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On behalf of the ***Michigan Association of Collegiate Registrars and Admissions Officers (MACRAO)***, which represents **84** institutions in the state of **Michigan** we write to express items that we support, as well as areas of deep concern, regarding H.R. 4508, the Promoting Real Opportunity, Success, and Prosperity through Education Reform (PROSPER) Act. While we believe the legislation to reauthorize the Higher Education Act includes some practical proposals, we have significant reservations about other provisions that would make college more expensive for millions of students and families.

Specifically, **MACRAO** supports the inclusion of measures to simplify the process of applying for federal aid, provide a bonus to Pell Grant recipients to incentivize completion, eliminate loan origination fees, redevelop the federal work study formula, and provide institutions the authority to limit borrowing, among others. Additionally, we strongly support language included in the bill to advance the Reverse Transfer Efficiency Act of 2017 (H.R. 3774), which would create a new Family Educational Rights and Privacy Act exemption to allow the sharing of student information between institutions to facilitate increased college completion rates.

However, the association is extremely concerned about numerous other provisions that would negatively impact institutions, students, and college affordability. The elimination of the in-school interest subsidy for undergraduate students, the elimination of the 1.5 million grants to students made through the Supplemental Educational Opportunity Grant program, and the elimination of loan forgiveness and other benefits currently available in the student loan programs would immediately increase the cost of college. The bill would also limit federal graduate loans and reduce funding for the TRIO program by \$50 million. Additionally, the legislation would make significant changes in federal higher education policy without a clear understanding of the likely consequences, including weakening federal oversight of fraud and abuse in the federal aid system and revising the return of Title IV funds.

We urge you to modify the language of the PROSPER Act to strengthen the legislation by addressing these concerns. The bill, in its current form, would be a step backward that would further undermine access and quality at a time when the nation needs more of both. Instead of moving this legislation forward, it is our hope that you will put the interests of students first and revise this bill accordingly to reduce cost, increase accountability, and promote innovation. Our members stand ready to assist you in that effort.

Sincerely,

Wendolyn D. Davis, Ph.D.  
President