Overview of Legislative Issue:

**Strengthening Federal Support for Graduate Students**

Karen Studwell, JD
Associate Executive Director
Education Government Relations Office

Jennifer Smulson
Senior Legislative & Federal Affairs Officer
Education Government Relations Office
APA’s Education Government Relations Office (ED GRO)

• Karen Studwell, JD, Associate Executive Director
• Jenny B. Smulson, Sr. Legislative & Federal Affairs Officer
• Alexandra Ginsberg, Legislative & Federal Affairs Associate
• Dana Leinbach, Legislative Assistant

Consultants
• Sheila Forsyth
• Brent Jaquet
ED GRO’s Mission:

- Increase support for psychology education and training
- Promote the application of psychology to education (teaching and learning)
Federal Education Advocacy Coordinators (FEDACs)

Kathi Borden, PhD
Laura Palmer, PhD, ABPP
Paul M. Robins, PhD
Richard B. Weinberg, PhD
Sharon Berry, PhD
Jeff Baker, PhD, ABPP
Michael Roberts, PhD, ABPP
Cindy Juntunen, PhD
Gilbert H. Newman, PhD
Jeffrey J. Sherman, PhD
Kermit A. Crawford, PhD
Marie L. Miville, PhD
Arpana G. Inman, PhD
Linda F. Campbell, PhD
Wendy B. Paszkiewicz, PsyD
James H. Bray, PhD
Yo Jackson, PhD, ABPP
Tami DeCoteau, PhD
Kathleen M. McNamara, PhD
Mary Peterson, PhD
Blaire C. Schembari, M.A. (APAGS)
Kimberly L. Smith, PsyD (CECP)
Education Advocacy Trust (EdAT)
Why Advocate?
Overview of Legislative Issue:

*Strengthening Federal Support for Graduate Students*
Strengthening Federal Support for Graduate Students

Loss of eligibility to the Federal Direct Subsidized Loan Program for graduate and professional students
The Higher Education Act (HEA) of 1965

- Framework for federal investment in post-secondary education
- Primary support provided for making college and university study a reality for low and middle income students
Current Support for Students from HEA

$133.8 billion in grants and loans to 13 million Americans
**Unsubsidized VS. Subsidized Loans**

*What’s the Difference?*

<table>
<thead>
<tr>
<th></th>
<th>Direct Unsubsidized Loans</th>
<th>Direct Subsidized Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Need-Based?</td>
<td>Students are not required to demonstrate financial need</td>
<td>Students must demonstrate financial need</td>
</tr>
<tr>
<td>Eligible Borrowers</td>
<td>Undergraduate students</td>
<td>Graduate students</td>
</tr>
<tr>
<td>Interest Rates*</td>
<td>4.29%</td>
<td>5.84%</td>
</tr>
<tr>
<td>Interest Repayment</td>
<td>Students are responsible for paying the interest on loan during all periods</td>
<td>The U.S. Department of Education pays the interest on loan while student is in school, for first six months after graduation (&quot;grace period&quot;), during period of deferment (a postponement of loan payments)</td>
</tr>
</tbody>
</table>

*Interest rates for Federal Direct Unsubsidized/Subsidized Loans first disbursed on or after July 1, 2015*
Changes to the Federal Direct Student Loans Programs

- Budget Control Act of 2011
- Changes eliminated eligibility for graduate and professional students to the Federal Direct Subsidized Student Loan Program
Increased Loan Debt for Graduate Students

- This legislative change took $18 billion from graduate students over 10 years
- Shifted $125 billion in loan volume from subsidized loans to unsubsidized
Loss of Subsidized Loan Eligibility for Graduate and Professional Students

<table>
<thead>
<tr>
<th></th>
<th>Subsidized Loan Maximum</th>
<th>Unsubsidized Loan Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduate and Professional Students</td>
<td>$8,500</td>
<td>$20,500</td>
</tr>
<tr>
<td></td>
<td>$0</td>
<td>$20,500</td>
</tr>
</tbody>
</table>

Loans for periods beginning before July 1, 2012

Loans for periods beginning on or after July 1, 2012
The “Ask”

Strengthen our Nation’s investment in graduate education by restoring eligibility for the Federal Direct Subsidized Loan Program to graduate students as part of the reauthorization of the Higher Education Act.
Contributions of Psychology

- How psychologists can help
- Talking to teens about stress
- Face the numbers
- Coping with tragedy
Hill Visit Talking Points Sheet

• Introduction/Purpose of Visit
• Personalize the Issue
• Explain the Importance of Psychology
• Share the Data
• The “Ask”
• Express Appreciation
Your Stories Bring Data to Life
You Already Have What You Need to Make a Difference!

- Personal life experience
- Professional expertise
- Knowledge of local issues/needs
- Constituent status (you vote)
A Few Reminders Before We Adjourn
INTRODUCTION: Your Name/Title/Institution

HOOK: I am a constituent and a psychologist urging you to restore eligibility for the Federal Direct Subsidized Loan Program to graduate students during your consideration of the reauthorization of the Higher Education Act.

LINE: Our Nation’s economic competitiveness, research capacity and access to care for our most vulnerable populations are key reasons to invest in graduate study, including doctoral study in psychology.

SINKER: Please support restoring eligibility for the Federal Direct Subsidized Loan Program to graduate students during the reauthorization of the Higher Education Act.

EXPRESS APPRECIATION: Thank you for meeting with me today.
Participant Folders

- “Request” or Briefing Sheet
- Hill Visits Talking Points
- Key Congressional Committees
- Capitol Hill Complex Map
- Hill Visit Debriefing Forms

- The Contributions of Psychologists Factsheet
- Loss of Subsidized Loan Eligibility for Graduate Students Factsheet
- Federal Support for Graduate Students FAQs
Advocacy Activities: Monday

- 7:15-8:45 AM – Advocacy for Novices (Breakfast) – Pan American Room
- 12:00-1:00 PM – Advocacy Awards Luncheon – South American A/B
- 1:15-2:15 PM – Seating by States – Developing Your Message
- 2:15-2:30 PM – Getting Ready for Your Capitol Hill Visits and the Current Political Climate
- 2:30-3:00 PM – Review of the Legislative Request
- **3:00-3:15 PM** – Break
- 3:15-4:45 PM – What to Expect on Your Hill Visits: Preparing for Success (Christopher Kush – Soapbox Consulting)
- 4:45-5:15 PM – Distribution & Review of Hill Appointment Schedules
Advocacy Activities: Tuesday

- 7:30-8:30 AM (Federal A/B) – Breakfast and Final Preparations for Hill Visits
  - Distribution of Congressional Member/Staff Folders

- 8:30AM – 4:00 PM – Capitol Hill Visits

- 10:00 AM – 5:00 PM (California Room) – Debriefing (on Return from Hill Visits)

*Important – Let us know right away if you need to cancel your Hill appointments