

Federal Policy Strategy through 2026

CECU | Career Education
Colleges and Universities



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One Big Beautiful Bill



Loan Caps

Subtitle B

Undergraduate Loan Limits:

- Annual- Same as current law
- Aggregate- Up to the Lifetime Maximum Aggregate \$257,500

Graduate Loan Limits:

- Annual- \$20,500
- Aggregate- \$100,000 (is not and has not been a professional student) or up to \$200,000 (minus previous loans for professional programs)

Professional Loan Limits:

- Annual- \$50,000
- Aggregate- \$200,000 (minus any previous loans for graduate programs)

Parent PLUS Loan Limits:

- Annual- \$20,000 per dependent student
- Aggregate- \$65,000 per dependent student

Lifetime Maximum Aggregate Amount for All Students: \$257,500

One Big Beautiful Bill

Key Items

Grad PLUS loans are eliminated

Loan repayment plans

- Standard repayment plan or income-based repayment plan

529 savings plans can now be used for career programs

Short -term Pell

New accountability measure for all schools

- Does not apply to certificate programs
- Failing 2 of 3 consecutive years will lose access to federal student loans

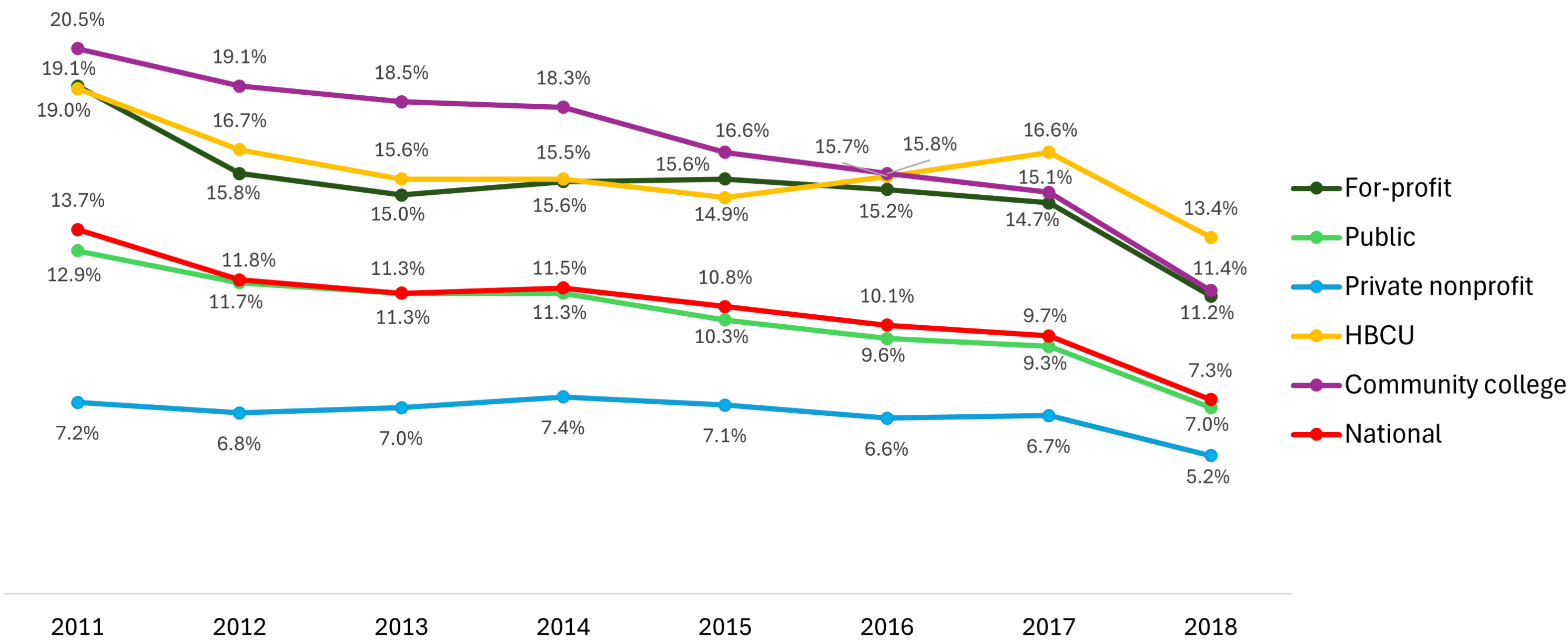
Regulatory Issues

- 90/10 distance learning fix
- Congress delays BDR and closed school discharge for 10 years
- Apprenticeships
- ED is expected to do multiple negotiated rulemakings
- College Transparency Act

Cohort Default Rates

1,110 colleges are at risk of losing taxpayer -funded student aid due to high CDR, including 851 for -profit schools (*Department of Education, July 2025*).

