**, offered by the government, are based on your financial and family situation, as provided in your FAFSA. **Private student loans** are issued by a bank or other financial institution. Federal and private student loans use different eligibility criteria. A **Pell Grant** is money the federal government provides for low- and moderate-income students. Grants, unlike loans, do not have to be repaid.

Student loans – whether they are federal or private – should be used to pay for your education expenses:

- Tuition
- Room and board
- Fees
- Books
- Supplies and equipment
- Computers and electronics for school
- Transportation
- Personal needs at school

**FEDERAL STUDENT LOANS** usually have lower interest rates than private student loans and can offer different benefits. You should generally consider them first, and then take out a private student loan if you still need money for college.

Federal student loans are made by the government, with terms and conditions that are set by law, and include many benefits (such as fixed interest rates and income-driven repayment plans) not typically offered with private loans.

Federal student loans, offered by the government, are based on your financial and family situation, as provided in your **Free Application for Federal Student Aid form** (FAFSA). There are two types of federal student loans: subsidized loans and unsubsidized loans.
• For Subsidized Loans, the US Department of Education pays the interest while the student is in school at least half time, grace (if offered) and authorized deferment periods.
• For Unsubsidized Loans, the borrower is responsible for paying interest during the in-school or grace periods, or a post-school deferment.

PRIVATE STUDENT LOANS: There are private student loans for undergraduates, graduates, students pursuing certificates, dental, medical, and health professions students, as well as loans for graduates studying for the bar exam, or relocating for medical or dental residencies. There are also parent loans, taken out by a parent, relative, or another creditworthy individual (not the student) that can help you pay for college.

Private student loans are credit-based. That means the lender will review your creditworthiness—your ability and willingness to repay—before making the loan. Your interest rate is based on several factors. How you’ve managed your credit (money you’ve borrowed and repaid) in the past and what loan terms and options you choose are considered.

Most private student loans are taken out by the student (usually with a creditworthy cosigner), but some private student loans can also be taken out by a parent or creditworthy individual, such as a legal guardian, or relative. You can choose different ways to pay. Some private student loans offer different repayment options (including making payments while in school) which can help reduce your interest rate and/or total loan cost.

Before applying for a private student loan, remember that regardless of whether you actually graduate from school or not, you need to pay back student loans. Defaulting on a student loan can have a negative impact on your credit health. Because of a loophole in the bankruptcy law, private student loans are not included in bankruptcy laws and protections.

Consider the following chart:
PELL GRANTS: A Pell Grant is money the federal government provides for low- and moderate-income students who need assistance to pay for college. Grants, unlike loans, do not have to be repaid. Students eligible for Pell grants receive a specified amount each year under this program. Pell Grants are critically important in ensuring access to postsecondary education for low- and middle-income students. The program is the foundation of the federal government’s historic commitment to higher education access.

Each year, more than 7.5 million students rely on Pell grants to afford college. The vast majority of Pell recipients have family incomes under $40,000. Pell grants make higher education accessible to groups which have historically been shut out of colleges and universities, including racial and ethnic minority American students. Nearly 60% of African American undergraduates and almost half of Hispanic or Latino undergraduates rely on Pell Grants to attend school.

The federal government changes the maximum award amount every year. The 2019-20 maximum is $6,195, $100 more than in 2018-19. All eligible students receive at least 10% of the maximum award amount for the year, depending on financial need. Pell Grant recipients are already more than twice as likely as other students to have student loans (57% vs. 27%). More than 8 out of 10 Pell Grant recipients who graduate from four-year colleges have student loans, and their average debt is $4,500 more than their higher income peers.

Sadly, the money available for Pell grants has been eroding for decades. In the 1980s, the maximum Pell Grant covered over half the cost of attending a four-year public college. In contrast, the $6,095 maximum Pell Grant in 2018-19 covers just 28% of the cost of college. Given the skyrocketing cost of college, the result is that Pell grants do not go as far as they used to.

Created in 1972 and originally named the Basic Educational Opportunity Grant, the program was renamed in 1980 for Senator Claiborne Pell (D-RI), to honor his efforts in creating the program. At that time, the maximum grant was $452, which covered almost all of a student's tuition, since the average tuition at public universities in 1973 was $490.

STUDENT LOAN DEBT AND THE DISPROPORTIONATE IMPACT ON RACIAL AND ETHNIC MINORITIES

Given the rising cost of a post-secondary education as well as its increasing importance of a degree in the job market, it should come as no surprise the burden of student loan debt has a substantial impact in perpetuating, and even worsening, the “racial wealth gap.” Families of color are more likely to need to borrow for higher education, will have less income with which to pay it, and have less of a cushion to withstand future financial shocks, thus contributing to a higher likelihood of delinquency and default on student loan debt.

