One Big Beautiful Bill, One Big Betrayal: Unmasking the War on Public Higher Education

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Abstract

This article critically examines Title III of H.R. 1, commonly referred to as the "One Big Beautiful Bill," arguing that rather than modernizing higher education, the bill undermines its public mission. While framed as a reform to improve efficiency and expand opportunity, the legislation redirects federal support from traditional degree programs to short-term workforce training, restricts access to Pell Grants, reduces loan protections, and limits federal oversight of institutions. These changes disproportionately harm low-income students, adult learners, and minority-serving institutions, while favoring private providers and market-based solutions (Giroux, 2014; Slaughter & Rhoades, 2004). The bill reflects a broader neoliberal shift in education policy, emphasizing privatization, austerity, and individual responsibility at the expense of equity and access (Marginson, 2016).

This study uses qualitative policy analysis, drawing on legislative documents, federal budget reports, and scholarly literature to evaluate the ideological and structural implications of the bill. The article concludes with policy alternatives focused on restoring regulatory protections, expanding federal aid, and strengthening accountability mechanisms tied to student success and institutional equity. It calls for public resistance and renewed commitment to higher education as a public good.

Keywords: federal student loans reform, college affordability, vocational training, accreditation deregulation, neoliberal education marker

Methodology

This article employs a qualitative policy analysis framework, drawing on critical education policy studies and neoliberal critique. The approach is document-based, reviewing the legislative text of H.R. 1, official budgetary reports from the Congressional Budget Office, data from the U.S. Department of Education and National Center for Education Statistics, and peer-reviewed academic literature. This method enables an in-depth examination of how policy language, structural shifts, and funding reallocations reflect broader ideological transformations in the federal government's role in public higher education.

Introduction

In early 2025, the U.S. House of Representatives introduced a massive legislative package titled the *One Big Beautiful Bill Act* (H.R. 1). Marketed as a bold reset of national priorities, the bill stretches across hundreds of pages and touches nearly every area of domestic policy, including taxes, healthcare, immigration, and education. Supporters describe it as a necessary modernization effort that promotes efficiency, individual responsibility, and a leaner federal government. A closer examination, however, reveals a different reality.

This is especially evident in *Title III: Education and Workforce*, which proposes significant changes to federal higher education policy. These changes include new restrictions on student aid eligibility, lower loan borrowing limits, and fewer protections for borrowers. The bill also limits the regulatory authority of the U.S. Department of Education, reducing its ability to oversee institutions and respond to student debt issues. While these changes are presented as efforts to cut costs and improve efficiency, they undermine longstanding commitments to educational access and equity.

Rather than helping students, H.R. 1 places greater burdens on those who already face the highest barriers to higher education. It shifts the focus from academic development to short-term job training and reduces support for programs that benefit low-income, working-class, and adult learners. This reflects a growing federal trend of treating education as a private investment instead of a public good (Labaree, 2010; Marginson, 2016). At the same time, the bill reduces government responsibility during a period when students face rising debt, limited institutional accountability, and persistent inequality (Ma et al., 2023; Scott-Clayton, 2018).

This article argues that the *One Big Beautiful Bill* is not a modernization of federal education policy. It is a strategic betrayal of the mission of public higher education. By narrowing access, weakening oversight, and placing the financial burden on students, it undermines the very principles of equity and opportunity that federal higher education policy was designed to uphold.

Historical Context

The federal government has been a cornerstone of expanding access to higher education in the United States for nearly six decades. This role was formally established in 1965 with the passage of the Higher Education Act (HEA), which aimed to make postsecondary education accessible to students regardless of income. The law introduced federally funded grants and subsidized loans, reflecting a vision of education as a public good that served both individual advancement and national development (Thelin, 2019). The HEA positioned the federal government not merely as a financier but also as a steward of equitable opportunity.

Over the years, landmark programs further solidified this commitment. The Basic Educational Opportunity Grant, later renamed the Pell Grant in 1980, became the primary tool for helping low-income students afford college. Federal student loans were expanded through the Stafford Loan program, offering subsidized and unsubsidized options to broaden access. By 2007, the Public Service Loan Forgiveness (PSLF) program was introduced to encourage college graduates to pursue careers in public service by offering debt relief after ten years of qualifying payments. Collectively, these efforts shaped a policy landscape where the federal government assumed responsibility for ensuring that higher education remained attainable, particularly for those least able to afford it (Dynarski & Scott-Clayton, 2013).

In response to the 2008 financial crisis and rising student loan default rates, the Obama administration introduced a series of accountability reforms. These included gainful employment regulations, outcome-based metrics, and tighter oversight of for-profit institutions, many of which were accused of exploiting federal aid programs while offering poor returns on student investment (Cellini, 2022). These policies reflected a growing recognition that not all institutions served students equally and that public funds required careful stewardship. The Department of Education also introduced income-driven repayment plans and attempted to simplify the FAFSA process to reduce barriers for first-generation students and families unfamiliar with higher education systems.

More recently, the Biden administration has framed higher education as a vehicle for promoting racial and economic equity. It proposed large-scale student debt relief, increased Pell Grant funding, and stricter regulation of student loan servicers. While the U.S. Supreme Court blocked its comprehensive debt cancellation initiative, the administration has advanced targeted relief programs, restructured income-driven repayment plans under the SAVE program, and advocated for doubling Pell Grant amounts in future budgets (U.S. Department of Education, 2023). These initiatives reflect a policy stance that centers higher education within a broader equity agenda, particularly in light of longstanding disparities by race, income, age, and geography.

