



FEDERAL LEGISLATIVE & REGULATORY UPDATE

Thursday, September 24, 2026

AGENDA



Accreditation, Innovation, and Modernization NPRM Submission Summation & Senate HELP Committee Markup of Ghost Student Fraud Bill

- Federal Regulatory Update
- Federal Legislative Update
- Q&A



REGULATORY UPDATE

A C C R E D I T A T I O N



FEDERAL REGISTER

The Daily Journal of the United States Government



PR Proposed Rule



You may be interested in this older document that published on 01/27/2026 with action 'Intent To establish Negotiated Rulemaking Committee.'

[View Document](#)

Accreditation, Innovation, and Modernization: The Secretary's Recognition of Accrediting Agencies: Institutional Eligibility Under the Higher Education Act of 1965, as Amended, Student Assistance General Provisions

A Proposed Rule by the [Education Department](#) on 08/20/2026



This document has a comment period that ends in 5 days. (09/21/2026)

SUBMIT A PUBLIC COMMENT

1603 comments received. [View posted comments](#)



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 PROPOSED RULE

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Accreditation, Innovation, and Modernization: Secretary's Recognition of Accrediting Agencies: Institutional Eligibility under the Higher Education Act, as Amended, Student Assistance General Provisions

Posted by the **Department of Education** on Aug 20, 2026

 Closed for Comments

 Comment Period Ended: **Sep 21, 2026 at 11:59 PM EDT**

 Document Details

 Document Comments 2.81K

[Docket \(ED-2025-OPE-1042\)](#) / Document



Document ID

ED-2025-OPE-1042-0002



Submissions received

7.051

Content

ACTION:

Notice of proposed rulemaking (NPRM).

The AIM Proposed Rule

What Private Career Education Needs to Know

U.S. Department of Education | Notice of Proposed Rulemaking

34 CFR Parts 600, 602 & 668 • Docket ID ED-2025-OPE-1042 • RIN 1840-AD82

Published August 20, 2026 • Comments due September 21, 2026

Sources: the Federal Register NPRM (91 FR 53940) and a detailed sector compliance analysis of the AIM rule. Institutions are encouraged to comment on provisions they support or have concerns with before September 21, 2026.

Overview: A Comprehensive Rewrite of Accreditor Recognition

This rule marks a shift toward more accreditor competition and a data-driven, outcomes-based model of program review. For career schools, the practical effects land in three buckets: how you choose an accreditor, what compliance and reporting you and your accreditor must handle, and how program quality gets measured.

- 1 Student Outcomes, ROI & Program Design**
New outcome metrics, ROI review tied to cost of attendance, cost-benefit analysis, and protection for accelerated programs.
- 2 Changing Accreditors & Competition**
Faster switching, a compressed 240-day recognition review, and no more geographic/“regional” restrictions.
- 3 Legal Compliance & Accreditor Responsibility**
Continuous federal-link requirements, accuracy duties, and much faster accreditor reporting cycles that flow down to schools.
- 4 Conflict of Interest & Independence**
Accreditors must fully separate from affiliated trade associations by mid-2027, with no more shared-resource waivers.
- 5 Transfer Credit & Student Mobility**
A presumption favoring transfer credit, written denial rationales, a 15-day appeal window, and pre-enrollment disclosure deadlines.

Provisions of Particular Interest to Our Institution

Five provisions stand out as especially relevant to how career education institutions operate day to day.



Credit Transfer Parity

Other institutions can no longer deny your students' transfer credit solely because your school holds “national” rather than “regional” accreditation — evaluation must be based on academic comparability, reducing a historical barrier for trade-school alumni pursuing further degrees.



Elimination of “Regional” Stigma

The Department explicitly eradicates “regional” accreditor terminology, so the market stops treating national accreditation as a lesser status.



Strict ROI Metrics

Accreditors must judge programs on graduates' earnings relative to total cost of attendance, alongside licensure pass rates and completion rates — meaning programs need genuine, demonstrable employer demand.