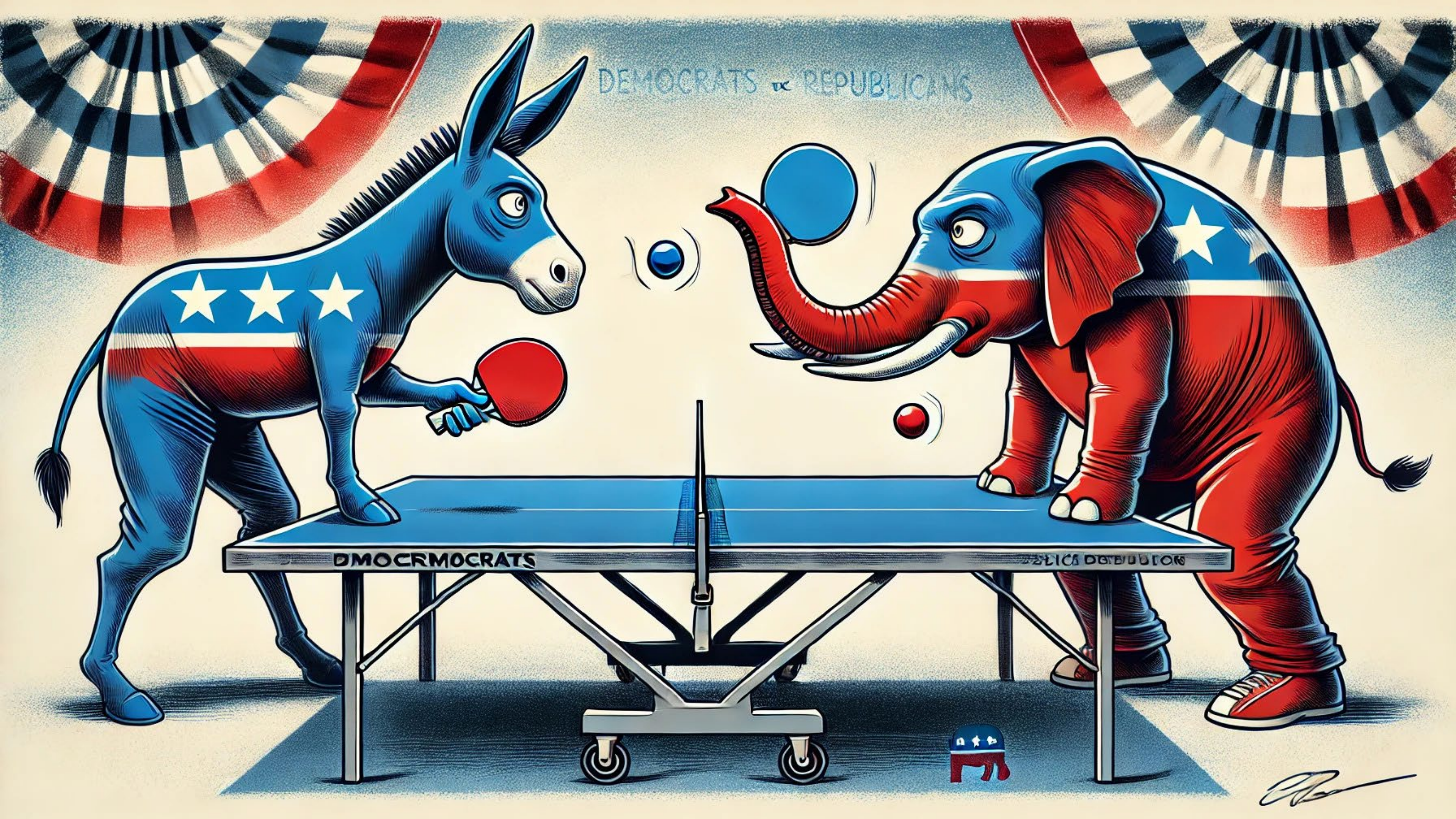
First-time default rates among new graduates, by institution type





Dismantling the Department of Education

- Oversees student aid, accreditation, enforcement.
- Must ensure responsiveness to school business needs and student inquiries.
- Will require greater inter -agency cooperation than in the past.
- Applies primarily to K -12 programs.
- Must preserve public access to comprehensive outcomes data.