The *One Big Beautiful Bill* (H.R. 1) represents a sharp ideological break from this historical trajectory. Rather than extending support, the bill seeks to limit federal involvement and redefine higher education through a market-centered lens. Title III removes regulatory tools used to monitor institutions, curtails loan borrowing, and redirects Pell Grant eligibility toward short-term workforce programs. These changes align with a neoliberal framework that treats education as a personal investment, measured primarily by labor market returns and individual risk, rather than as a public good supported by collective responsibility (Marginson, 2016; Slaughter & Rhoades, 2004).

This shift is not merely about budget discipline. It is about transforming the purpose and structure of federal education policy. According to the Congressional Budget Office, reductions in discretionary spending proposed under H.R. 1 would cut billions from student aid programs over the next decade. These cuts would come at a time when college affordability remains a major concern for families across income levels. The bill's vision does not address the root causes of student debt or rising tuition but instead reassigns responsibility to students while shielding institutions from oversight. In doing so, it accelerates a decades-long trend of privatizing educational risk and weakening the social safety net built around access to learning.

Key Provisions of H.R. 1, Title III

Title III of the One Big Beautiful Bill, also called “Education and Workforce,” introduces a wide range of changes that would reshape how the federal government supports higher education. On the surface, these changes are presented as improvements to financial aid and student protections. But a deeper look shows that this section of the bill takes a sharp turn away from the idea that higher education is a public good. It redefines who gets access to aid, how students are expected to afford college, and how much oversight the government should have over institutions that receive public funding.

This section breaks down the most important parts of Title III into three main areas: how the bill redefines access, how it reshapes affordability, and how it reduces federal oversight.

A. Redefining Access - One of the most dramatic shifts in H.R. 1 is the way it reimagines access to higher education. For decades, federal policy treated college as a pathway to opportunity. This view recognized that education serves multiple purposes. It can lead to a job, yes, but it also helps people grow intellectually, become informed citizens, and contribute to society in more meaningful ways. Title III of H.R. 1 moves away from that philosophy. It does not just change the rules for student aid. It rewrites the entire purpose behind federal support for higher education.

The heart of this shift is found in the new version of the Pell Grant program. For many years, Pell Grants have been the primary tool the government uses to help low-income students pay for college. They are not loans. They do not have to be repaid. And they have helped millions of students, especially those who are the first in their family to go to college. But H.R. 1 does not expand the grant program to cover more students seeking traditional degrees. Instead, it redirects these funds toward short, job-specific training programs. These include certificate programs that last only a few weeks or months and focus on highly specific skills aimed at meeting current labor market demands.

At first glance, that might seem like a good idea. There are jobs that need filling. Employers say they are struggling to find workers with the right training. And students want a fast, affordable way to get into the workforce. But here is the problem. These programs are often designed to get students in and out quickly without offering a foundation for long-term success. They tend to focus on immediate placement in entry-level jobs that do not lead to advancement or better wages over time. Students may complete these programs and find work, but they are unlikely to gain the kind of education that allows for mobility, growth, or career changes later in life.

Research from Georgetown University and other respected institutions confirms this. People with short-term certificates tend to earn less than those with associate or bachelor’s degrees. In many cases, the jobs they qualify for do not offer benefits, job security, or a clear path to promotion. The skills they learn may be useful now, but if the job market changes or the industry shifts, those students will be left behind without a broader academic background to fall back on.

What makes this more troubling is who will be affected most. Students from disadvantaged backgrounds rely heavily on Pell Grants. These include low-income students, students of color, adult learners, and those returning to school after time away. Many of these students need flexibility. They often have families to care for, jobs to maintain, or other responsibilities that make education more challenging. They also often need academic support, mentorship, and time to adjust to college-level work. Pushing them into short-term programs limits their choices and narrows their future possibilities.

Instead of opening doors, the bill quietly begins to close them. It sends a message that not all education is worth supporting. If you want to study literature, science, education, or public service, you are no longer the priority. If your goal is to become a teacher, a researcher, or even a small business owner, you may find that federal aid is harder to access. The new focus is on filling jobs, not building lives. The government is signaling that only one type of student is worth investing in: the student who can quickly meet a current labor need.

This is not just a funding shift. It is a philosophical change. For the first time in decades, federal education policy is being reshaped around labor outcomes rather than educational goals. This model reduces education to a tool for productivity. It treats students as workers in training rather than individuals with diverse goals, talents, and dreams. It assumes that the best education is the fastest education, and that the only valuable outcome is a paycheck.

This approach also ignores the long-standing role of colleges and universities in building civic engagement, encouraging critical thinking, and supporting innovation. A society that values only job readiness misses the larger picture. It loses out on the contributions of artists, writers, researchers, educators, and public servants. It undervalues people who want to serve their communities in ways that may not be immediately profitable but are deeply necessary.

Furthermore, many of the short-term programs being promoted through this new version of the Pell Grant are not offered by traditional public institutions. They are often run by for-profit colleges. These schools have a mixed record at best. Over the past two decades, numerous investigations have shown that for-profit schools often charge high tuition, deliver poor instruction, and leave students with debt and limited job prospects. Under H.R. 1, these same institutions would be eligible to receive more federal money with fewer strings attached. That creates a risky environment where students are funneled into low-quality programs with little protection and few options for recourse if things go wrong.

