June 12, 2018

U.S. Representative Tom Emmer
503 Cannon House Office Building
Washington, D.C. 20515

Dear Representative Emmer:

We write today on behalf of both the College of Saint Benedict (CSB) and Saint John’s University (SJU) to express serious concerns with H.R. 4508, the Promoting Real Opportunity, Success and Prosperity through Education Reform (PROSPER) Act, which would reauthorize the Higher Education Act. If signed into law, the PROSPER Act would make the College of Saint Benedict and Saint John’s University less accessible to our lowest income students and more costly for the large majority of our students who receive federal financial aid. We urge you to oppose this legislation in favor of alternatives that expand, not contract, educational opportunity.

H.R. 4508 contains three provisions particularly harmful to our students:

- **It eliminates the Supplemental Education Opportunity Grant (SEOG) program, which targets funds to our lowest-income students.** This year, 272 CSB and SJU students – or nearly 8% of all of our undergraduates – received SEOG grants totaling $653,000. We award those grants only to our lowest income students (those who have no ability to pay). SEOG contributes significantly to our ability to meet their demonstrated financial need. Importantly, SEOG is one of only a few federal partnership programs; for every $100,000 we receive in SEOG grants, Saint John’s matches with $30,000, leveraging those awards to maximum effect.

- **It eliminates in-school interest subsidies for undergraduate students who take our federal loans.** Those subsidies currently are available only to lower and middle-income students, who can borrow up to $23,000 and receive the interest subsidy while still enrolled. At current interest rates, the in-school subsidy saves students nearly $4,000 over the course of their repayment period – resources that help them establish their careers, begin their post-college lives, and settle into communities. Approximately seven in ten CSB and SJU students borrow during their time as undergraduates here to help finance their education. Elimination of the loan subsidy would increase the median amount repaid by between 10% and 12%.

- **It proposes to grant federal student aid eligibility based on major-by-major academic performance.** The unit of accountability in the federal student aid programs has always been the entire institution, not specific courses of study. While graduates of both the College of Saint Benedict and Saint John’s University have student loan default rates well below national averages, and typically below 2%, we worry about the philosophical and practical impacts of the federal government preferencing some majors or programs over others. Central to our values as liberal arts colleges is the belief that students should choose the program of academic study
that best meets their interests, abilities and aspirations. We do not believe that it is the province of federal policy to make those choices for them.

The College of Saint Benedict and Saint John’s University together awarded $95 million of institutional grants and scholarships to our 3,621 undergraduate students during the 2017-18 academic year. For every dollar our students received in federal Pell or SEOG grants or Minnesota State Grants, we overmatched with nearly $20 of institutional grants. The nearly $100 million our students received this year in institutional, federal and state grants makes an education at CSB and SJU accessible and affordable. We remain deeply committed to accessibility and affordability for all of our students and urge you to make that a priority as well as you consider higher education legislation.

We deeply appreciate the support you have provided us and our students over the years and thank you for your consideration as you review the PROSPER Act.

Regards,

Mary Dana Hinton
President
College of Saint Benedict

Michael Hemesath
President
Saint John’s University

Cc: David Fitzsimmons, Chief of Staff