

Access | Affordability | Opportunity March 24th – March 27th, 2019

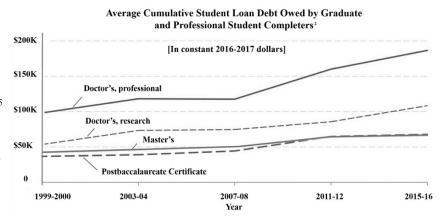
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Graduate and Professional Student Finance: Stimulating Economic Growth Through New Loan Policies

Supporting borrowers and future business owners with financial aid reform

Student loan debt in the U.S. has grown 157% in the last 11 years. Over 64% of graduate and professional students have loans, with the average debt of graduate borrowers at \$57,600. The ever-increasing debt has severe economic downfalls, such as fewer people buying homes and investing in start-ups and small businesses. Thus, the need is apparent to draft and pass legislation that allows for better access and more transparency for students who borrow in order to complete their professional or graduate degrees, and to provide policy that stimulates economic growth through realizable and functioning loan repayment programs.



Reform Federal Student Aid with Reauthorization of Higher Education Act

With more graduate students seeking loans to fund their education, it is imperative that borrowers are given better loan repayment options that support the changing economy and their employment. A 2018 audit from the U.S. Department of Education's Office of the Inspector General cited that publications from the Department of Education lacked clear communication of loan repayment methods and thus more borrowers selected IDR (Income Driven Repayment) plans that allow for student loan forgiveness, yet only 1% of public service loan forgiveness applicants were approved in 2017. Reauthorization of the Higher Education Act would usher in much needed changes in the federal student aid application, simplification of student loan repayment options, as well as income-based repayment reform. ^{8,9}

SAGE recommends:

Support and pass a reauthorization of the Higher Education Act that advocates for simpler FAFSA applications, gainful employment policy from universities, and an overhaul of the loan repayment system

Supporting the Loan Repayment Process and Small Business Development

The Bureau of Labor Statistics predicts that about 1 million new jobs will require an advanced degree. With this growing economic demand for a graduate and professional degree equipped workforce, we need improved graduate student loan financing options. Legislation can leverage this need by encouraging economic growth, particularly for underserved communities, through a creative solution: employer-based loan relief. Additionally, supporting the country's brightest minds by stimulating entrepreneurial growth with legislation that lowers financial risk through loan forgiveness will help bring balance to the economy while spurring more innovation for the future.

- Support and pass bills such as H.R. 1043 and S.460, "Employer Participation in Repayment Act of 2019," to allow employers to contribute tax-free payments towards their employees' student loans
- Support and pass bills such as H.R. 231, "Supporting America's Young Entrepreneurs Act of 2019" to encourage small business and start-up growth through no-interest deferment and loan forgiveness programs, particularly in economically distressed regions



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- ⁴ Gorman, R. (2015, May 01). How student-loan debt is dragging down the economy. Retrieved from https://www.businessinsider.com/3-charts-explain-the-effect-of-student-loans-on-the-economy-2015-5
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- ⁶ U.S Department of Education, Office of Inspector General. (31, January 2018). Final Audit Report: The Department's Communication Regarding the Costs of Income Driven Repayment Plans and Loan Forgiveness Programs. Control Number EDOIG/A09Q0003.
- ⁷ Data Shows 99% Of Applicants For A Student Loan Forgiveness Program Were Denied. (2018, September 21). Retrieved from https://www.npr.org/2018/09/21/650508381/data-shows-99-of-applicants-for-student-loan-forgiveness-denied
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Campus Sexual Misconduct: Prevention and Accountability

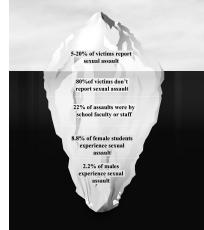
Responding to one of the most pervasive threats to students' wellbeing

Recent reports of sexual harassment, abuse, and assault have received unprecedented attention highlighting a pervasive problem on college campuses in the United States. The nation's nearly 3 million graduate and professional students are among those facing heightened risk of sexual assault, leaving them vulnerable to severe physical and psychological effects that can detrimentally impact their daily lives.¹

Among graduate and professional students:

- 8.8% of females and 2.2% of males experience sexual assault²
- Only 5-20% of student victims report sexual assault. Common reasons for not reporting are feeling "embarrassed, ashamed," or "thinking [nothing] would be done about it³
- Among female graduate and professional students, 22% of sexual assault victims reported that assaults were perpetrated by school **faculty or staff**
- 69.7% of LGBT graduate students reported experiencing sexual harassment

Graduate Students may not report misconduct because of fear of retaliation and faculty control over their education and future careers.



