

Congress of the United States
Washington, DC 20515

September 2, 2015

The Honorable John Kline
Chairman
Education and the Workforce Committee
2181 Rayburn House Office Building
Washington, DC 20515

The Honorable Bobby Scott
Ranking Member
Education and the Workforce Committee
2101 Rayburn House Office Building
Washington, DC 20515

Dear Chairman Kline and Ranking Member Scott,

Originally known as the National Defense Student Loan program, the Federal Perkins Loan Program began 57 years ago and has been included in the Higher Education Act since its inception in 1965. Perkins is the nation's longest running student loan program. Over the decades, this program has enabled millions of students from low-income families across the country to pursue higher education. We respectfully urge the Committee on Education and the Workforce to work to reauthorize the Federal Perkins Loan Program before it expires at the end of the fiscal year on September 30, 2015.

Through Perkins, campuses provide subsidized, low-interest loans to assist deserving undergraduate and graduate students. These loans are made available through campus-based revolving funds established from a combination of federal and institutional contributions. Perkins Loans fill a critical gap that exists for many students after federal grants and Stafford loans are applied.

Due to the impending expiration of the program, the U.S. Department of Education has advised the over 1,500 participating public and private colleges and universities that they cannot issue new Perkins loans starting October 1, 2015 in the absence of congressional action. While students across the country are receiving acceptance letters, at the same time they being told there is no guarantee a Perkins loan will be available for them throughout their education.

As one of three campus-based student aid programs, Perkins loans provide necessary flexibility to colleges and universities, which can use Perkins loans in conjunction with other forms of financial assistance to help students afford the cost of higher education. Perkins loans also act as a lifeline when unforeseen disruptions, such as a parent's job loss or student's inability to work enough hours, jeopardize a student's ability to pay for college. Because they do not accrue interest while a student is in school and maintain a fixed five percent interest rate when repayment begins, Perkins loans often offer a much more affordable alternative to private student loans. Furthermore, the Perkins loan program encourages graduates to serve their country and communities by offering partial or full loan forgiveness to borrowers engaged in various types of public service.

In addition to harming thousands of students who may not have the means to afford college or would be forced to take out expensive private student loans, the expiration of this crucial

Perkins Loan Manual

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to managing Title IV campus based programs Chapter 4 provides a comprehensive discussion of obtaining managing and returning Title IV funds Chapter 5 describes specific accounting procedures used to manage Title IV program funds Chapter 6 addresses Title IV reporting requirements Appendixes supplementing the main chapters include a comprehensive glossary of terms related to Title IV accounting record keeping and reporting requirements a list of commonly used acronyms a list of published information sources that supplement and support the book s information information for fiscal officers on who to contact for technical assistance detailed descriptions of each Title IV program and a primer on accounting for non Title IV specialists designed to help novice fiscal officers understand how basic accounting principles apply in managing Title IV program funds

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