



Higher Education Priorities

Federal policies must aim to provide access to and improve the affordability of higher education; address student health, well-being and basic needs; and ensure that college campuses are safe and secure places for learning and academic expression for all students, irrespective of background. APA Services is committed to working with Congress and federal agencies on policies that provide federal support for graduate study, make campuses safer, ensure graduate-level psychology programs are rigorously preparing graduates, and invest in the mental health workforce.

Federal Student Loan, Repayment, & Forgiveness Programs

Preserve and Strengthen the Public Service Loan Forgiveness (PSLF) Program. PSLF encourages individuals to pursue public service by providing loan forgiveness on remaining debt from eligible federal loans after 10 years of payments. Psychologists in these fields serve critical public and national needs, including among the most underserved populations. These positions typically pay less than what could be earned in the private sector. As the demand for psychologists and other mental health professionals increases, PSLF must be maintained and strengthened as a recruitment and retention tool for these and other critically needed professions.

Adjust Federal Loan Limits for Graduate and Professional Students. Federal loan limits for graduate and professional students should reflect the cost of pursuing advanced education and should be adjusted for inflation. Arbitrary or outdated limits restrict students' ability to finance their education through federal loan programs and can push them toward private loans, where access and terms depend on credit history and financial resources.ⁱ These constraints fall hardest on underresourced students, who may have fewer family resources or financing options, limiting their ability to pursue high-demand fields and serve communities. If federal borrowing limits are imposed, they should be designed to support access and affordability, particularly in high-demand professions such as psychology, and should not vary based on degree type or field of study.

Reinstate the Federal Direct Subsidized Loan Program. For more than a decade, student loan-related actions taken by the federal government have disproportionately negatively impacted graduate students, including the imposition of higher interest rates and multiple loan origination fees, as well as the loss of subsidized federal loans. Restoring the in-school interest subsidy for graduate students would alleviate a portion of the financial burden associated with graduate degrees, particularly for those with a demonstrated need.

Lower Interest Rates on Federal Student Loans and Allow for Refinancing Options. Without access to subsidized loans, graduate students begin paying interest as soon as their loan is disbursed. Any unpaid interest capitalizes, added to the principal balance of a loan. These factors increase the cost of federal borrowing. Interest should be lowered on all future federal student loans and federal and private student loan borrowers should be allowed to refinance at a lower, fixed rate. Capitalization of interest should also be eliminated.

Eliminate Duplicative Fees on Federal Student Loans. All federal Direct Loans have accompanying origination fees, which constitute a hidden tax on students and increase the overall cost of education. This disproportionately impacts graduate students, who pay multiple origination fees, on which interest begins accruing immediately upon disbursement.ⁱⁱ Eliminating origination fees is a way to simplify the federal student loan system and make borrowing federal student loans less costly.

Make Income-Driven Repayment (IDR) Programs More Affordable. The design and implementation of IDR have left it short of meeting its promise of making student loan repayment more affordable. Several policy changes would improve IDR's effectiveness for managing student debt and protecting borrowers from financial hardship: (1) IDR should be streamlined and simplified by consolidating all existing plans into single program; (2) for both graduate and undergraduate borrowers, repayments should be no more than 5 percent of discretionary income; (3) loan cancellation should be provided after no more than 20 years of repayment, irrespective of degree level; (4) negative amortization must be eliminated; and (5) tax-free loan cancellation must be permanently codified.

Provide Students with More Transparent Financial Aid Information. Students must have access to better, more transparent information regarding the type of federal loan options available, which will help them make more informed decisions around how they finance their education and potentially lead to less borrowing. This could include standardizing the type of information loan servicers provide such as disclosure of projected monthly payments and updates on principal, interest, and overall balance. Policies must also consider the unique needs of graduate borrowers, such as carrying undergraduate debt or supporting a family.

Federal Financial Aid for Students

Double the Pell Grant and Allow it to be Used for Graduate Study. As the main vehicle of college affordability and access at the federal level, the maximum Pell Grant should be at least doubled to cover about half of the average cost of attending a four-year public institution. In addition, national data show that a growing number of graduate students received Pell Grants as undergraduates, and a significant portion remaining income-eligible without fully exhausting the maximum amount of Pell semesters available under current law.ⁱⁱⁱ Such students should be allowed to continue using Pell towards a graduate degree, including in psychology. This would maintain the purpose of the program by providing access to economically disadvantaged and historically underrepresented populations, potentially leading to a more diverse and representative workforce. As all psychologists require a graduate degree, this proposal would open more pathways to careers in psychology to meet growing mental and behavioral health care needs.