Protection for Accelerated Programs

Accreditors cannot categorically prohibit or unreasonably restrict short-term or accelerated programs. A short-term trade program with employment outcomes comparable to a traditional-length credential is protected.



Increased Accreditor “Mobility”

Institutions can more easily switch to or add a different recognized accreditor, without geographic constraints or Department retaliation — as long as the change isn't made to dodge findings, sanctions, or revocation from a current accreditor.



September 16, 2026

Mr. Aaron Washington
Office of Postsecondary Education
400 Maryland Ave. SW
Washington, DC 20202

Re: Docket ID ED-2025-OPE-1042

Dear Mr. Washington:

On behalf of the American Council on Education (ACE) and the undersigned higher education associations, we write to offer comments on the Department of Education's (Department) Notice of Proposed Rulemaking (NPRM) titled, "Accreditation, Innovation, and Modernization: The Secretary's Recognition of Accrediting Agencies." This NPRM seeks to implement Executive Order (EO) 14279 that proposes to amend the accreditation system¹ with a stated goal of compelling accreditors to (1) ensure programs are free from unlawful discrimination; (2) allow institutions to adopt practices that advance credential and degree completion; (3) require institutions to prioritize academic freedom; (4) follow state laws; and (5) not engage in practices that result in burdensome costs to students.

ACE'S PROPOSALS THEY SUPPORT

1. Additional Flexibility for Institutions to Switch Accreditors
2. Freedom of Institutions to Chose Accreditors
3. Efforts to Reduce Costs and Regulatory Burden on Institutions
Qualifications
4. Expedited Initial Accreditation Approval
5. Access to Title IV Funds During Arbitration and Judicial Review

ACE'S PROPOSALS OF CONCERN

1. Institutional Due Process
2. Separate and Independent
3. Additional Requirements on Accreditors
4. Religious Freedom Protections
5. Transfer of Credit



September 21, 2026

VIA ELECTRONIC MAIL

The Honorable Nicholas Kent
Under Secretary of Education
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202

**Re: Comments of Career Education Colleges and Universities (CECU) on
Accreditation, Innovation, and Modernization (AIM) Committee; Docket ID ED-2025-
OPE-1042; RIN 1840-AD82**

CECU'S POINTS OF SUPPORT

1. Elimination of Geographic Designations
2. Flexibility for Industry-Experienced Faculty Qualifications
3. Protections for Short-term and Accelerated Credentials
4. Integration of Industry Advisory Boards and Employer Input
5. Restraints on Credential Inflation and Trade Association Capture
6. Streamlined Substantive Change and Location Expansion
7. Transfer of Credit Non-Discrimination Based on Accreditor Type

CECU'S AREA'S OF OPPORTUNITY

1. Measurement of Economic Returns
2. Facilities and Equipment Evaluation Limits
3. Targeted Teach-Out Plan Requirements
4. Pre-Enrollment Transfer of Credit Review Timelines
5. Minimization of Administrative Burden



September 21, 2026

The Honorable Nicholas Kent
Under Secretary of Education
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202

Re: Docket ID: ED-2025-OPE-1042

Dear Under Secretary Kent:

The Accrediting Council for Continuing Education & Training (ACCET) appreciates the opportunity to provide comments on the proposed Accreditation, Innovation, and Modernization (AIM) regulations.

ACCET'S MAJOR POINTS

- ACCET therefore supports the Department's continued emphasis on outcomes and accountability while preserving the flexibility institutions need to fulfill their missions and respond to evolving educational and workforce needs.
- As the Department considers the final rule, ACCET encourages a framework that supports educational quality, accountability, innovation, and student success across the full spectrum of accredited institutions and educational models.
- Preserving the independence and integrity of peer review will remain essential to ensure that accreditation continues to serve students, institutions, employers, and the public.