Another major concern is the potential for long-term tracking. Once students are guided into short-term training, it becomes harder for them to return to school later. Many of these programs do not count toward college credit. That means if a student finishes a certificate and later wants to earn a degree, they may have to start over completely. This is not just inconvenient. It is discouraging. It sends the message that their earlier effort did not really count, and it makes continuing their education far more difficult.

True access to education means more than just enrollment in a program. It means being able to choose a path that fits your goals and getting the support you need to complete it. That includes both job training and academic degrees. It includes community colleges, universities, apprenticeships, and continuing education. It should not be a choice between getting help or going it alone, depending on the kind of program you choose.

H.R. 1 limits that choice. It narrows the definition of access to fit a short-term, narrow vision of what education is for. That is a mistake. Education is not just about preparing for a job. It is about preparing for a life. It is about helping people find their voice, understand their rights, and take part in building a better society. That kind of education takes time, investment, and commitment. It cannot be rushed, and it should not be restricted.

In the end, redefining access in this way does not expand opportunity. It redirects it, and in doing so, it creates new barriers. It tells some students that they are worth supporting and others that they are not. That is not fairness. That is not equity. And it is not the future that higher education should be moving toward.

B. Constraining Affordability - Alongside the changes to access, H.R. 1 reshapes how students are expected to afford higher education. Title III does not simply propose new funding formulas. It removes long-standing safeguards that have helped make college financially manageable for students from low- and middle-income backgrounds. Rather than addressing the causes of rising college costs, the bill shifts more responsibility onto individual borrowers while offering fewer tools to navigate or recover from debt. This shift redefines affordability in narrow terms and undermines the very idea of shared investment in public education.

One of the most impactful provisions in H.R. 1 is the proposal to impose stricter annual and lifetime borrowing caps on federal student loans. While supporters argue that loan limits will protect students from taking on excessive debt, the reality is more complex. Students do not borrow because they want to. They borrow because tuition prices have increased dramatically while wages and federal grants have not kept pace. According to the College Board (2023), tuition and fees have consistently risen faster than inflation, leaving students with a growing gap between what education costs and what aid covers.

The average Pell Grant now covers less than one third of the cost of attending a four-year public college, compared to more than half in the 1980s (The Institute for College Access and Success, 2022).

Lowering loan limits without reducing costs creates a financial trap. Students will be forced to seek private loans, which often carry higher interest rates and fewer consumer protections (Scott-Clayton, 2018). Some students will reduce their course loads or increase their work hours, which slows academic progress and raises dropout rates. Others may leave school entirely. These are not signs of fiscal responsibility. They are warning signs that the system is breaking down.

The bill also curtails access to income-driven repayment plans. These plans, which tie loan payments to a borrower's income and family size, have offered critical relief for millions of Americans. They reduce the risk of default and allow students to pursue careers based on interest and public need, not just salary potential. Eliminating or weakening these plans would have serious consequences, particularly for borrowers in lower-income brackets and for those with inconsistent income after graduation (Baum and Johnson, 2021). The loss of these protections would create new instability for borrowers at the very time when they are trying to establish their careers and repay their loans.

The proposed changes to the Public Service Loan Forgiveness program are equally damaging. Established in 2007, PSLF encourages graduates to work in public interest roles, such as teaching, social work, and community health, by forgiving the remainder of their federal loans after ten years of qualifying payments. The program has been imperfect in its implementation, but its intent is clear and its need is growing. According to the U.S. Department of Education (2022), thousands of borrowers have already benefited from PSLF, especially in high-need sectors where salaries remain modest. Weakening or eliminating PSLF would send a powerful message that public service is no longer valued at the federal level. This would make it harder for schools, nonprofits, and health clinics to attract and retain qualified professionals.

One of the most glaring problems with H.R. 1 is what it fails to do. The bill includes no meaningful effort to reduce tuition costs or address institutional spending. There are no new accountability measures for colleges or universities. There are no incentives for schools to lower tuition, shorten time-to-degree, or improve graduation rates. As the Congressional Research Service (2023) has noted, institutional cost drivers remain one of the central challenges in higher education policy. H.R. 1 does not respond to that challenge. Instead, it leaves institutions untouched while pushing more financial pressure onto students.

This change is not just about funding. It reflects a deeper ideological shift in how higher education is viewed. For most of the twentieth century, federal and state governments treated higher education as a public good. Investments in colleges and universities were framed as essential for economic development, civic engagement, and social mobility. H.R. 1 moves away from that view. It treats education as a private transaction, a product to be purchased by individuals who bear all the risks and reap all the rewards. That shift is not only short-sighted. It is dangerous.

The students most affected by this new approach are those who already face the greatest barriers. Low-income students, students of color, and first-generation college students are more likely to rely on federal loans. They are also more likely to attend underfunded institutions and to enter careers in public service. According to the Pew Research Center (2022), the student debt burden is disproportionately high among Black and Hispanic borrowers, and income gaps persist long after graduation. The Lumina Foundation (2022) has further shown that narrowing financial options can have long-term effects on educational attainment and workforce equity. By removing federal supports without addressing structural barriers, H.R. 1 reinforces existing inequalities instead of correcting them.

Affordability is not just about how much something costs. It is about whether people have the tools and support they need to achieve their goals. A truly affordable system provides more than just access to enrollment. It ensures that students can stay in school, finish their degrees, and enter the workforce without being trapped by debt. Title III of H.R. 1 does the opposite. It cuts support, increases risk, and offers no new protections.