DEMOCRATS vs REPUBLICANS

DMOCRMOCRATS

REPUBLICAN DISTRIBUTORS



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- Put a stop to “political ping -pong.”
- Career education is at a crossroads with an opportunity to make lasting change and build trust and transparency
- Industry -led reform > reactive regulation
- Enact meaningful and lasting change to hold all schools accountable for outcomes.

STUDENT DEMOGRAPHICS AT FOR-PROFIT COLLEGES

47% students with
children

63% undergraduate
adult learners

54% Pell-eligible
students

52% first -generation
students

53% Underrepresented
students of color

68% women

*Includes students that are Black, AI/AN, Hispanic, Hawaiian/PI, and two or more races

AMERICA'S WORKFORCE SHORTAGES

- **The trucking industry** faces an expected shortage of **over 160,000** workers by 2031
- **Critical health care workers** face an expected shortage of **100,000** workers by 2028
 - **Nursing assistants** are expected to face a shortage of **73,000** by 2028
- **Manufacturing** faces an expected shortage of **1.9 million** workers by 2033

KEY WORKFORCE CONTRIBUTIONS FROM FOR-PROFIT COLLEGES

Skilled trades

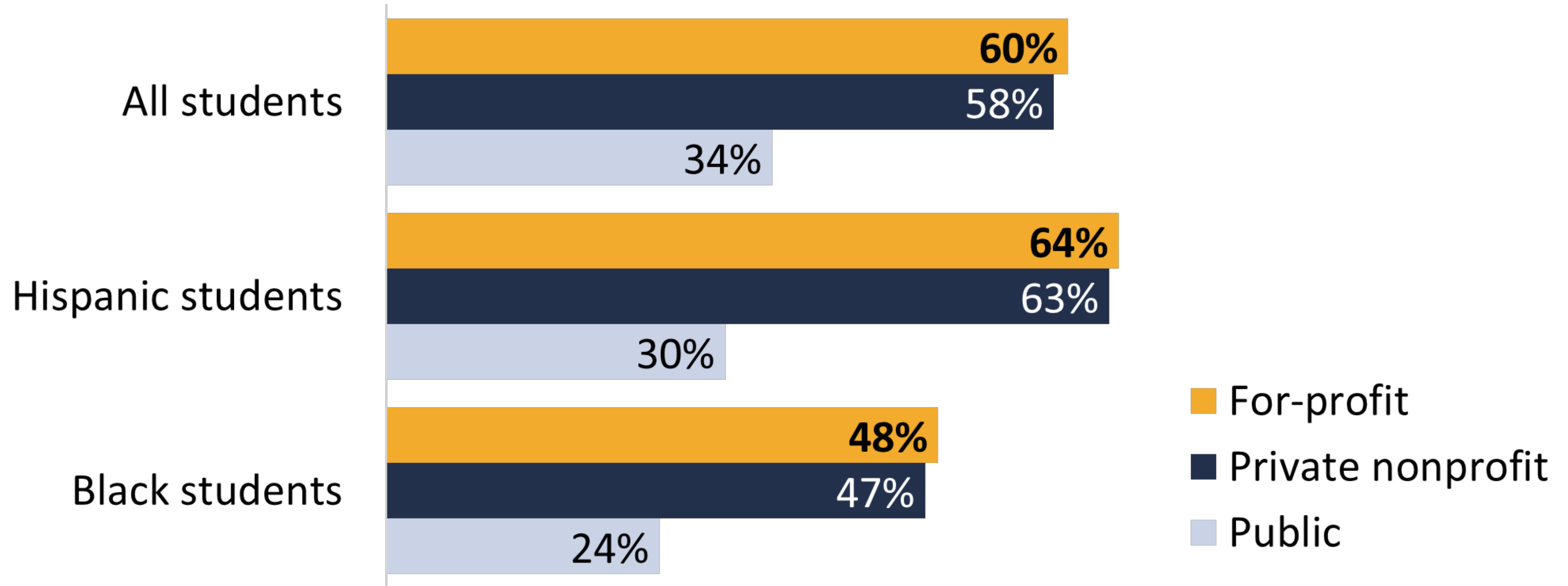
- Bus, truck, CV operator (54%)
- Aircraft maintenance tech. (40%)
- Electrician (36%)
- HVACR maintenance tech. (36%)
- Auto mechanics/tech. (30%)
- Welding (21%)