CECU'S AREA'S OF OPPORTUNITY

1. Measurement of Economic Returns
2. As the Department considers the final rule, ACCET
3. encourages a framework that supports educational quality, accountability, innovation, and student
4. success across the full spectrum of accredited institutions and educational models.
5. Facilities and Equipment Evaluation Limits
6. Targeted Teach-Out Plan Requirements
7. Pre-Enrollment Transfer of Credit Review Timelines
8. Minimization of Administrative Burden

ROBERT SHIREMAN'S CONCERNS AND RECOMMENDATION

- The Proposed Rule's stated objective of increasing competition among accrediting agencies is inconsistent with the text and history of Section 496 of the Higher Education Act ("HEA"), lacks evidentiary support, and is contrary to the available evidence.
- The Proposed Rule is the product of a rulemaking process that failed to comply with both the Federal Advisory Committee Act and the Negotiated Rulemaking Act.
- The Proposed Rule unlawfully dictates accreditation standards and raises serious First Amendment concerns.
- The Proposed Rule impermissibly compels accreditors to take responsibility for enforcing state and federal law.

In light of these concerns, the Department should withdraw the Proposed Rule in its entirety.



Council for
Higher Education
Accreditation

**AIM Accreditation Notice
of Proposed Rulemaking:**
Summary and Operational
Impact on Institutions and
Accrediting Agencies

CHEA'S FIVE KEY POLICY IMPLICATIONS

- 1. Federal regulation would more directly prescribe elements of accreditation standards and institutional policies.**
The NPRM would prescribe in significant detail the institutional policies, practices, outcomes, and evidence that accrediting agencies must evaluate.
- 2. Institutions could face significant new accreditation-related compliance costs.**
New requirements could require institutions to develop or revise policies, conduct new analyses, collect additional evidence, and modify systems and processes.
- 3. The proposal could substantially change the role and responsibilities of accrediting agencies.**
Agencies could face new responsibilities involving federal and state legal compliance, antitrust, institutional policies, and other matters beyond traditional academic quality review.
- 4. Some provisions raise significant questions about accreditation's peer-based structure and agency independence.**
The proposed requirements concerning separate and independent status, agency governance, application of standards, and accreditation decision-making could affect how agencies conduct peer review and make accreditation decisions.
- 5. The proposal could have particularly significant consequences for smaller and programmatic accrediting agencies.**
New legal, administrative, reporting, and compliance requirements could increase the cost of accreditation and raise questions about whether some specialized agencies can continue operating with federal recognition under existing organizational structures.

CHEA'S "OPERATIONAL IMPACT" SUMMARY

Topic	Institutions	Accrediting Agencies	Why it Matters
§ 602.17- Federal requirements for institutional policies and practices	High	High	Could substantially expand the institutional policies, practices, outcomes and evidence subject to accreditation review creating new compliance and documentation requirements. The proposal provides prescriptive requirements on areas such as faculty, academic freedom, intellectual diversity,

CHEA'S "OPERATIONAL IMPACT" SUMMARY

§ 602.14- Separate and Independent Requirements for Accrediting Agencies	Low-Moderate	High	Could require agencies to change organizational, governance, and operational arrangements with a particular impact on programmatic agencies affiliated with trade or professional associations.
§ 602.15- Administrative and Fiscal Responsibilities	Low-Moderate	High	Could affect how agencies structure decision-making, standards development, conflicts of interest, and protections for First Amendment rights.

CHEA'S "OPERATIONAL IMPACT" SUMMARY

Student Achievement (§ 602.17)	High	High	Could increase the importance of student outcomes and economic returns relative to cost in accreditation reviews and require institutions to produce and analyze additional evidence.
Transfer of Credit (§ 602.24, § 668.43)	High	Moderate	Could require institutions to revise transfer policies, processes, and student communications.
Other Standards and Accreditation Requirements	Low	Moderate-High	Could create additional institutional policies, documentation, and compliance expectations depending on the standards and requirements affected.