In short, this section of the bill constrains affordability rather than expanding it. It limits how much students can borrow without limiting how much institutions can charge. It removes repayment flexibility that has helped borrowers manage their debt over time. It undermines programs that reward public service and make college more accessible to those who need it most. And it fails to offer any meaningful solutions to the growing cost of higher education. If this is the vision for modern student aid, it is a vision that leaves too many students behind.

C. Rolling Back Oversight - Title III of H.R. 1 does more than change how students access or afford college. It reshapes the regulatory system that governs the quality and integrity of higher education in the United States. This part of the bill proposes to limit the role of the U.S. Department of Education in overseeing accreditation, enforcing institutional accountability, and protecting students from low-quality or fraudulent schools. Supporters claim that these changes will reduce red tape and give colleges more flexibility. In practice, the bill removes essential safeguards that protect students and taxpayers from abuse and failure.

One of the most significant changes is the weakening of federal oversight over accreditation. Accreditation is the process that determines whether a college or university meets basic standards of quality. Only accredited institutions are eligible to receive federal financial aid. Over time, the Department of Education has played a role in defining what those standards should include, particularly when it comes to student outcomes, financial responsibility, and institutional stability. H.R. 1 would strip the Department of much of its authority to set these expectations, turning more power over to private accrediting agencies (Congressional Research Service, 2023). This move risks creating a patchwork of uneven standards that could allow substandard colleges to continue operating with access to federal funds.

This deregulation is especially troubling in relation to for-profit colleges. The bill proposes to remove many of the restrictions that were put in place over the last decade to prevent abuse in this sector. For-profit institutions have a well-documented history of enrolling vulnerable students, charging high tuition, and delivering poor outcomes. A comprehensive Senate investigation found that many for-profit colleges spent more on marketing than on instruction, had low graduation rates, and left students with large debts and few job prospects (U.S. Senate HELP Committee, 2012). By lifting oversight, H.R. 1 increases the risk that similar practices will return unchecked.

Another example of this rollback is the elimination of the gainful employment rule. This rule required that career education programs, especially those offered by for-profit institutions, show that their graduates could find jobs that paid enough to repay their student loans. If a program consistently failed this test, it would lose access to federal aid. H.R. 1 proposes to eliminate this requirement, arguing that it unfairly targets certain types of schools. However, without a standard for economic value, students may end up enrolling in programs that leave them worse off financially than when they started (U.S. Department of Education, 2023). Removing this rule means there would be no system in place to ensure that taxpayer dollars are supporting programs that lead to real economic opportunities.

H.R. 1 also reduces the Department of Education's ability to monitor institutions and take corrective action. Under current law, the Secretary of Education can fine schools, restrict their participation in federal programs, or terminate their access to financial aid if they fail to meet basic requirements. These powers have been used in the past to shut down fraudulent institutions and protect students from academic and financial harm. The bill limits these powers and creates more legal hurdles for enforcement (Arnold Ventures, 2024). If the Department cannot act quickly to hold institutions accountable, more students may be exposed to schools that are financially unstable, academically weak, or misleading in their recruitment.

Advocates of the bill say that this deregulation is needed to allow innovation and reduce the compliance burden on institutions. They argue that colleges should be free to experiment with new models and reach students in more flexible ways. However, history shows that when oversight is weakened, abuses tend to rise. During the early 2000s, for-profit colleges grew rapidly while oversight was minimal. The result was a wave of student complaints, legal action, and loan defaults. Reforms were introduced only after significant harm had already been done (U.S. Senate HELP Committee, 2012). H.R. 1 risks repeating this cycle by dismantling the very protections that were put in place to prevent it.

These changes would also have the greatest impact on students who already face structural disadvantages. Students from low-income backgrounds, students of color, and first-generation college students are more likely to attend institutions with fewer resources and more risk. They are also more likely to rely on federal aid, which makes them more vulnerable to fraud and low-quality education. When federal oversight is removed, these students are the first to feel the consequences (Pew Research Center, 2022). As policy analysts have noted, deregulation often assumes that students can make informed choices in a free market. But in practice, unequal access to information and support systems means that those with the least protection bear the highest costs (Kreighbaum, 2022).

Title III of H.R. 1 removes essential oversight functions at a time when students need more protection, not less. It weakens the standards that ensure quality, reduces the power of the Department of Education to enforce accountability, and opens the door to the return of exploitative practices. Oversight is not a barrier to innovation. It is the foundation of a system that puts students first and ensures that federal aid is used to promote opportunity, not profit.

When you look at everything in Title III of the One Big Beautiful Bill, it becomes clear that this is not just a small update to federal policy. It is a major shift in how the government relates to higher education. The bill changes who gets support, how much support they get, and what happens when schools do not meet expectations. It gives more freedom to institutions while placing tighter limits on students, and it removes important protections that have been in place for years.

This is not what real progress looks like. It is a step backward. It moves away from the idea that the government should help make college affordable and fair for everyone. Instead, it puts more pressure on students and families without fixing the real problems like rising costs or poor outcomes. With these changes on the table, we now need to take a closer look at what they actually mean for students, for colleges, and for the country. This is where the policy analysis begins.

Policy Analysis: Who Benefits and Who Loses

A. Intended and Unintended Beneficiaries

At first glance, H.R. 1 appears to aim for efficiency. It promotes workforce readiness by expanding the eligibility of Pell Grants to include short-term training and certificate programs. The idea is that students should have quicker and more affordable routes into jobs that are in high demand. This seems practical, especially as many families are looking for educational pathways that do not require four years of tuition, living expenses, and delayed entry into the workforce.