Support Graduate Assistance in Areas of National Need (GAANN). The GAANN program is the only student financial aid program administered by the Department of Education that specifically supports graduate study in critical need fields, including psychology. This is an important program that supports students pursuing degrees at the highest level in areas determined to be in the national interest. GAANN must be robustly funded each year and psychology must be maintained as an area of national need in all future funding cycles.

Support the TRIO and Federal Work Study Programs. The TRIO programs, including the Ronald E. McNair Postbaccalaureate Achievement Program, are designed to increase high school completion and enrollment in higher education among low-income, first-generation students. Graduate students with demonstrated financial need are also currently eligible to participate in the Federal Work Study (FWS) Program. Both programs must continue to receive strong levels of funding through the annual appropriations process.

Expand and Diversify the Mental Health Workforce

Support Graduate Programs in Mental Health Fields at MSIs. A mental health workforce that is diverse, representative, culturally and linguistically competent, and reflective of the populations it serves is more equipped to improve patients' access to quality care and mental health outcomes. Minority-Serving Institutions (MSIs), including Historically Black Colleges and Universities, Hispanic-Serving Institutions, and Tribal Colleges and Universities, are among the bedrocks of our higher education system, yet they have been historically underfunded. Legislation such as the Advancing Culturally Competent and Equitable Supportive Services (ACCESS) in Mental Health Act would provide additional resources for these institutions to expand or establish graduate programs in mental health fields, allowing them to become education and training hubs for culturally competent psychologists and other mental health providers.^{iv}

Accreditation

Maintain an Expert-Informed Accreditation Process. Specialized/programmatic accreditation, including for doctoral psychology programs, must be rigorous and discipline-specific. Programmatic accreditation for doctoral psychology education helps ensure graduates are prepared for internship, licensure, and competent practice. Professional expertise is a critical component of process to assess whether programs meet currently rigorous standards for educational quality, clinical training, competencies and skills, and licensure preparation—all of which are necessary to protect the public. Federal accreditation policies and procedures should protect public safety, preserve rigorous programmatic review by those with professional expertise, and strengthen the nation's behavioral health workforce.

Basic Needs Insecurity

Support Students' Basic Needs. Many college students experience basic needs insecurity, including food insecurity, housing insecurity, and lack of access to childcare and healthcare. This insecurity can lead to increased stress, mental health concerns, increased rates of stopping out, and hindered academic performance.^v To ensure that all students have the supportive services needed to be safe, healthy, and academically successful, further federal investments are necessary in programs that address their nutrition, housing, child care, healthcare, and educational technology needs. This includes increased funding for the Basic Needs for Postsecondary Students Program and the Child Care Access Means Parents in School Program; strengthening Medicaid and the Children's Health Insurance Program to expand healthcare coverage for eligible college students; increasing funding for and permanently expanding access to the Supplemental Nutrition Assistance Program (SNAP) for college students; and restoring the Affordable Connectivity Program.

Campus Safety and Sexual Misconduct

Invest in Practice and Research-Based Initiatives and Services. As sexual misconduct continues to be an issue on college and university campuses, psychological science can provide insights on and solutions to campus climate, campus safety, sexual assault prevention, and health and wellness.^{vi} Policies designed to address and prevent campus sexual misconduct and improve campus climate must ensure that any investigation is trauma-informed; support is provided for survivors, including through alternative resolution models for all parties involved with proceedings; Title IX civil rights protections are extended on the basis of sexual orientation and gender identity; evidence-based education and prevention initiatives are included to make campuses safer and healthier; access to education and prevention models is available; and investments are made in open access campus climate surveys.

Campus Mental Health

Expand Access to Campus-Based Mental Health Services. Although the mental health of college students has long been an area of concern, over the past several years, data show that it has been steadily deteriorating; anxiety, depression, loneliness, and serious thoughts of suicide have reached record levels.^{vii} Over half of current college students who have considered stopping out and nearly two-thirds of those who have never enrolled in higher education cite stress as a key deterrent.^{viii} Faced with such overwhelming data, colleges and universities are prioritizing mental health services where and when they can. However, many institutions of higher education across the country continue to struggle to meet these growing needs and require increased and consistent support to do so. The Garrett Lee Smith Campus Suicide Prevention Grant Program is the only federal program solely dedicated to addressing mental health at institutions of higher education. Congress must increase investments in this critical program, as well as provide additional streams of funding for campus counseling centers to hire and train additional staff, facilitate community partnerships, provide training to faculty and students, and invest in digital support and telehealth platforms.