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TITLE IV PROGRAM ELIGIBILITY ▾

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(GENERAL-26-57) Federal Student Aid Posts Updated Reports to FSA Data Center

🖨️ Print

POSTED DATE: September 22, 2026

AUTHOR: Federal Student Aid

ELECTRONIC ANNOUNCEMENT ID: GENERAL-26-57

SUBJECT: Federal Student Aid Posts Updated Reports to FSA Data Center

Federal Student Aid (FSA) has posted a series of updates to its [data center](#) [🔗](#), the centralized online source for information about FSA programs and operations. This update refreshes quarterly application, disbursement, and loan portfolio reports to include data through June 30, 2026. It also

Tags

Electronic Announcements

General

KEY FINDINGS IN THE QUARTERLY REPORT

Outstanding Loan Portfolio Overview

Today, the outstanding federal student loan portfolio includes 42.3 million recipients with federal student loans totaling more than \$1.7 trillion, which represents a nearly four-percent dollar increase from June 2025. The William D. Ford Federal Direct Loan (Direct Loan) Program portfolio is nearly 91 percent of the outstanding loan portfolio, while the Federal Family Education Loan (FFEL) Program portfolio represents nine percent, and Federal Perkins Loan (Perkins Loan) Program loans comprise less than one-sixth of one percent. The federally managed portfolio—which includes FFEL and Perkins program loans owned by the U.S. Department of Education (ED) and Direct Loans—is more than \$1.64 trillion, representing more than 95 percent of the total portfolio.

KEY FINDINGS IN THE QUARTERLY REPORT

Focus on the Federally Managed Portfolio

ED is directly responsible for managing 40.5 million recipient accounts with outstanding loans totaling more than \$1.64 trillion across the Direct Loan and ED-held FFEL portfolios.

Last fall (between October and December 2025) was the first time that many borrowers' accounts could potentially fall into default (e.g., at least 360 days delinquent), following the extended pause on federal student loan payments. This quarter, the cumulative number of recipients in default increased by approximately 400,000 to more than 9.3 million. Their outstanding federal student loans total \$234 billion or approximately 14 percent of the total \$1.64 trillion federally managed portfolio as of June 2026.

KEY FINDINGS IN THE QUARTERLY REPORT

Focus on the Federally Managed Portfolio

More than 17.4 million recipients, or about 43 percent of the 40.5 million recipients, have at least one loan in a current repayment or delinquency status. This represents a slight increase since March 2026, as some borrowers enrolled in the Saving on a Valuable Education (SAVE) Plan began transitioning out of forbearance and into repayment. The loans associated with recipients in repayment total approximately \$658 billion (or about 40 percent) of the total \$1.64 trillion portfolio.

Since March 2026, the number of recipients in forbearance has decreased by about 400,000 to eight million recipients (or about one-fifth of recipients) with approximately \$459 billion in federal student loans having at least one loan in forbearance status. FSA expects this number to continue decreasing as more SAVE borrowers exit forbearance.

More than 3.3 million recipients (or eight percent of recipients) have at least one loan in deferment, totaling \$150 billion. Since most deferments are education-related, it is not unusual for many of these borrowers to also have at least one loan in an in-school status. About 13 percent of recipients have a loan in an in-school status, while four percent of recipients have a loan in grace. Collectively, the balances across in-school and in-grace statuses represent eight percent of Direct Loan and ED-held FFEL outstanding balances.

KEY FINDINGS IN THE QUARTERLY REPORT

Delinquencies in the Federally Managed Servicing Portfolio

Despite the recent increase in default over the past year, many borrowers remain at risk of entering default in the coming months. The June 2026 reports show that more than 80 percent of ED-serviced recipients with loans in active repayment are current (on time or less than 31 days delinquent) on their federal student loan payments. Active repayment considers only those whose loans are in a repayment status and excludes borrowers in other statuses that would not require a monthly payment. However, this means that nearly 20 percent of recipients, or about 3.5 million recipients, are more than 30 days delinquent on their accounts. This includes approximately 1.5 million recipients in late-stage delinquency who are at risk of entering the defaulted portfolio in the next six months.

The active repayment 31+ delinquency rate is 15.7 percent by total dollar balance, compared to 12.7 percent in December 2019, the last quarter prior to the federal student loan payment pause. December 2019 was the tail end of a multi-year decline in delinquency rates, primarily due to increasing portfolio quality and potentially due—in a lesser way—to an improving economy.

