

May 8, 2025

Dear Representative,

On behalf of the American Association of University Women (AAUW), I write to urge you to oppose the deep and harmful education cuts proposed in the budget reconciliation bill currently under consideration.

AAUW, the nation's largest non-institutional funder of women's graduate education, has long championed equitable access to higher education. We know firsthand how a college degree—and especially an advanced degree—can open doors to leadership and economic security for women and communities that have historically faced barriers to opportunity. The education provisions in this reconciliation bill threaten to close those doors for millions of women, student parents, and students of color.

The bill proposes sweeping changes that would make higher education dramatically less affordable and accessible:

- Raising the Pell "full-time" requirement to 15 credits per semester, jeopardizing aid for student parents—74% of whom are women. Pell Grant award fund two-thirds to four-fifths of undergraduates Black and Latina mothers. This change would force these women to cut back on coursework, borrow more, or leave school altogether, jeopardizing degree completion and widening existing equity gaps.
- Eliminating subsidized Stafford loans, forcing students to accrue interest while still in school. Currently, subsidized loans do not accrue interest while the borrower is enrolled at least half-time, during the grace period, and during deferment. This change will increase debt loads for women, who already graduate into a gender pay gap and take longer to repay loans.
- Ending Grad PLUS loans will block access to advanced degrees and leadership roles for women. These loans help cover costs beyond federal borrowing caps, and women—who hold 63% of graduate seats—rely on them heavily, especially in costly fields like STEM, medicine, and law. Without Grad PLUS, many will be forced to take on risky private loans, reduce enrollment, or abandon graduate study altogether.
- Restricting Parent PLUS loans, a vital resource for families who face persistent wealth gaps and rely on these loans to close the college affordability gap. More than 1 in 5 Black parents of college graduates have relied on this program to help cover the cost of college.
- Imposing a new 30-year repayment plan, which would trap borrowers—especially women—in debt for decades, delaying key milestones like homeownership and retirement.



Higher education should be a pathway to opportunity, not a barrier that exacerbates inequity. The proposed cuts would disproportionately harm those already facing structural barriers to degree completion and economic security.

We urge you to reject these harmful provisions. Please oppose the budget reconciliation bill as drafted and stand with AAUW and millions of women nationwide who depend on fair, equitable access to higher education. Votes associated with this issue may be scored in the AAUW Action Fund *Congressional Voting Record* for the 119th Congress. Please do not hesitate to contact me at 202-728-3300 or kissellm@aauw.org with any questions.

Sincerely,

Meghan Kissell, MSW

Meghon Kissell

Senior Director, Policy & Member Advocacy