But who actually benefits from this shift? On paper, the bill targets students who want fast, job-ready skills. However, a closer look reveals that much of the funding may flow into the hands of for-profit colleges and private training providers rather than public institutions. For-profit institutions often specialize in short-term programs and stand to gain significantly from the changes proposed in H.R. 1. That includes not just access to increased Pell Grant funding but also looser oversight in how programs are evaluated and held accountable.

This raises several red flags. Historically, for-profit colleges have a poor track record when it comes to student outcomes. Research from the U.S. Senate Health, Education, Labor, and Pensions Committee (2012) showed that these institutions typically charge more for programs that are often of lower quality. Graduation rates tend to be lower, student loan default rates are higher, and job placement outcomes are inconsistent. In many cases, the actual value of the credential a student earns does not align with the cost or the promise of upward mobility.

These concerns are not hypothetical. We have seen this pattern before. After the expansion of federal financial aid in the early 2000s, many for-profit colleges aggressively marketed to low-income and first-generation students, particularly veterans and adult learners. The result was a boom in enrollment, followed by a wave of scandals, school closures, and wasted federal dollars. According to Deming, Goldin, and Katz (2012), students at for-profit colleges are more likely to borrow money, accumulate more debt, and default at higher rates than their peers at nonprofit schools. These outcomes call into question whether expanding access to short-term training through for-profit providers will truly benefit students.

Even if the intent of the bill is to help students find jobs faster, the focus on short-term programs over comprehensive education creates an uneven playing field. It channels federal support toward a narrower slice of the higher education system, leaving behind traditional degree programs, liberal arts fields, and institutions committed to a broader educational mission. As McMillan Cottom (2017) argued in her work on the "Lower Ed" economy, policies that prioritize narrow job training over intellectual and civic development tend to target working-class and minority communities, treating them as labor rather than as full participants in democratic life.

Another unintended consequence is the way this shift could pull funding and attention away from community colleges. These institutions already offer affordable, workforce-relevant programs, but they often lack the marketing budgets and lobbying power of for-profit colleges. Without specific safeguards or performance standards, public institutions may lose students and funding to private competitors that do not always deliver on their promises.

While H.R. 1 claims to expand opportunity through workforce development, the design of its provisions suggests that private training providers and for-profit colleges may be the primary winners. Students, particularly those from low-income backgrounds, may be steered into programs that are quicker and cheaper but not necessarily better. That trade-off could have lasting consequences for career advancement, economic security, and the long-term value of education.

The bill also proposes risk-sharing measures, requiring colleges to repay a portion of defaulted student loans. This approach is designed to hold institutions accountable for student outcomes. However, it may disproportionately affect schools serving low-income populations, potentially leading to reduced access for these students (Cooper, 2025).

B. Impacted Populations

The changes proposed in H.R. 1 do not affect all students equally. Some groups are more vulnerable than others. Working-class students, adult learners, and students enrolled at minority-serving institutions are especially likely to feel the impact. These populations rely heavily on federal financial aid and flexible course options. Yet the bill introduces new rules that may unintentionally shut them out of higher education opportunities.

One of the most concerning changes is the increase in the minimum credit requirement for full Pell Grant eligibility. Currently, students who take at least twelve credits per semester qualify for the full award. H.R. 1 would raise that requirement to fifteen credits. On the surface, this might seem like a small adjustment. In practice, it creates a serious barrier for students who cannot take that many courses due to jobs, family care, or health needs. According to the Congressional Budget Office (2025), about ten percent of current Pell Grant recipients take fewer than six credits. If the new rule is enforced, these students would lose their aid altogether.

This policy does not reflect how most students experience college today. Many students are older, work part time or full time, and attend school part time as they manage multiple responsibilities. Data from the National Center for Education Statistics (2023) shows that nearly forty percent of undergraduates attend college part time, and more than thirty percent are over the age of twenty-five. These learners are committed to finishing their degrees, but they need policies that offer flexibility. Raising the credit-hour threshold makes it harder for them to stay in school, even when they are doing their best.

Minority-serving institutions such as Historically Black Colleges and Universities, Hispanic-Serving Institutions, and Tribal Colleges often serve these students. These institutions enroll high numbers of first-generation college students, adult learners, and students of color. They already operate on tight budgets and receive less funding than other colleges. If the new rules reduce Pell Grant eligibility, many of these schools may see declines in enrollment and revenue. That creates a financial risk for institutions that play a critical role in expanding access to higher education (Espinosa et al., 2019).

Research from the American Council on Education (2020) confirms this reality. Minority-serving institutions educate large numbers of students who need financial and academic support, but they receive far less public and private funding than predominantly white institutions. This funding gap has real consequences. When students lose access to aid, they may have to drop out, delay graduation, or take on unsustainable debt. The institutions that serve them may be forced to cut programs or services to survive.

Gender also matters in this conversation. Women, especially single mothers, are more likely to attend college part-time and depend on Pell Grants to continue their education. According to the Institute for Women's Policy Research (2019), more than twenty percent of undergraduate students are parents, and over seventy percent of those student parents are women. Most do not have the option to enroll full time. When financial aid is tied to a heavier course load, these students face a difficult choice between their families and their future.

In short, H.R. 1 overlooks how diverse today's college students really are. It sets up new requirements based on outdated ideas of what a typical student looks like. The result is a policy that places more pressure on those who already have the least support. If the goal of higher education is to promote opportunity, these changes move us in the opposite direction.