KEY FINDINGS IN THE QUARTERLY REPORT

Nonpayment Rates by Institution

In July 2025, ED first posted nonpayment rate data, which provides the percentage of Direct Loan borrowers, on an institutional basis, who entered repayment between January 2020 and May 2025 and whose federal student loans were more than 90 days delinquent. ED initially updated this data in February and May 2026, and this release includes updated data on this cohort of borrowers as of August 2026. The newly released nonpayment rate data shows that approximately 2,100 institutions have nonpayment rates at or exceeding 25 percent, an increase of approximately 100 institutions since the May 2026 report. Though the nonpayment rate differs from the official cohort default rate (CDR) calculation, the nonpayment rate can help provide Title IV institutions insight into their repayment portfolio until the CDR calculation is no longer affected by the COVID-19 pandemic-related flexibilities.

KEY FINDINGS IN THE QUARTERLY REPORT

Income-Driven Repayment Usage

Approximately 13 million Direct Loan and ED-serviced FFEL borrowers in repayment, deferment, or forbearance statuses are enrolled in an income-driven repayment (IDR) plan. This includes SAVE borrowers who remained in a nonpayment status as of June 2026. While SAVE enrollment has declined by almost 1.2 million borrowers, many borrowers exiting SAVE are enrolling in other IDR plans. For example, Pay-As-You-Earn (PAYE) enrollment increased from 1.3 million to 1.6 million, and Income-Based Repayment (IBR) enrollment increased from three million to four million in the past year. Enrollment reporting in the new IDR plan—the Repayment Assistance Plan (RAP), which was introduced in July 2026—will be available next quarter. In terms of borrowers, approximately 45 percent of the ED-serviced repayment plan population is in an IDR plan (based on unduplicated borrowers in repayment, deferment, and forbearance).

Over the last year, the total of ED-serviced (Direct Loan and ED-serviced FFEL) balances in IDR plans increased from \$740 billion to \$792 billion. In terms of dollars (total balance), 62 percent of the ED-serviced (Direct Loan and ED-serviced FFEL) repayment plan universe is in an IDR plan, an increase from 56 percent in June 2025. The increase is due, in part, to borrowers in non-IDR plans moving to default in recent months.

KEY FINDINGS IN THE QUARTERLY REPORT

Key Items to Note While Reviewing These Reports

To accurately interpret the data, please note the following:

While student loans are traditionally highly cyclical in nature, recent data is not comparable to prior periods due to the three-and-a-half-year federal student loan payment pause coupled with the implementation of programs, such as the on-ramp and Fresh Start.

In the portfolio reports, recipient counts are based at the loan level. For that reason, recipients may be counted multiple times across varying loan statuses. For example, a recipient with one loan in deferment and one loan in forbearance would be counted once in each category. A recipient with two loans in the same status would be counted only once in that category.

KEY FINDINGS IN THE QUARTERLY REPORT

Key Items to Note While Reviewing These Reports

To accurately interpret the data, please note the following:

Active repayment includes all current and delinquent borrowers whose accounts are currently serviced by federal loan servicers. Borrowers with loans in a grace, in-school, deferment, forbearance, bankruptcy, or disability status are not expected to make payments and are not included in this calculation.

In the loan and grant reports, the first worksheet of the workbook shows the number of recipients and disbursements for the specified quarter, while the second tab shows the cumulative, award-year-to-date activity. The second worksheet of the award year's fourth quarter report will show data for the full award year. Since the information is reported by specific loan type or grant program, a unique grant or loan recipient count is not available by school. Please note that since loan and grant reports are generally run shortly after the quarter's end, initial runs often underreport activity because of institutions' reporting delays and activity that occurs for the award year after the report run date (for example, summer disbursements).

FSA launched the data center in 2009 to increase government transparency by proactively posting useful information for businesses, institutions, the media, and individuals.