In 2016, 42% of African American families had student debt compared to 34% of white families. Moreover, African American students hold $7,400 more in debt than white students at graduation. Just a few years after graduation, the debt gap triples to $25,000. White families
take on less debt in part because they are five times more likely to receive a gift or inheritance to pay for college.

An increase in student loans also results in the delay of traditional wealth-building activities, including buying a home or starting and growing a new business. Research demonstrates that the average student loan borrower delays the purchase of their first home by an average of seven years. This is especially problematic among African Americans, given that the homeownership rate today is roughly the same as it was in 1968, prior to the Fair Housing Act, when segregation was legal.

Moreover, someone with an average student loan debt of $30,000 is 11% less likely to start a business than a person who graduated debt-free. Furthermore, once started, small businesses owned by people with student loan debt are less likely to grow. A survey of young adults found half of young adults who either already own a business or have plans to do so identified student debt as one of their main barriers. Given that small businesses are also such a significant source of employment, the hampering of small business growth due to student loan debt also hampers the types and number of available job opportunities.

While increased student loans are a definite and disproportionate drag on the economic well-being and opportunities of all people of color, they are especially harsh on African American women. Women—and particularly African American women—are disproportionately more likely to struggle with student loan debt. Approximately 34% of all women and 57% of African American women who were repaying student loans reported that they had been unable to meet essential expenses within the past year, including rent, food and medicine. Women graduate, on average, with $2,700 more in student loan debt, and because they earn about 26% less, paying off their debt takes significantly longer. This is especially true for women of color.

**SOLUTIONS**

The Higher Education Act

The Higher Education Act (HEA) is due to be reauthorized, or updated, sometime in the next two years. This presents us with the opportunity to tackle the rising student debt problem head-on. Below are just a few of the bills and proposals that we support as solutions to this vexing problem:

- **Access to a debt-free higher education (degree or credential):** States need more funding to help make college affordable. There has been nearly a decade of state disinvestment which left a $10 billion hole in the budgets of institutions of higher education. Congress can and should make it possible for any American to attend college without going into debt. Already, the federal government uses federal and state partnerships, leveraging federal resources to encourage state prioritization and investment. Congress should create a federal funding match program to increase state funding of higher education institutions. As well as guarantee that a debt-free
college promise covers all expenses associated with college attendance – not just tuition.

- The NAACP has endorsed S. 672 (by Senator Schatz, HI) and the companion bill, H.R. 1571 (by Congressman Pocan, WI), the Debt-Free College Act of 2019. This legislation creates a state-federal partnership to eliminate debt and put college within reach for all students. Under the partnership, states receive a one-to-one federal match to state higher education appropriations in exchange for a commitment to help students graduate from in-state public colleges without debt. This debt-free commitment extends to both public and private non-profit historically black colleges and universities (HBCUs), tribal colleges and universities (TCUs), and many minority-serving institutions (MSIs). The Debt-Free College Act of 2019 requires states that participate in the program to prioritize partnership funds to cover any unmet need for Pell Grant recipients. The legislation also supports DREAMER students; removes questions about drug-related convictions from the free application for federal student aid (FAFSA), which would restore federal financial aid eligibility for students with prior non-violent drug offenses; and includes a grant program for private HBCUs and other minority-serving institutions.

- Increased aid for Title III and Title V schools: Hispanic Serving Institutions (HSIs) and Historically Black Colleges and University’s (HBCUs) underscore opportunity as the capstone of American exceptionalism. In 2013-2014, the average total cost of attendance at all HBCUs was 26 percent lower than the average total cost at all four-year non-profit colleges. Increasing both discretionary and mandatory aid to these institutions is essential to their survival and essential to closing the wealth gap.

- Increase and restore Pell grants: Congress has consistently failed to increase the maximum Pell award even as the cost of college has skyrocketed. Higher Pell awards ensures that more students can attend college and graduate with significantly less debt, rather than large loan amounts that they will more than likely struggle to repay. We must also restore restoring the grant’s automatic annual inflation adjustment, which expired after 2017-18. Finally, we must also restore Pell grant eligibility to incarcerated people, so they can pursue a higher education to help them upon release back into society.

- Preservation and streamlining of income-based repayment plans and loan forgiveness: Those suffering from the burden of student loan debt would benefit significantly from a tax-free loan forgiveness/discharge of debt program after a student has made income-based payments for 10 years at 8-10% of discretionary income. Allow borrowers to pay based on what they can expect to earn, then discharge the balance - addresses the affordability of the entire debt, not just the affordability of the monthly payment.

- Statutory requirements to ensure loan servicers meet basic consumer protection standards: Direct the Department to ensure that all servicing contracts adequately incentivize servicing that minimizes delinquency and default, prioritizes information and disclosure, and requires transparency and accessibility.