C. Consequences for Students and Institutions

The proposed changes in H.R. 1 to Pell Grants and federal student loan programs would significantly increase the financial pressure on students. Rather than solving the affordability crisis in higher education, these changes would likely push more students into private borrowing and long-term debt without adequate protections or support.

One of the most serious concerns is the elimination of subsidized federal student loans. These loans currently allow low-income students to borrow money without interest accruing while they are still enrolled in school. Removing this benefit would mean that interest begins to accumulate as soon as the loan is disbursed. This would increase the total amount students have to repay and make college even more expensive over time. For students who are already struggling to cover tuition, fees, housing, and textbooks, this could be the difference between staying in school and dropping out (Thompson, 2025).

The bill also proposes stricter limits on how much students can borrow, especially at the undergraduate level. While the intention may be to reduce overall debt, capping loans without controlling college costs does not solve the problem. Instead, students may have to turn to private lenders to fill the gap. Private student loans often come with higher interest rates, fewer repayment options, and limited protections in cases of unemployment, illness, or other hardship. These loans are also rarely eligible for forgiveness or income-based repayment plans, which makes them riskier for borrowers (College Board, 2023).

In addition to eliminating subsidized loans, H.R. 1 would extend the repayment period for income-driven repayment plans. Currently, students who make payments based on their income can have their remaining balance forgiven after twenty years. The bill would increase this period to thirty years. While this change might reduce monthly payments, it means students would carry debt for most of their working lives. That extended repayment could interfere with other financial goals, such as buying a home, saving for retirement, or supporting a family. In effect, the bill delays financial independence for an entire generation of students (Urban Institute, 2021).

These financial burdens would have major consequences for colleges as well, especially those that serve low-income and nontraditional students. Community colleges, Historically Black Colleges and Universities, Hispanic-Serving Institutions, and Tribal Colleges could be hit the hardest. These institutions enroll high numbers of Pell Grant recipients. If fewer students qualify for aid or choose not to borrow due to higher costs and risks, enrollment could drop. That decline would reduce tuition revenue and threaten the financial stability of schools that already operate on limited budgets (Government Accountability Office, 2009).

In response to these pressures, institutions may be forced to cut academic programs, student services, and faculty positions. Some may even risk losing accreditation if financial strain compromises educational quality. The loss of these institutions would not just impact students. Many are economic anchors in their communities, especially in rural and underserved areas. They provide local jobs, professional training, and cultural resources that are difficult to replace (American Council on Education, 2020).

The provisions in H.R. 1 do not align with the financial realities facing today’s students. The bill increases out-of-pocket costs and shifts more of the burden to students and families without addressing the root causes of college unaffordability. It also puts institutions that serve vulnerable populations at greater risk. Over time, these changes could widen the gap between students who can afford a degree and those who cannot, undermining the promise of higher education as a path to opportunity.

D. Shift in Federal Support

One of the most striking features of H.R. 1 is the way it redefines the federal government’s role in shaping educational priorities. Rather than promoting a balanced and comprehensive system of higher education, the bill steers funding and attention away from liberal arts and humanities and toward short-term vocational and technical training. This shift is not just about what kind of degrees students earn. It reflects a deeper philosophical change in what higher education is for.

The bill favors certificate programs that promise quick job placement and align with workforce demands. It expands Pell Grant eligibility for these short-term options while placing more restrictions on students pursuing four-year degrees in disciplines that do not have a direct connection to current labor market trends. While this may appear efficient on the surface, it also raises serious concerns about the long-term value of such an approach.

Education has never been solely about preparing people for their first job. A well-rounded education fosters critical thinking, creativity, civic engagement, and the ability to adapt to change. These qualities are especially important in a society where technology and job markets evolve rapidly. According to Baum and Johnson (2021), students who study the liberal arts tend to be more adaptable over the course of their careers, even if they earn less immediately after graduation. Over time, their skills allow them to transition between sectors, respond to change, and take on leadership roles.

By narrowing the scope of federal investment, H.R. 1 places less value on these broader outcomes. Students may feel pressured to select programs that are marketed as job-ready, even if those programs do not align with their interests, strengths, or long-term goals. This pressure can reduce student agency and limit intellectual exploration, especially for those who cannot afford to pursue unfunded or unsupported options.

There is also a risk that such an approach reinforces social and economic stratification. Students from wealthier backgrounds will still have access to a full range of educational choices, including humanities, social sciences, and arts programs. Meanwhile, students from low-income families may be funneled into short-term programs that promise quick employment but offer limited advancement. As Tressie McMillan Cottom (2017) argues, when policy decisions prioritize narrowly defined economic outcomes, they often do so at the expense of marginalized communities who are already constrained in their educational opportunities.

This policy direction also undervalues the public mission of higher education. Colleges and universities have long served as spaces for public discourse, democratic engagement, and community building. Limiting federal support to programs tied directly to employment reduces the capacity of institutions to serve these broader roles. The long-term effect could be a higher education system that is transactional rather than transformative.

This law reflects a clear shift in federal priorities. It moves away from a holistic view of education and toward a narrow focus on short-term training and immediate labor outcomes. While workforce development is important, it should not come at the cost of intellectual development, civic responsibility, and long-term adaptability. A strong democracy and economy both depend on citizens who can think critically, communicate clearly, and understand complex problems from multiple perspectives. These are precisely the outcomes that comprehensive higher education programs are designed to deliver.

E. Implications for Human Capital Development

Developing a strong and resilient economy depends on preparing people not only for their first job, but for a lifetime of career growth, learning, and adaptation. H.R. 1, with its focus on short-term training programs, narrows the purpose of education to immediate job placement. While these programs may help some individuals enter the workforce quickly, this narrow approach does not support long-term economic mobility or the full development of human potential.