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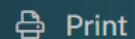
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(GENERAL-26-59) Save the Date: FSA Training Conference, Dec. 14–16, 2026



Print

POSTED DATE: September 23, 2026

AUTHOR: Federal Student Aid

ELECTRONIC ANNOUNCEMENT ID: GENERAL-26-59

SUBJECT: Save the Date: FSA Training Conference, Dec. 14–16, 2026

Tags

Electronic Announcements

All Title IV Federal Student Aid...

Conference Presentation

Training

FSA TRAINING CONFERENCE

We are pleased to announce that the in-person Federal Student Aid (FSA) Training Conference for Financial Aid Professionals will take place on **Dec. 14–16, 2026**, at the **Gaylord National Resort & Convention Center** in Oxon Hill, Maryland. We look forward to this opportunity to connect with our partners in the financial aid community and share important updates impacting students, families, borrowers, and institutions of higher education.

The agenda will include the latest federal financial aid policy and operational updates, keynote addresses from U.S. Department of Education leaders, general sessions about key topics, and a resource center. We'll share additional details soon—including registration and lodging information—to help you plan. Please keep the following in mind:

- Space may be limited. We are developing a process for allocating seats to ensure broad representation from our partner institutions.
- We will reserve a block of rooms for attendees at the Gaylord National Resort. Information about rates and reservations will be available soon.
- Over the next fiscal year, we'll be deliberately redeploying more of our resources toward building exceptional conference programs for the FSA Training Conference, rather than investing those resources in strengthening attendance at external events elsewhere.



FEDERAL REGISTER

The Daily Journal of the United States Government



N Notice

Agency Information Collection Activities; Submission to the Office of Management and Budget for Review and Approval; Comment Request; Federal Direct PLUS Loan Request for Supplemental Information

A Notice by the [Education Department](#) on 09/24/2026



This document has a comment period that ends in 32 days. (10/26/2026)

[VIEW COMMENT INSTRUCTIONS](#)



PUBLISHED DOCUMENT: 2026-19536 (91 FR 60605)

PDF

Document
Details

DOCUMENT HEADINGS

Department of Education
[Docket No.: ED-2026-SCC-2245]

FEDERAL DIRECT PLUS LOAN COMMENT REQUEST

Abstract

The Federal Direct PLUS Loan Request for Supplemental Information serves as the means by which a parent applicant may provide certain information to a school that will assist the school in originating the borrower's Direct PLUS Loan award, as an alternative to providing this information to the school by other means established by the school. This is a request for a revision of the currently approved form.

The One Big Beautiful Bill Act (OBBBA) signed into law on July 4, 2025, made statutory changes to Sections 455(a), 455(d), 455(e), 455(g), and 455(q) that impact borrower eligibility, terms and conditions, and borrowers' rights and responsibilities for Direct PLUS Loans received on or after July 1, 2026.

The new regulations directly impact the Direct PLUS Loan Request. Namely, the regulations modify the annual and aggregate loan limits for Direct PLUS Loans for parent borrowers and eliminate a graduate or professional student's eligibility for new PLUS loans as of July 1, 2026.

GAYLORD HOTEL NATIONAL RESORT & CONVENTION CENTER





LEGISLATIVE UPDATE

**SENATE
COMMITTEE ON
HEALTH, EDUCATION,
LABOR & PENSIONS**

U.S. SENATE COMMITTEE ON

Health, Education
Labor & Pensions

Executive Session

**Markup of S. 4428
“The No Aid for Ghost Students Act”**

September 24, 2026

S. 4428 - THE NO AID FOR GHOST STUDENTS ACT

Section-by-Section

Section 1. Short Title.

This Act may be cited as the “No Aid for Ghost Students Act of 2026.”

Section 2. Identity Fraud Detection System.

This section establishes an identity fraud detection system under Section 483 of the Higher Education Act of 1965. The Secretary of Education is directed to use this system to review each Free Application for Federal Student Aid (FAFSA) to determine if an application presents a reasonable suspicion of identity fraud.

Should the Secretary determine that a FAFSA presents reasonable suspicion of identity fraud, the Secretary must provide notice of this determination, the basis for such determination, notice that such determination will be provided to the institution of higher education, to the applicant. The applicant is also notified that they are subject to additional identity verification requirements.

