



July 3, 2019

The Honorable Judy Chu
United States House of Representatives
2423 Rayburn House Office Building
Washington, DC 20515

Dear Representative Chu,

On behalf of the Council of Graduate Schools (CGS), I am writing in support of H.R. 3418, the Protecting Our Students by Terminating Graduate Rates that Add to Debt (POST GRAD) Act, introduced on June 21, 2019. For over five decades, CGS has served as the national organization dedicated to advancing graduate education and research. Our membership includes nearly 500 institutions of higher education in the United States, Canada, and abroad. Collectively, our members grant 87 percent of all U.S. doctorates and the majority of U.S. master's degrees.

Many graduate students have few options outside of federal student loans available to them as a means of financing their education. However, actions taken by the federal government over the past several years have disproportionately impacted graduate students, limiting the support available to them and increasing the cost of borrowing federal loans. Graduate students no longer have access to subsidized loans, incur higher interest rates, and pay multiple origination fees. In addition, under certain income-driven repayment plans, graduate students are placed in a longer repayment period, which further increases their burden. Eligibility for Perkins loans was also eliminated for graduate students even before the expiration of the program. By reinstating Federal Direct Subsidized Loans for graduate students, H.R. 3418 would help curb the cost of borrowing for graduate education, thus making it more affordable.

As occupations requiring at least a master's degree at entry-level continue to be among the fastest growing segment of the U.S. workforce—including in public service-oriented fields such as education and health care¹—it is critical that federal student borrowing policies improve affordability of graduate education and help ensure that those demands are met. CGS commends your efforts to address this issue. If we can be a resource to you or your staff, please contact CGS's Vice President of Public Policy and Government Affairs, Lauren Inouye, at Linouye@cgs.nche.edu or (202)-461-3864.

Sincerely,

A handwritten signature in cursive script that reads 'Suzanne T. Ortega'.

Suzanne T. Ortega
President

¹ U.S. Bureau of Labor Statistics. (2018). Occupational outlook handbook. Retrieved from: <https://www.bls.gov/ooh/>.