

Journal of Student Financial Aid

Volume 45 | Issue 1

Article 1

March 2015

Editor's Column

Jacob P. K. Gross

University of Louisville, Kentucky, conardl@nasfaa.org

Follow this and additional works at: <https://ir.library.louisville.edu/jsfa>

Part of the [Higher Education Commons](#), and the [Higher Education Administration Commons](#)

Recommended Citation

Gross, Jacob P. K. (2015) "Editor's Column," *Journal of Student Financial Aid*: Vol. 45 : Iss. 1 , Article 1.

Available at: <https://ir.library.louisville.edu/jsfa/vol45/iss1/1>

This Editor's Column is brought to you for free and open access by ThinkIR: The University of Louisville's Institutional Repository. It has been accepted for inclusion in *Journal of Student Financial Aid* by an authorized administrator of ThinkIR: The University of Louisville's Institutional Repository. For more information, please contact thinkir@louisville.edu.

Editor's Column

On March 10, 2015, the Obama Administration announced a new Student Aid Bill of Rights (SABR), signing a presidential memorandum directing the Department of Education and other federal agencies to do more to help make higher education more affordable for students¹. The four principles of the memorandum include the following:

- Every student should have access to a quality, affordable education at a college seeking new ways to lower costs and increase learning.
- Every student should be able to access the resources needed to pay for college.
- Every borrower has the right to an affordable repayment plan.
- And every borrower has the right to quality customer service, reliable information, and fair treatment, even if they struggle to repay their loans.

SABR combines actions that were already underway with a number of new initiatives. For example, the Administration had already taken steps to develop a Postsecondary Institutional Rating System (PIRS) that will tie institutional outcomes to federal funding, including financial aid. As another example, the Department of Education has been instructed to create a new consumer protection and information website that provides a central portal for filing complaints.

SABR has already met with criticism and skepticism. For example, Jeffrey Dorfman writes on Forbes.com, “The problem with this supposed bill of rights is that nothing in it will have any impact on the true cost of a college education. Rather, it is mostly about shifting the costs onto others.”² Michelle Singletary, of the *Washington Post*, argues that SABR does not go far enough to reduce the need for students to borrow in the first place.³

As a specific set of policy actions, SABR certainly has areas that warrant critique, additional study, and improvement. However, the power of the idea extends beyond specific policy actions: the notion that student aid requires a bill of rights is a compelling vision. Bills of rights are fundamental to the notion of democracy. The United States Bill of Rights codified 10 paramount protections for individual rights and liberties in 1791, shortly after the founding of the republic. These include such hallowed rights as free speech and freedom from unreasonable search and seizure. The United National General Assembly adopted the Universal Declaration of Human Rights in 1948 as a result of the atrocities committed during World War II. Rights included in the Declaration include freedom from torture, freedom from slavery, the right to participate in government, and more.

That President Obama has elevated student aid as needing a bill of rights is indicative of the role aid plays in promoting education as well as democracy. Student aid stakeholders are right to critique the specifics of the memorandum. However, I suspect there will be broad agreement and support, especially among financial aid administrators, on the assertion that student aid is worthy of a bill of rights. As we see in this issue of the *Journal*, financial aid and, particularly, financial aid administrators have a vital role to play in promoting education as well as democracy.

In our first article, Jaquette and Hillman explore the relationship between cohort default rates and federal financial aid received by an institution. They ground their work in the larger question about the extent to which institutions should be held responsible for loan default and, moreover, the nature of the relationship between institutions and the federal government.

In the second article, Berumen and colleagues emphasize the importance of financial aid, but they also note that financial aid is not sufficient to ensure the success of underrepresented students. Mentoring and counseling played a role in the success of students in their study. This reminds me of the ongoing need for policy and research to recognize the multifaceted roles that financial aid administrators play at their institutions—with respect to student advocacy, student support, and education—which far exceed simply administering aid dollars.

Jacob Gross
Editor

Endnotes

¹ <https://www.whitehouse.gov/the-press-office/2015/03/10/fact-sheet-student-aid-bill-rights-taking-action-ensure-strong-consumer->

² <http://www.forbes.com/sites/jeffreydorfman/2015/03/18/obamas-student-aid-bill-of-rights-is-on-the-wrong-track/>

³ <http://www.deseretnews.com/article/865624358/Michelle-Singleton-A-welcome-Bill-of-Rights-on-student-aid.html?pg=2>