S. 4428 - THE NO AID FOR GHOST STUDENTS ACT

Section-by-Section

Section 2. Identity Fraud Detection System.

All institutions of higher education that have been applied to by the applicant in question are notified of the suspicious applications and that the applications must be subject to additional identity verification requirements before the financial aid may be disbursed.

The Department of Education must submit a description of the identity fraud detection system to the authorizing committees in Congress. Any substantial changes to the system must be reported to the authorizing committees within 30 days of such change.

The Department must also submit an annual report on the use and effectiveness of the identity fraud detection system.

S. 4428 - THE NO AID FOR GHOST STUDENTS ACT

Section-by-Section

Section 2. Identity Fraud Detection System.

The additional verification requirements by institutions of higher education for suspicious applications are considered to be satisfied if:

- The school verifies the applicants identity using in-person verification OR live, synchronous audiovisual verification.
- The school notifies the Department that the applicant's identity has been verified;
- And the school maintains a record of the individual's identity.

The Department of Education is directed to establish guidelines with respect to identity verification procedures to be carried out by institutions of higher education with respect to the provisions of the No Aid for Ghost Student's Act.

S. 4428 – PROPOSED AMENDMENTS

Moody Amendment

Hold Harmless Revision

Proposes to modify the language pertaining to reimbursement of federal funds not being required if two specific criteria are met to absolving the institution from having to reimburse the funds if either criteria is met individually.

Sanders Amendment #1

Social Security Offset Restriction

Proposes a prohibition on garnishment of Social Security funds in the event that a borrower has defaulted on a student loan.

Sanders Amendment #2

Repeal of Student Loan Provisions Contained in OBBB

Proposes the repeal of the changes to federal student loan limits, loan repayment requirements, deferment and forbearance modifications, and the public service loan forgiveness deletions enacted into law as part of the One Big Beautiful Bill.

S. 4428 – PROPOSED AMENDMENTS

Sanders Amendment #3

Repeal of Student Loan Limit Revisions Contained in OBBB

Proposes the repeal of the changes to federal student loan limits contained within the One Big Beautiful Bill.

Murray Amendment

Student Protection

Proposes a series of additions to the bill designed to protect the interests of students seeking federal student aid eligibility. The proposal would prohibit flagging an applicant solely on the basis of FAFSA information provided indicating that the applicant is a non-tac filer or incarcerated. Establishing an appeals process with specific means of appeal and relief to assist individuals having problems proving their identity.

**BREAKING
NEWS**



MIDTERM

2026



VOTE

ELECTIONS



State-by-State Election Day Scorecard

(Updated September 14, 2026)

*A Resource Tool Designed to Assist You
In Tracking the Outcome of
All Thirty-Five 2026 Senate Races
&
Key U.S. House of Representative Races
Impacting the Makeup of
The House Education, Veterans Affairs,
and Appropriations Committees
Throughout the Midterm Elections!*

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119th Congress

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119th Congress

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119th Congress

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Rep. Elise Stefanik (NY)	Rep. Mark Takano (CA)
Rep. Rick Allen (GA)	Rep. Alma Adams (NC)
Rep. James Comer (KY)	Rep. Mark DeSaulnier (CA)
Rep. Burgess Owens (UT)	Rep. Donald Norcross (NJ)
Rep. Lisa McClain (MI)	Rep. Lucy McBath (GA)
Rep. Mary E. Miller (IL)	Rep. Jahana Hayes (CT)
Rep. Julia Letlow (LA)	Rep. Ilhan Omar (MN)
Rep. Kevin Kiley (CA)	Rep. Haley Stevens (MI)
Rep. Erin Houchin (IN)	Rep. Greg Casar (TX)
Rep. Michael Rulli (OH)	Rep. Summer Lee (PA)
Rep. Robert Onder, Jr. (MO)	Rep. John Mannon (NY)
Rep. Ryan McKenzie (PA)	
Rep. Michael Baumgartner (WA)	
Rep. Mark Harris (NC)	
Rep. Mark Messmer (IN)	