Short-term certificate programs have some value. They can provide targeted skills that align with specific job openings in local markets. For individuals who need to reenter the workforce or change careers quickly, these programs offer a practical option. However, research consistently shows that the lifetime earnings of individuals with short-term credentials are significantly lower than those who complete associate or bachelor's degrees. The College Board (2023) reports that individuals with a bachelor's degree earn almost one million dollars more over a lifetime compared to high school graduates. Those with certificates earn more than high school graduates but far less than those with college degrees.

By shifting federal resources toward these short-term training options and limiting support for comprehensive academic programs, H.R. 1 favors narrow job preparation over broad intellectual and professional development. This shift may fill immediate gaps in the labor market, but it does not prepare workers for future economic changes. Jobs and industries evolve rapidly. Workers need to be able to think critically, learn new skills, solve complex problems, and take on leadership roles. These capacities are usually developed in broader educational programs that go beyond specific job functions.

This policy shift may also deepen existing inequalities. Students from higher-income families will still be able to choose from a wide range of academic programs and pursue careers with long-term earning potential. Students from lower-income families, on the other hand, may be steered toward short-term credentials that lead to jobs with limited growth. As Tressie McMillan Cottom (2017) explains, when educational policy focuses only on short-term economic outcomes, it often creates a two-tier system. Wealthier students gain access to opportunity and leadership, while others are offered quick but limited paths to employment.

The consequences extend beyond individuals. A workforce that is limited in its education and adaptability cannot respond effectively to innovation or global competition. The World Economic Forum (2020) has emphasized that future labor markets will prioritize skills such as critical thinking, creativity, collaboration, and active learning. These are not the focus of most short-term technical programs. If the national goal is to build a competitive and dynamic economy, policies must support educational models that foster these broader skills.

Higher levels of education are also tied to stronger economies and healthier communities. The U.S. Department of Education (2016) found that individuals with higher education levels are more likely to be employed, pay taxes, vote, volunteer, and avoid reliance on public assistance. They are also more likely to engage in civic activities and support democratic institutions. Reducing access to comprehensive higher education undermines these benefits.

Ultimately, H.R. 1 shifts federal education policy in a direction that prioritizes short-term gains over long-term outcomes. While job training is an important part of human capital development, it should not replace broader educational goals. A truly forward-looking education policy would invest in both immediate workforce needs and the deeper intellectual and civic capacities that drive innovation, mobility, and national strength.

F. Reduction in Regulatory Oversight

One of the most consequential features of H.R. 1 is its plan to reduce the authority of the U.S. Department of Education in overseeing accreditation and holding institutions accountable. These responsibilities are essential to ensuring that colleges meet basic standards, use federal funds appropriately, and serve students fairly. Scaling back this oversight does not just streamline government operations; it shifts risk from institutions to students and taxpayers, often with lasting consequences.

Accreditation serves as the gatekeeper to federal student aid. Schools must meet accreditation standards to receive Pell Grants and student loans. The Department of Education monitors accrediting agencies and enforces regulations to ensure that colleges receiving federal money are financially stable and academically legitimate. If that oversight is weakened, schools with poor outcomes or unstable finances may continue to operate without consequence. This increases the chances of students enrolling in low-quality programs that do not lead to meaningful degrees or jobs.

H.R. 1 proposes to limit the Department's ability to penalize schools that fail to meet performance standards. It restricts the Secretary of Education's authority to enforce rules related to student outcomes, financial responsibility, and institutional transparency. While some policymakers argue that deregulation reduces unnecessary red tape, the historical record shows that relaxed oversight can lead to significant abuses, especially in the for-profit sector.

For-profit colleges have a mixed track record. Some provide career-focused education for nontraditional students. Others have faced major investigations for fraud, inflated job placement rates, and aggressive recruiting. When federal oversight has been loosened in the past, student loan default rates have climbed, and institutional closures have surged. According to the U.S. Department of Education (2023), periods of lax enforcement have correlated with increased rates of borrower hardship, particularly among students attending poorly performing for-profit institutions.

Institutional collapse does not just affect students. When a school suddenly closes, the government often assumes the costs through loan forgiveness or discharge claims. Taxpayers are left to cover the losses. In this way, the removal of accountability measures does not reduce public spending. It simply makes that spending reactive instead of preventative.

Another concern is the erosion of trust in higher education. Without strong regulatory oversight, students may question whether their degree will be recognized and respected. Employers may hesitate to hire graduates from programs with unclear quality standards. Public support for student aid and higher education funding can also decline when headlines focus on institutional abuse or financial mismanagement.

The balance between institutional autonomy and federal accountability has always been a challenge in U.S. higher education. However, reducing oversight too far risks shifting that balance in a way that benefits institutions at the expense of students. Regulations exist to protect students from fraud and to ensure that public investments in education yield real returns. H.R. 1 undermines those protections, not by improving them, but by limiting the government's ability to enforce them.

G. Long-Term Risks

Reducing federal oversight in higher education might seem like a way to cut red tape, but it introduces serious long-term risks to the quality and integrity of the system. When the government steps back from enforcing clear standards, institutions may begin to shift their priorities. Instead of focusing on student outcomes, learning, and ethical practice, some colleges and universities may start focusing more on maximizing revenue and minimizing accountability.