Fund Research-Driven Solutions to Prevent Harassment and Assault

Research into sexual misconduct prevention and response highlight the effectiveness of campus- and community-wide cooperation.

- **Coordination:** Programs include involvement of campus and local law enforcement, as well as public health organizations
- Accountability: Schools follow due process and ensure penalties for sexual assault
- Transparency: Conduct and publicize campus climate surveys to understand campus-specific issues

SAGE recommends:

Support H.R.36 Combating Sexual Harassment in Science Act of 2019

- > Examine and refine policies to reduce the prevalence and negative impact of harassment Support H.R.761 CAMPUS HATE Crimes Act
 - Fund the development and implementation of programs to prevent hate crimes

Prevent Changes to Title IX Regulations that Negatively Impact Victims of Sexual Misconduct

Recent proposed change to Title IX Regulations have negative consequences for victims. The proposed changes narrow the definition of sexual harassment so fewer respondents can make reports and also limits the investigations of harassment to on campus incidents. Most graduate students live off campus and the vast majority of sexual assaults take place in survivors' homes ("Perpetrators of Sexual Violence," 2011). It is critical that Title IX investigations are empowered to address all complaints under a broad definition, both on- and off-campus.

- ➤ Use the definition of sexual harassment described by the Equal Employment Opportunity Commission (EEOC) and the White House Task Force to Protect Students from Sexual Assault as "unwelcome conduct of a sexual nature, including unwelcome sexual advances, requests for sexual favors, and other verbal, nonverbal or physical conduct of sexual nature" for Title IX regulations.
- > Require schools to investigate Title IX complaints when incidents take place on and off-campus



- ¹ The Condition of Education; "Violence Prevention," 2016
- ² Campus Sexual Violence: Statistics | RAINN, 2016)
- ³ "Campus Sexual Violence: Statistics | RAINN," 2016; "President Obama Launches the 'It's On Us'; Campaign to End Sexual Assault on Campus | whitehouse.gov," 2014; "AAU Climate Survey on Sexual Assault and Sexual Misconduct," 2017)



Student Immigration Reform Recruits and Retains the Brightest Minds

The National Association of Foreign Student Advisers (NAFSA) reported that international students contributed \$39 billion to the U.S. economy and supported more than 455,000 jobs during the 2017-18 academic year. Immigrants also positively contribute to the nation's entrepreneurial development. In fact, as of 2010, immigrants or children of immigrants founded 40% of Fortune 500 companies, including South-African born Elon Musk (Tesla, SpaceX), Russian-born Sergey Brin (Google), and French-born Iranian Pierre Omidyar (eBay). Contrary to the belief that international students financially burden institutions, the Institute of International Education (IIE) found that 2 of 3 international students use family money to fund their education. However, the surge in highly-qualified students coming to the U.S. has waned. New international student enrollment dropped by 3.3% in the 2016-17 academic year and further dropped by 6.6% in the 2017-2018 academic year. These drops translate to a direct loss of income that international students provide to academic institutions and to several industries where the demand for highly skilled workers continues to exceed supply from the U.S. workforce.

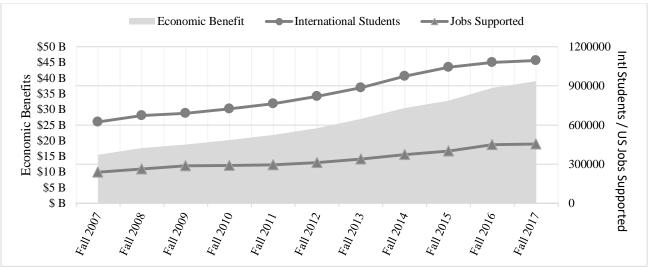


Figure 1. Direct Economic Benefits of International Students to the U.S. Economy¹

Visa Reform: Attracting and Retaining the World's Thinkers to Create American Jobs

Immigrants have started more than half (44 of 87) of America's startup companies valued at \$1 billion or more, and totaling to \$112.8 billion, with 20,026 employees. Immigrants are integral to the product development in more than 70% of these companies.⁵ International students are invaluable to innovation in the U.S.; for every 100 international students who receive a STEM Ph.D. from a U.S. university, the nation gains 63 patent applications. Yet many international students are trained in the U.S. only to return home and develop technology that competes with the U.S. market.

