



National Association of State Student Grant & Aid Programs

National Association of State Student Grant and Aid Programs
www.nassgap.org

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2018-19

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The Honorable Lamar Alexander
Chairman
Senate Health, Education, Labor
& Pensions Committee

The Honorable Patty Murray
Ranking Member
Senate Health, Education, Labor
& Pensions Committee

The National Association of State Student Grant and Aid Programs (NASSGAP) thanks you for introducing the Faster Access to Federal Student Aid Act of 2018 ("the Act"). We write today in support of the Act and urge you to pursue all available options to find a legislative vehicle that would enact this legislation as soon as possible.

We believe this bill would, through better integration with the Department of Education and the Internal Revenue Service, simplify the financial aid application process for students and families and streamline enrollment in and renewal of income-driven repayment plans for borrowers. In addition, the bill would take meaningful steps to reduce verification burden, a process that remains overly complex, disproportionately affects low-income students, and is burdensome for students and aid administrators.

We are hopeful this legislation can be enacted in the current 115th Congress. We believe passage of this legislation is urgent because:

- There have been chronic problems with the IRS Data Retrieval Tool going down and being unavailable. The goal here is to simplify the process by making it automatic, and not requiring the parent's (or student's) intervention
- Similarly, with Income-Driven Repayment (IDR) programs, the default rate for federal student loans should be close to zero, but many borrowers fail to complete the enrollment and/or renewal process, often due to the income verification process
- "Verification melt", the failure to complete the verification process in a timely manner and the subsequent failure to enroll in classes, is a big concern for college access professionals. This concern is especially acute with regard to low income students not required to file a tax return and first-generation students whose parents find the verification process confusing and burdensome. Failure to complete the verification process leads to the failure to enroll because it means the student has not completed the steps necessary to receive Pell and state grant aid. We believe the Act will minimize, if not eliminate, verification melt.

Every student who fails to enroll or drops out of college is one less student on the pathway to help America's businesses fill the over 7 million jobs that go unfilled because workers don't have the skills required for those jobs.



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NASSGAP greatly appreciates your introduction of this legislation. We continue to be very interested in working with you and the Department of Education on further FAFSA simplification initiatives. Because each state is different and the financial aid programs we manage are often subject to state statute, we work carefully with our members to ensure that simplification initiatives do not create additional application steps for students and parents in the state financial aid process.

In the most recent academic year, NASSGAP's members provided about \$11 billion in grant aid to over four million students pursuing their higher education goals. We would be happy to meet with you to discuss any further financial aid proposals so that we can expedite evaluation of the impact on the application process for students and parents in our respective states.

Respectfully,

Elizabeth V. McDuffie
President