HOUSE VA COMMITTEE

119th Congress

Republicans	Democrats
Chair, Mike Bost (IL)	Ranking, Mark Takano (CA)
Rep. Aumua Coleman Radewagen (AS)	Rep. Julia Brownley (CA)
Rep. Jack Bergman (MI)	Rep. Chris Pappas (NH)
Rep. Nancy Mace (SC)	Rep. Sheila Cherfilus-McCormick (FL)
Rep. Mariannette Miller-Meeks (IA)	Rep. Morgan McGarvey (KY)
Rep. Greg Murphy (NC)	Rep. Delia Ramirez (IL)
Rep. Derrick Van Orden (WI)	Rep. Nikki Budzinski (IL)
Rep. Morgan Luttrell (TX)	Rep. Tim Kennedy (NY)
Rep. Juan Ciscomani (AZ)	Rep. Maxine Dexter (OR)
Rep. Keith Self (TX)	Rep. Herb Conaway (NJ)
Rep. Jen Kiggans (VA)	Rep. Kelly Morrison (MN)
Rep. Abe Hamadeh (AZ)	
Rep. Kimberly King-Hinds (NMI)	
Rep. Tom Barrett (MI)	

HOUSE APPROPRIATIONS COMMITTEE

119 th Congress	
Republicans	Democrats
Chair, Tom Cole (OK)	Ranking, Rosa DeLauro (NY)
Rep. Harold Rogers (KY)	Rep. Steny Hoyer (MD)
Rep. Robert Aderholt (AL)	Rep. Marcy Kaptur (OH)
Rep. Michael Simpson (ID)	Rep. James Clyburn (SC)
Rep. John Carter (TX)	Rep. Sanford Bishop (GA)
Rep. Ken Calvert (CA)	Rep. Betty McCollum (MN)
Rep. Mario Diaz-Balart (FL)	Rep. Debbie Wasserman Schultz (FL)
Rep. Steve Womack (AR)	Rep. Henry Cuellar (TX)
Rep. Charles Fleischmann (TN)	Rep. Chellie Pingree (ME)
Rep. David Joyce (OH)	Rep. Mike Quigley (IL)
Rep. Andy Harris (MD)	Rep. Gran Meng (NY)
Rep. Mark Amodei (NV)	Rep. Mark Pocan (WI)
Rep. David Valadao (CA)	Rep. Pete Aguilar (CA)
Rep. Dan Newhouse (WA)	Rep. Lois Frankel (FL)
Rep. John Moolenaar (MI)	Rep. Bonnie Watson Coleman (NJ)
Rep. John Rutherford (FL)	Rep. Norma Torres (CA)
Rep. Ben Cline (VA)	Rep. Ed Case (HI)
Rep. Guy Reschenthaler (PA)	Rep. Adrian Espaillat (NY)
Rep. Ashley Hinson (IA)	Rep. Josh Harder (CA)
Rep. Tony Gonzales (TX)	Rep. Laure Underwood (IL)
Rep. Julia Letlow (LA)	Rep. Susie Lee (NV)
Rep. Michael Cloud (TX)	Rep. Joseph Morelle (NY)
Rep. Michael Guest (MS)	Rep. Mike Levin (CA)
Rep. Ryan Zinke (MT)	Rep. Madeleine Dean (PA)
Rep. Andrew Clyde (GA)	Rep. Veronica Escobar (TX)
Rep. Stephanie Bice (OK)	Rep. Frank Mrvan (IN)
Rep. Scott Franklin (FL)	Rep. Marie Gluesenkamp Perez (WA)
Rep. Jake Elzey (TX)	Rep. Glenn Ivey (MD)
Rep. Juan Ciscomani (AZ)	
Rep. Chuck Edwards (NC)	
Rep. Mark Alford (MO)	
Rep. Nick LaLota (NY)	
Rep. Dale Strong (AL)	
Rep. Celeste Maloy (UT)	
Rep. Riley Moore (WV)	