Healthcare

- Medical/clinical assistant (72%)
- Clinical/medical lab assistant (67%)
- Dental assistant (62%)
- Pharmacy tech/assistant (54%)
- LPN/Vocational nursing (27%)
- Registered nursing (20%)

Two-year graduation rates, 2022-23

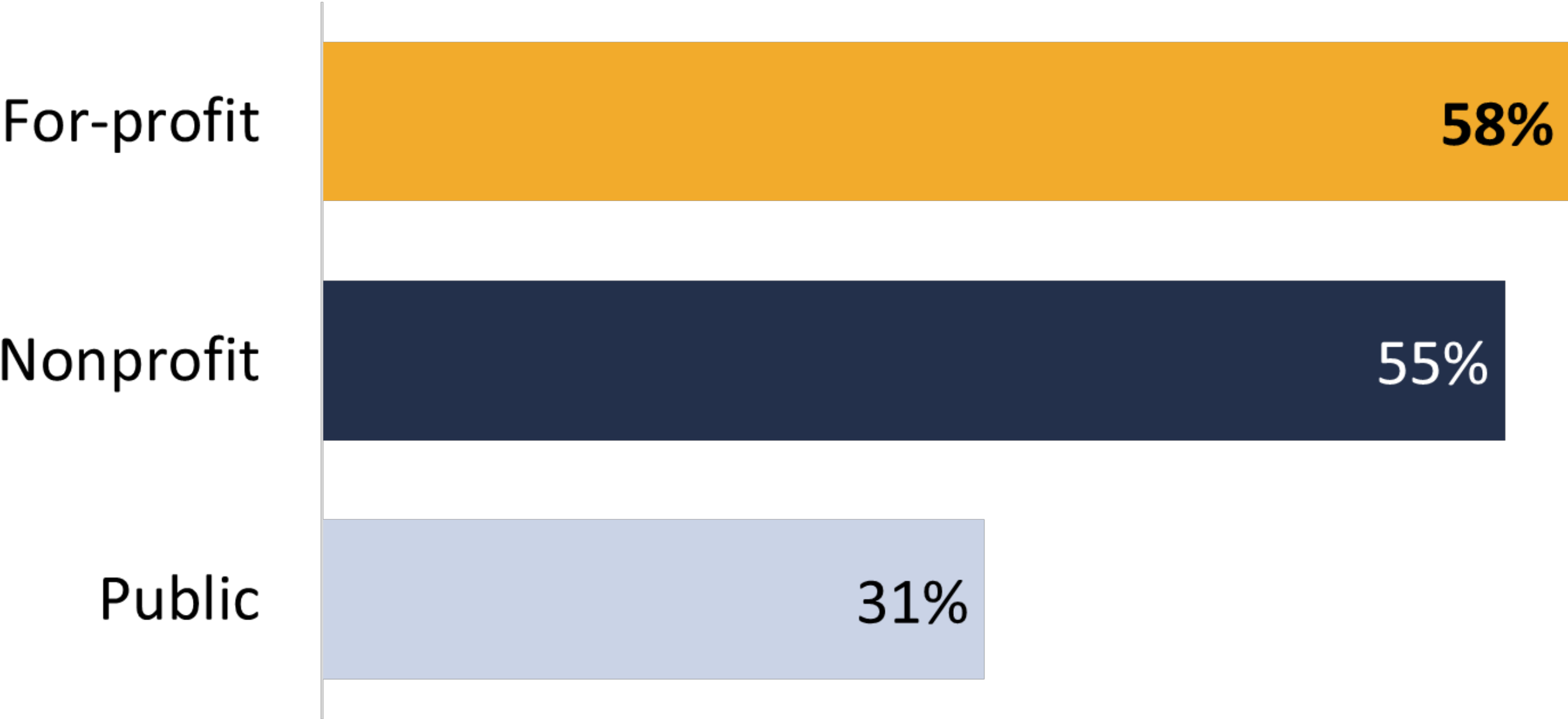
150% time to completion



Underserved students excel at for-profit schools

Two-year graduation rates of Pell recipients

Two-year graduation rates within 150% time of students receiving Pell Grants, 2022-23



Talent Shortages and Student Outcomes

A Lightcast Report

At two -year and less -than -two -year institutions, students at for -profit colleges have:

5.75 times higher odds of credential completion (within 150% time)

2 times higher odds of securing full-time employment after graduating

** Compared to public and nonprofit colleges of the same level*

Talent Shortages and Student Outcomes

A Lightcast Report

At four -year institutions, students receiving a bachelor's degree from a for -profit college have:

1.5 times higher odds of full -time employment compared to graduates from public and nonprofit colleges

Lower odds of experiencing unemployment compared to graduates from public and nonprofit colleges

Higher odds of being employed in a field related to their studies compared to graduates of nonprofit colleges

CARNEGIE CLASSIFICATIONS

From the *Carnegie Foundation for the Advancement of Teaching* and the *American Council on Education (ACE)*

Considering only schools that were able to be classified, for-profit colleges had the **highest percentage of opportunity schools** (higher access and higher earnings)

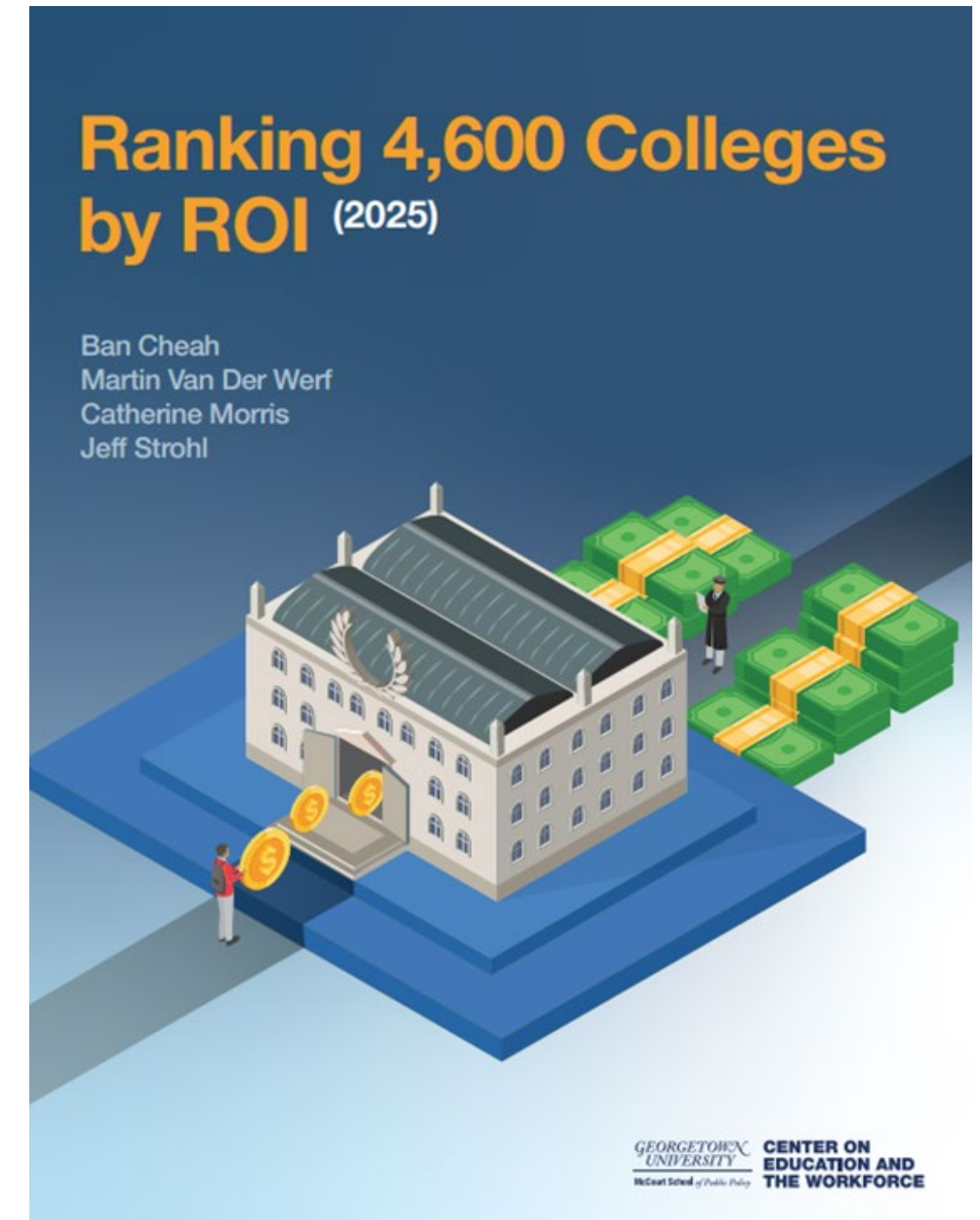


- For-profit: 20.9%
 - Nonprofit: 16.1%
 - Public: 13.9%
-
- *Access: Enrollment of Pell Grant recipients and students from underrepresented racial/ethnic groups compared to a similar population in their area.*
 - *Earnings: Undergraduate student earnings 8 years post -enrollment compared to a similar population in their area with a high school diploma or higher credential.*

