



Dr. Frederick V. Engram Jr.'s Public Comment on the U.S. Department of Education's Proposed Title IV Regulations

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Good morning. I would like to first thank the United States Department of Education, the Association for the Study of Higher Education and Scholars Strategy Network for the invitation to speak today. My name is Dr. Frederick Engram Jr. and I'm an Assistant Professor of Higher Education at Fairleigh Dickinson University. At Fairleigh Dickinson University, I teach a course titled The History of Higher Education among others. This makes me an expert on this subject matter directly impacted by the decisions of this government entity and the current administration. I come before you today to speak directly to you regarding the student debt crisis, PSLF and the anti-Black racism inherent within the system of higher education and the loan borrowing process.

In his quintessential text regarding the creation of the American Higher Education complex, Professor John R. Thelin pointed out a single fact that shapes higher education. That fact: who higher education was intended for. Higher education at its inception, and even now, was intended for wealthy, white, cisgender heterosexual males. This specific identifier excludes everyone else who does not fit its criteria. It is the same criteria that the current administration of this country and the white supremacists associated with it are attempting to drive higher education backwards too.

From the lawsuits aimed at upending former President Biden student forgiveness plans to the overturning of Roe v. Wade and affirmative action. Each of these actions aimed at destabilizing the most marginalized among us. Public college was free until the administration of former president Ronald Reagan, who intended to determine who could attend college, his tax bills, and pulling public support from higher education is what forced student borrowing to become essential for the non-wealthy. The intent was to weaken the middle and lower middle class read as people of color and women, specifically. Public service loan forgiveness was supposed to provide an opportunity for college-going folks to receive relief after meeting the outlined qualifications. However, the PSLF system is not without flaws and has helped to add an additional layer of stress to already overburdened people.

Black women carry a disproportionate amount of the \$1.7 trillion debt, and this is solely because of anti-Black racism. Anti-Blackness is what drove Reagan's agenda, and it is what is driving Trump's agenda. The debt should be canceled just as the PPP loans were for elected officials, but at the same time, re-imagine the PSLF process so that it is intentionally equitable and not performatively so. Consider the fact that attending college is essential to fill the professional manual and alternative modes of employment, and that just maybe people should not be forced into lifelong debt to achieve any degree. This ask is not outside the scope of possibilities. It just needs to be made a priority for people more concerned about being labeled racist than they are about not actually being racist. Thank you for your time.