Students with Disabilities

Support for College Students with Disabilities. The rate of students with disabilities enrolling in college is improving, yet it remains lower than their counterparts without disabilities.ⁱ To ease the transition of students with disabilities into higher education settings, Congress should enact policies clarifying that these students can submit previous documentation (IEP, Sec. 504 Plan) of a disability to receive proper accommodations, and provide additional testing and diagnostics for appropriate adjustments for these services and supports. Additionally, policies must strengthen programs for neurodiverse students and students with intellectual disabilities on college campuses, improve data collection, and provide professional development for faculty. The Department of Education must also continue making improvements in how it provides student loan discharges to all borrowers who qualify for a total and permanent disability (“TPD”) discharge.

Academic Freedom

Implement Policies Supporting Academic Inquiry. Open academic and scientific inquiry and vigorous debate are core values of higher education, and efforts to curb discussion and limit what can be studied undermine its very purpose. Institutions of higher education are responsible for creating learning environments where educators have the freedom to impart accurate knowledge, science, and history to their students, while also being respectful of the informed opinions of others and maintaining a sense of safety for all students and faculty.^x Federal policies must support their ability to do so by implementing measures that adhere to the basic principles of academic freedom, institutional autonomy, free speech, and open exchange of ideas, thereby enabling educators and researchers to disseminate and pursue knowledge freely and responsibly.

International Students and Scholars

Support Pathways for International Students and Scholars. International students are a vital part of our higher education system, with clear benefits for scholarly and cultural exchange, as well as our economy, where their contributions improve American global competitiveness and help meet our nation’s growing healthcare needs. Federal policies must make it easier for U.S. colleges and universities to recruit and retain international students, scholars, trainees, and researchers, including by maintaining the duration of status for international student visas, which allows international students to remain in the U.S. for the entire duration of enrollment so long as they are abiding by rules relevant to their immigration status. In addition, to help meet national shortages of qualified mental health professionals, health service psychology (clinical, counseling, school) should be added to the Department of Homeland Security’s STEM Designated Degree Program List to be eligible for the two-year extension under the Optional Practical Training Program. This would allow these U.S.-trained providers to remain stateside and deliver much-needed mental health services to our nation’s communities.

ⁱ U.S. Department of Education, National Center for Education Statistics. (2019). *Trends in graduate student financing: Selected years, 2003–04 to 2015–16*. <https://nces.ed.gov/pubs2019/2019485.pdf>

ⁱⁱ National Association of Student Financial Aid Administrators. (2019). *NASFAA issue brief*. https://www.nasfaa.org/uploads/documents/Issue_Brief_Origination_Fees.pdf

ⁱⁱⁱ Okahana, H. (2018). *Data sources: Increasing number of graduate and professional students are former Pell recipients*. <https://cgsnet.org/data-sources-increasing-number-graduate-and-professional-students-are-former-pell-recipients-0>

^{iv} American Psychological Association. (n.d.). *Support the ACCESS in Mental Health Act*.

^v Butler, N & Torres, F. (2023). *Housing Insecurity and Homelessness Among College Students*. Bipartisan Policy Center. <https://bipartisanpolicy.org/blog/housing-insecurity-and-homelessness-among-college-students/>

^{vi} American Psychological Association. (2019). *APA Resolution on Campus Sexual Assault*. <https://www.apa.org/about/policy/resolution-campus-sexual-assault.pdf>

^{vii} Healthy Minds Network. (2022). *New Healthy Minds paper documents mental health inequalities experienced by students of color*. <https://healthymindsnetwork.org/wp-content/uploads/2022/04/New-HM-paper-documents-mental-health-inequalities-experienced-by-students-of-color.pdf>

^{viii} Gallup & Lumina Foundation. (2023). *The State of Higher Education 2023*. <https://www.luminafoundation.org/wp-content/uploads/2023/05/State-of-Higher-Education-2023.pdf>

^{ix} U.S. Department of Education, National Center for Education Statistics. (2022). *Digest of education statistics, 2022, Table 311.10*. https://nces.ed.gov/programs/digest/d22/tables/dt22_311.10.asp

^x American Psychological Association. (2023). *APA supports right of educators to do their jobs without political interference*. <https://www.apa.org/news/press/releases/2023/02/educators-jobs-political-interference>