RETURN ON INVESTMENT

From *Georgetown's Center on Education and the Workforce*

- **125 for -profit schools** rank in the top 10 % for 10-year ROI
- **14 for -profit schools** rank in the top 1% for 10-year ROI
- **66%** of schools in the bottom 10 % are public and private nonprofit schools



ROI AT CALIFORNIA COLLEGES

From *College Futures* and *Georgetown's Center on Education and the Workforce*

- Georgetown CEW model: lifetime value of a degree, favoring schools with high-earning programs (e.g., nursing, tech)
- **Over HALF** of the top 10 % of California schools ranked for 10-year ROI by Georgetown are **for-profit schools**
- College Futures model: years-to-repayment of net cost, favoring heavily subsidized community colleges
- Just **5% of private nonprofit or for-profit community or career colleges** in California deliver ROI within a year

BEST VOCATIONAL SCHOOLS

USA TODAY, July 21, 2025

41% of “America’s top 250 vocational schools” are **for-profit schools**

Using data collected by Statista, schools were ranked based on:

- Graduation rates
- Graduates’ salary
- Years it takes to pay of net cost
- Social mobility
- Diversity

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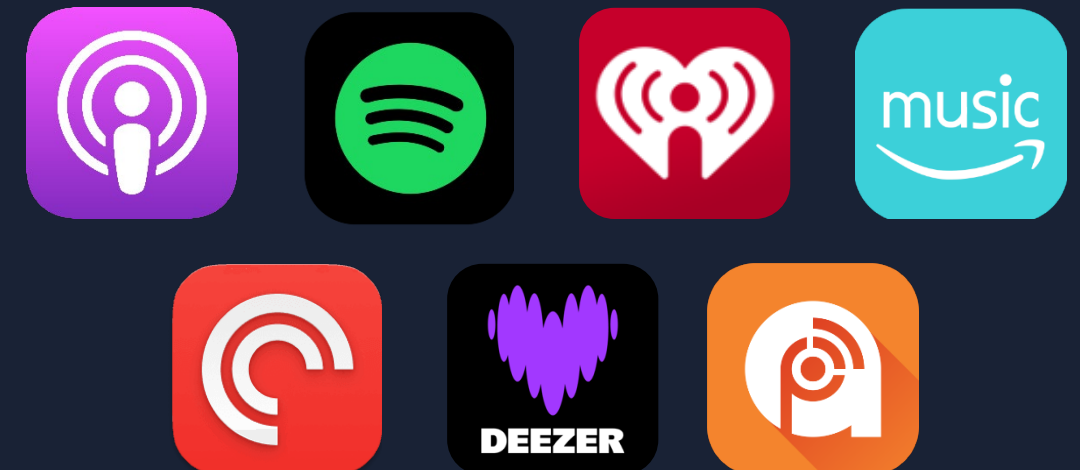
CAREER EDUCATION REPORT

with Dr. Jason Altmire

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CECU UPDATES

1. CECU has launched the Pathways to Careers (PTC) Scholarship to benefit students pursuing careers in some of the most essential workforce fields. These scholarships will expand opportunities for students enrolled at participating campuses that are uniquely qualified to train in these high-demand fields.
 - Applications accepted: January 1-March 31, 2026
 - To learn more about the Pathways to Careers Scholarship and to make contributions, to either an Annual or Legacy Scholarship visit our website.
2. CECU Job Board launched on October 2 for Job seekers and employers
<https://jobboard.career.org/>



Upcoming Events

Executive Summit
November 3 - 5, 2025
Vancouver, BC, Canada

CFO & Business Officer Symposium
December 9-10, 2025
Virtual

Washington Briefing and Advocacy Day
March 23-25, 2026
Washington, D.C.

2026 Career Education Convention
June 22-24, 2026
Cleveland, OH

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