



June 26, 2025

Dear Senator,

**On behalf of the American Association of University Women (AAUW), we urge you to oppose H.R. 1, the “One Big, Beautiful Bill,”** and any parallel Senate proposals that threaten women’s access to education, health care, and economic opportunity. Since 1881, AAUW has worked to advance equity through education and workforce participation. As the nation’s largest non-institutional funder of women’s graduate education, we understand how vital federal programs are to creating opportunity and strengthening the American economy.

We recognize the importance of responsibly reforming federal programs. However, this package raises serious concerns—not only for its long-term budget impact—but for its potential to limit access, reduce efficiency, and impose new burdens on states and families. These are complex challenges that require thoughtful, bipartisan solutions—not sweeping proposals that create more problems than they solve.

### **Higher Education Provisions That Undermine Access and Affordability**

Federal student loans are critical to educational opportunity and workforce development—especially for women. The reconciliation bill imposes strict borrowing caps—\$20,500 per year (up to \$100,000 total) for graduate students and \$50,000 per year (up to \$200,000 total) for professional degrees—while eliminating the Graduate PLUS loan program altogether. These limits fall far short of the real costs students face: the median cost of a public medical degree is \$286,000, and a two-year engineering master’s degree can exceed \$120,000. Without access to adequate federal loans, many students—particularly those from middle-income families—will be forced into high-interest private loans or forgo advanced degrees altogether. As an organization that directly funds graduate education, AAUW sees every day how great the financial need remains.

In addition, the bill eliminates key borrower protections, such as deferments for those facing job loss, illness, or caregiving responsibilities. These safeguards are essential to helping borrowers stay afloat during periods of hardship. Their removal would increase financial vulnerability—especially for women, who are more likely to carry caregiving responsibilities and already face longer loan repayment periods due to the persistent gender pay gap.

### **Public Education Undermined by Unaccountable Tax Credit Voucher Proposal**

Rural communities stand to lose the most under the bill’s proposed national voucher program, which would divert \$5 billion annually from public schools through a tax credit mechanism. In areas where private school options are limited or nonexistent, even small enrollment shifts can strain fixed budgets—threatening essential services like transportation, extracurriculars, and special education programs.

AAUW members believe all students should have access to the best schools possible, but this proposal lacks meaningful oversight or guarantees that taxpayer funds will be used to serve all students equitably. Because the program operates through private intermediaries, participating schools are not required to meet the same civil rights standards, transparency rules, or accountability expectations as public institutions—raising serious concerns about fairness and the effective use of federal dollars. Voters in Kentucky, Colorado, Nebraska, and other states rejected similar proposals at the ballot box in 2024, reflecting widespread skepticism—even among conservative constituencies—about shifting public funds into private education without safeguards.



### **Medicaid Access Threatened by Administrative Barriers**

The bill also threatens Medicaid access by reinstating bureaucratic processes that are known to reduce enrollment—particularly for older adults, people with disabilities, and low-income women. It rolls back key improvements from the 2024 “Streamlining Medicaid & CHIP” rule, which was designed to automate renewals and reduce paperwork for seniors and individuals with disabilities. Instead of building on those efficiencies, the bill reintroduces frequent re-verification requirements and additional documentation burdens. These systemic changes would make it harder for eligible individuals to stay enrolled—even when their circumstances haven’t changed.

This is not a theoretical concern. During the post-pandemic Medicaid unwinding, outdated systems and paperwork delays caused millions of eligible individuals to lose coverage—many simply because they couldn’t navigate the red tape. National call center wait times averaged over 13 minutes, with some states exceeding 30. Reversing streamlining efforts would increase that churn, further strain state agencies, and jeopardize care for those who rely on Medicaid most. The program is a critical safety net—covering 19% of adult women, financing 41% of U.S. births, and supporting the majority of nursing home residents. We should be improving access and efficiency—not turning back the clock.

### **A Costly Package with Unclear Returns**

While this reconciliation bill is framed as a cost-saving measure, in reality it would add to the federal deficit while weakening programs that help individuals and communities thrive. At a time when Americans are demanding more value and accountability from government, this legislation would eliminate proven supports—such as Grad PLUS loans and streamlined Medicaid enrollment—in favor of fragmented, less transparent alternatives.

**We urge you to oppose H.R. 1 and any Senate proposal that increases inefficiencies, diminishes access to opportunity, or leaves states and families to pick up the tab.** Fiscal responsibility is essential, but reforms must also be grounded in evidence and guided by our shared commitment to upward mobility through strong public and higher education systems. Please do not hesitate to contact me at 202-728-3300 or [policy@aauw.org](mailto:policy@aauw.org) with any questions. Votes related to this bill may be considered in the AAUW Action Fund Congressional Voting Record for the 119th Congress.

Sincerely,

A handwritten signature in purple ink that reads "Meghan Kissell". The signature is fluid and cursive, with the first name "Meghan" written in a larger, more prominent script than the last name "Kissell".

Meghan Kissell  
Senior Director, Policy & Member Advocacy