"For Such a Time as This" Pray. Fast. Act.

MAKE EDUCATION ACCESSIBLE AND EOUITABLE

The U.S. economy and way of life depend on the education system to provide opportunities for a prosperous future. Education is a foundation needed to create a stable income, better wellbeing, and security for individuals and their families. According to the U.S. Department of Education, college graduates with a bachelor's degree will earn 66 percent more than individuals with only high school diplomas.

Unfortunately, education is not accessible, equitable or affordable for everyone; particularly for those with low incomes, people of color, and working-class individuals. The Evangelical Lutheran Church in America and other religious partners are committed to equal education opportunity at every level from early childhood to advanced degrees. When people are forced to choose between food and a home for their family today or the long-term benefits of education we as a nation are responsible for the perpetuation of poverty.

Each fiscal year Congress must reauthorize current higher education legislation or introduce new legislation. On Dec. 1, 2017, H.R. 4508, the Promoting Real Opportunity, Success, and Prosperity through Education Reform (PROSPER) Act was introduced. The PROSPER Act proposes solutions to an array of higher education issues, but unfortunately some of the provisions in the bill do more damage than good.

The PROSPER Act seeks to make education more affordable for students, give voice to student organizations, define hate-speech provisions, eliminate loan origination fees, create campus-climate surveys, give students \$300 more in Pell grants, and improve reporting for sexual assaults on campus. Although the PROSPER Act creates some benefits for students, it does so at a high cost. Students would end up paying more for already unaffordable higher education due to the cuts to government programs. Federal funding of loans makes education less inaccessible for many families. Without these federally backed loans, many students would no longer be able to make ends meet if they undertake a program, leaving even more people without access to the long-term benefits of education because of financial constraints.

We urge Congress to give special attention to essential programs under consideration, such as:

SUBSIDIZED LOANS

Many students are forced to take out loans to continue their education, according to the Office of Federal Student Aid. Expenses that come with college include tuition, books and fees, travel, room and board, living costs, etc. The PROSPER Act would eliminate subsidized loans, which are loans that do not accrue interest until after a student graduates. This would significantly increase the cost of education by charging interest on loans during the years a student is still in school before the economic benefits of their education begin.

TRIO PROGRAMS

The PROSPER Act would cut funding for the federal TRiO Programs, which provide services and assistance for low-income students, first-generation students, and people with disabilities.

THE SUPPLEMENTARY EDUCATION OPPORTUNITY GRANT PROGRAM (SEOG)

The PROSPER Act could eliminate need-based grants that help low-income undergraduate students finance the costs of their education. Students can receive these grants if they are attending a participating postsecondary institution. When making SEOG awards, the institution must give priority to those students with "exceptional need" (those with the lowest Expected Family Contributions) and those who are also Pell Grant recipients. Under a PROSPER Act move to a single grant program ("One Grant"), the specialized SEOG would be eliminated making it easier for these students to fall through the cracks and not receive the opportunities they need.