

UNCF Issue Guide Questions and Answers

Candidates running for office often visit the campuses of historically black colleges and universities (HBCUs). This question and answer handout shall serve as a guide to help you ask the right questions and understand the answer that would best align with UNCF's policy positions.



Q: HBCUs punch above their weight due to the fact that while they comprise only 8.5 percent of four-year institutions in their states specifically, they enroll 24 percent of all black undergraduates pursuing a bachelor's degree; award, on average, 26 percent of all black bachelor's degrees; and award, on average, 32 percent of STEM degrees earned by black students. What are your plans to increase annual funding to HBCUs and the students they serve?

A: HBCUs should receive full funding from Congress every year. Programs that should receive funding include undergraduate HBCU/Title III (\$375 million), graduate HBCU programs/Title III (\$125 million), HBCU endowment challenge grants (\$230 million) and HBCU capital financing loans (\$600 million).

Q: Will you increase the amount for the Federal Pell Grant program, the program that helps most underserved students to pay for school?

A: Whether it is doubling or tripling the Pell Grant, UNCF encourages Congress to appropriately fund the Pell Grant program to allow the neediest students to attend an institution of their choice debt free.

Q: With the Free Application for Federal Student Assistance (FAFSA) form being a barrier for many low-income students, what are your plans to make the form easier to navigate?

A: The FAFSA form should be simplified. The form should have fewer questions, and when taxes are submitted, there should be no need for verification or submitting additional financial information. The goal is to increase college access to all students, not have paperwork be the barrier.

Q: Many students rely on federal campus-based aid while getting through college, but there have been conversations about eliminating these programs. How do you plan to continue the support of these programs?

A: All campus-based aid programs (Federal Supplemental Educational Opportunity Grant and Federal Work-Study) should be maintained. Campus-based aid programs are tools colleges use to help underserved students pay for their education. All candidates should support increasing funding for these programs and updating the formulas for how institutions receive funds.

Q: What should be done to improve federal student loan programs for low-income students?

A: Student and parent loan interest rates should be reduced, and loan origination fees should be eliminated. Loan interest subsidies should also remain for low-income students.

Q: What are you doing to make repaying student loans easier?

A: UNCF supports and encourages streamlining student loan repayment options, making income-based loan repayment automatic and universal, and making it easier for students to refinance their loans at lower interest rates.

Q: What plans do you have to improve the Public Service Loan Forgiveness Program?

A: UNCF supports improving and expanding the Public Service Loan Forgiveness program by guaranteeing more students receive loan forgiveness while reducing any unnecessary burdens.

Q: Do you plan to repeal the ban of Pell Grants for incarcerated individuals?

A: UNCF supports repealing the ban on Pell Grants for incarcerated individuals. For the incarcerated, education is one of the best ways to make sure they do not return to a life of crime. Mass incarceration disproportionately impacts the African American community, the same communities that many HBCUs serve.

Q: Over 700 HBCU buildings are registered as National Historic places. How will you include them in a national infrastructure plan?

A: HBCUs should be a part of a national infrastructure plan because they provide vital educational, economic and community contributions. UNCF encourages Congress to invest at least \$1 billion to repair, renovate and construct facilities and provide technology on HBCU campuses. HBCUs already have an economic impact of nearly \$15 billion collectively. With this new investment, the economic impact of HBCUs would only increase.

Q: What is your plan to ensure student loan servicers act in students' best interest?

A: Student loan servicing contracts should require servicers to properly inform and communicate with borrowers as well as the U.S. Department of Education (ED). ED should also be required to communicate with loan servicers in an efficient and timely manner across multiple platforms. And, ED should actively work with states to guarantee servicers are complying with all state and federal laws and regulations.

Q: Should the tax code be changed to benefit a low-income student's ability to earn a college degree?

A: The American Opportunity Tax Credit [AOTC] and the Lifetime Learning Credit should be improved to expand aid to low- and middle-income families and remove obstacles that make claiming education-related tax credits difficult. Students should be allowed to combine Pell Grants and AOTC to meet their financial needs, and low-income students should fully benefit from Pell Grants by removing all Pell Grant funds from taxable income.

Q: Should student loan borrowers receive financial counseling before accepting loans?

A: While UNCF encourages students to finance education with grants and scholarships, many students still have to rely on the assistance of loans. Students and parents should undergo financial counseling before accepting the terms and conditions for loans. All colleges should be required to conduct annual loan counseling, educating students and parents on all terms and conditions of their loan.

Q: Since the Jimmy Carter Administration, the federal government has had an HBCU Executive Order. How would you implement a stronger Executive Order to benefit HBCUs?

A: UNCF believes that there should be an updated Executive Order requiring all federal agencies to submit an agency plan explaining efforts to work with HBCUs and to report annually and publicly about those efforts.

Q: Knowing that HBCUs consist of both public and private institutions, do you support tuition-free college for private HBCUs?

A: UNCF supports college proposals that include both public and private institutions that significantly reduce or eliminate tuition for HBCU students and all low-income, first-generation college students.

Q: Upwards of 80% of students attending HBCUs rely on financial aid programs to get to and through college. School accreditation is a prerequisite for students to receive this financial support. What policies would you implement to ensure HBCUs are treated fairly by the higher educational accreditation system?

A: Equity and fairness should be built into our accreditation system by focusing more on academic outcomes instead of finances. Not all institutions should be held to the same financial standards because not all institutions have had access to large financial resources. Accreditation should reflect flexibility to historical challenges unrelated to the quality of an academic program.