SAGE recommends:

- Exempt all students who obtain advanced degrees in the U.S. from the H1-B visa cap
- ➤ Oppose H.R. 1044, Fairness for High-Skilled Immigrants Act of 2019, to continue attracting skilled immigrants of diverse national origins to pursue higher education in the U.S.

Dreamers: Allow Children of Undocumented Immigrants to Spur Our Economy

An estimated 5 million jobs requiring a college degree will go unfilled by the year 2020. This shortage can be partially mitigated by allowing children of undocumented immigrants to work in the U.S. economy. A survey found that nearly half of DACA participants are pursuing an education, with 15% of those individuals involved in an advanced degree program. The opportunities offered to undocumented immigrants under the Dream Act would have direct benefits for America, enabling an estimated contribution of \$281 billion to the GDP more than 10 years.

SAGE recommends:

> Support H.R. 6, American Dream and Promise Act of 2019, to allow a path to citizenship for skilled undocumented immigrants who would help grow our economy



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- ³ Institute of International Education. (2018). *New International Student Enrollment*, 2006/07-2017/2018. Open Doors Report on International Education Exchange.
- ⁴ Okahana, H., & Zhou, E. (n.d.). *Graduate Enrollment and Degree: 2007 to 2017.* (Washington: Council of Graduate Schools.)
- ⁵ Chellaraj, G. (2005). *The Contribution of Skilled Immigration and International Graduate Students to U.S. Innovation*. (Washington: World Bank Policy Research Working Paper 3588.)
- ⁶ Carnevale, A. P., Smith, N., & Strohl, J. (2013). *Recovery: Job Growth and Education Requirements Through 2020.* Center on Education and the Workforce. (Washington: Georgetown University.)
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- ⁸ Ortega, F., Edwards, R., & Wolgin, P. (2017). *The Economic Benefits of Passing the Dream Act.* Washington: Center for American Progress.



Ensuring Campus Mental Health and Wellness

Investing in mental health services is necessary to help America's future innovators and leaders

Stress levels among college students are six times higher than the general population. According to a number of recent reports on student mental health:

40%

of graduate students reported having moderate to severe anxiety and/or depression (compared to 6% of general population)² 6 in 10

college **dropouts** reported the cause being mental health issues³ 12.1%

of college students have seriously considered suicide over the past year, compared to 6.1% in 2008⁴

These challenges can:

- <u>Impair achievement</u>. In 2018, 42% of students at some point felt so depressed that it was difficult to function in day-to-day life, compared to 30% in 2008³
 - o 40% of graduate students report that such difficulties also affected their academic performance⁵
- <u>Delay graduation</u> and contribute to lower graduate student retention rates. On average, the retention rate for graduate students with mental health issues is only 57%
- Result in suicide, which is the second leading cause of death on college campuses⁷

Given that students pursuing higher education have a greater prevalence of depression and mental health disorders, it is imperative to ensure the success of America's future leaders and highly-skilled workforce by providing robust mental health services.

Increase Funding for Collegiate Mental Healthcare Services

Many universities provide some resources that allow students to have drop-in appointments with mental health specialists. Unfortunately, low funding for mental health services across the country means that existing resources are not enough and many students are not given the support they need. Providing financial support to university health centers with a focus on mental healthcare is essential.

SAGE recommends:

- Fund 3-year grant programs through the Department of Health and Human Services or Department of Education to support and increase mental health treatment on campuses⁷
- Fund 3-year grants through the Substance Abuse and Mental Health Services Administration (SAMHSA) to support suicide prevention work in higher education⁸
 - There is precedent for both of these actions, with bills introduced in 2016 proposed but not passed

Support Community-Based Educational Programming to Decrease Stigma

Stigma regarding mental health directly correlates with students being unwilling to seek help, even when contemplating self-harm or suicide; on college campuses, this stigma is even more prevalent. Ignorance about how to identify mental health issues and the resources available further inhibit the ability to seek help.

- Support and fund programs that follow the National Institution of Health "Train the Trainer" model where faculty members are trained by mental health professionals to respond to student needs and refer them outside help¹⁰
- > Fund 3-year grants for educational programs which decrease societal stigma of mental health diagnosis and treatment for both faculty and students

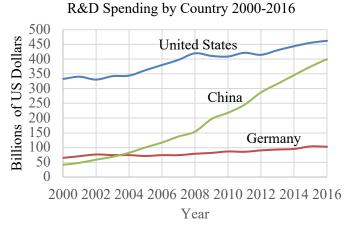


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- ⁷ Schwartz, A. J. (2006). College student suicide in the United States: 1990-1991 through 2003-2004. *Journal of American College Health*, *54*(6), 341-352.
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Increase Funding to Support American Innovation, Jobs, and Industry

American innovation has long been the backbone of the United States economy. However, since 2013, the federal government's contribution to basic science research funding has dropped below 50% of total R&D spending, resulting in an increasingly difficult environment to fund novel and innovative research. In the social sciences, The National Endowments for the Humanities and Arts has had funding increased below the rate of inflation. Graduate students, many of whom depend on federal funding for their research support, are particularly vulnerable to this decline in federal research funding. Congress must ensure that research conducted in all disciplines is properly funded to position the United States on the cutting edge of technological innovation and insights into societal advancements.



Source: Organization for Economic Co-Development¹

Increase Funding for Basic Research in Science, Engineering, Humanities, and the Arts by 5%

Projected inflation rates average 2.4% year-over-year from 2018 to 2020,^{3,4} and the Higher Education Price Index (HEPI) hit 2.8% for fiscal year 2018.⁵ Despite the 20% increase in the United States' GDP between 2010-2015, there has only been a 2% increase in spending on research and development (Figure).⁶ R&D spending has a tremendous impact on local economies:

- The NIH reports that every \$1 increase in the agency's funding in 2018 generated \$2.60 in economic output across the United States. This funding supports over 400,000 jobs in our country.⁷
- The arts grew in economic output between 2012 and 2015 with an average growth rate of 2.6%. Between 2014 and 2015, the growth rate was 4.9% in inflation-adjusted dollars. This contributed \$763.6 billion and 4.9 million workers to the U.S. economy in 2015, including an academic boot camp for vets entering or returning to college.^{8,9}
- Graduate students often research and organize public humanities programming which in 2016 attracted over 5.5 million people. In most cases, the federal government only funds ~15% of the cost of these programs, but the return on investment is tremendous to local and state economies.

SAGE recommends:

➤ Increase R&D funding at a minimum of 5% to account for inflation in the economy and through higher education by indexing R&D funding to HEPI + core inflation rates

Maintain U.S. Technological Dominance Through A Talent Pipeline

The U.S. must compete with key players, such as China, to be at the forefront of technological development. As jobs have been exported overseas, the U.S. is not only hemorrhaging opportunities for economic mobility but also expertise. We need to foster a talent pool of future industry innovators and leaders focused on the development of next generation technologies and manufacturing like 5G communication, artificial intelligence, renewable energy, and quantum computing. Government labs and public-private partnerships (PPP) funded by the NIH, NSF, NIST, and DoD already invest billions into local economies, and we need to continue to connect talent to opportunity.¹⁰

- ➤ Increase funding for fellowships, such as the NIH's Training grants (T34 and T90) and the NSF National Science Foundation Research Traineeship (NRT) Program, for undergraduates to train in labs and for graduate students to engage in undergraduate mentorship
- Increase support for fellowship opportunities for graduate students to work in government labs and agencies
- Tax incentives and funding for PPPs, such as NIH's SBIR and NSF's Industry-university Cooperative research centers, and NIST's "Manufacturing USA" program



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- ⁸ "The Arts Contribute More Than \$760 Billion to the U.S. Economy." 06 Mar. 2018. Accessed 03 Feb. 2019.
- 9 "Support the National Endowment for the Humanities (NEH)." National Humanities Alliance. Accessed 24 Mar. 2019. https://assets.nationbuilder.com/nhalliance/pages/1748/attachments/original/1551806564/NHA_POLICY_PRORITIES_NEH_FY20.pdf?1551806564
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Student Advocates for Graduate Education (SAGE) is a coalition of Graduate Student Organizations from leading U.S. public research universities who are committed to improving the quality of graduate student life at their own campuses, and promoting access, quality, and opportunity for graduate and professional students at the federal level.

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