This change can lead to real harm. Without firm rules in place, some schools may offer low-value programs that fail to provide students with the knowledge and skills they need. Others may exaggerate job placement rates or rely on aggressive recruiting practices. These behaviors are not just theoretical. Past experience shows that when oversight is weak, students end up shouldering the cost. According to Arnold Ventures (2024), reduced regulation has historically allowed underperforming institutions to keep receiving public funds even while leaving students with high debt and few opportunities.

Rising student debt is one of the most immediate effects of this policy direction. When institutions are not held to strong standards, they have little incentive to keep tuition in check or to ensure that their programs lead to good jobs. Students often borrow more money and take on more risk, especially if they are attending schools that do not deliver strong outcomes. This debt burden falls hardest on low-income students, first-generation college students, and students of color, who may already be facing multiple barriers to success.

These financial strains have wider social consequences. Over time, they can deepen inequality and create a system where access to high-quality education depends more on family income than on talent or effort. Students from wealthier backgrounds will still be able to attend well-resourced institutions with good reputations and strong outcomes. Students from less privileged backgrounds may be pushed into programs that are easier to access but offer limited mobility. Without oversight, this two-tiered structure can become permanent.

There is also the issue of public trust. Higher education has long been viewed as a pathway to opportunity. If more people begin to feel that college is not worth the cost, or that degrees no longer hold value, they may turn away from higher education altogether. This loss of faith in the system can hurt not just students but also employers, communities, and the broader economy. When degrees are not trusted, hiring becomes harder. When public funding is questioned, support for future investment in education weakens.

The danger goes beyond perception. If accreditors are no longer held accountable, and institutions are not pushed to meet academic and ethical standards, the quality of education can decline. Courses may be poorly designed, faculty may lack qualifications, and student support services may be cut. The result is a system where more credentials are awarded, but fewer of them mean anything. That is not a strong foundation for a skilled workforce or an engaged citizenry.

Oversight does not solve every problem in higher education. However, it provides essential safeguards that protect students and make sure public resources are used wisely. Weakening these protections through legislation like H.R. 1 creates risks that will grow more serious over time. Once trust, quality, and access are eroded, rebuilding them becomes much more difficult.

H. Reflection of Neoliberal Principles

H.R. 1 reflects a clear shift toward neoliberal thinking in education policy. Neoliberalism in this context refers to an approach that prioritizes market logic, private choice, and reduced government intervention. It views education not primarily as a public good but as a private investment. Under this framework, students are seen as consumers, colleges operate as businesses, and success is measured by short-term economic outcomes rather than long-term personal, civic, or social development.

The bill reinforces this market-centered vision in several ways. First, it promotes privatization by expanding eligibility for federal student aid to short-term programs, many of which are offered by for-profit institutions. These providers often operate with little public accountability and are designed to generate profit rather than promote public access or academic excellence. By directing public funds toward private actors without adequate regulation, the bill encourages the growth of a system where education is driven by market demand rather than by social need.

Second, the bill reduces government spending on higher education by capping loan limits, eliminating subsidized loans, and narrowing access to income-driven repayment programs. These changes effectively shift the financial burden from the federal government to individual students and their families. Instead of offering robust public support for higher education as a national investment, the bill treats it as a private expense to be managed by each student. This approach may reduce federal budgets in the short term, but it also risks increasing individual debt and limiting access for those who cannot pay.

Third, the bill emphasizes market efficiency by prioritizing short-term training programs that respond to immediate labor market needs. These programs are framed as the fastest way to produce "job-ready" workers. However, this emphasis comes at the expense of broader academic fields, especially the humanities and liberal arts. It suggests that education should be valued only for its economic return, not for its ability to foster critical thinking, cultural understanding, civic engagement, or lifelong learning.

This market-based approach may overlook the wider public role of higher education. Colleges and universities do more than prepare people for jobs. They develop citizens, support democracy, promote social mobility, and create spaces for intellectual inquiry. When policy focuses only on return on investment, it tends to undervalue these contributions. According to the Pew Research Center (2022), a growing number of Americans view higher education as important not just for personal success but for the health of society. Policies that emphasize private responsibility over public commitment risk weakening these collective benefits.

Another concern is that neoliberal models of education often reinforce existing inequalities. Market logic assumes that everyone has the same ability to compete, but in practice, students do not all start from the same place. Students from underfunded schools, marginalized communities, or working-class families face structural barriers that affect their educational choices and outcomes. A system that places the entire burden on individual choice ignores these realities and can lead to unequal outcomes that are mistaken for personal failure rather than systemic exclusion.

In this sense, H.R. 1 aligns with a policy tradition that seeks to minimize the role of the state while expanding the influence of private actors in public life. While this approach may offer more flexibility to institutions and reduce federal expenditures, it also reduces accountability, weakens protections for students, and narrows the purpose of education to short-term market performance. This vision of education may be efficient on paper, but it falls short of the democratic ideals that have long shaped American public education.

Ideological and Structural Implications

H.R. 1 is not just a technical bill that adjusts funding formulas or eliminates specific regulations. It represents a much larger shift in how higher education is understood in the United States. Instead of treating college as a public good that benefits society as a whole, the bill positions it as a private investment made by individuals for personal gain. This change in perspective has serious implications for how policies are designed, how students are supported, and what role the federal government plays in shaping access to education.

For much of the twentieth century, federal education policy was built on the belief that expanding access to higher education served the national interest. Programs like the GI Bill, the Higher Education Act of 1965, and the creation of Pell Grants were all based on the idea that when more Americans go to college, the entire country benefits. A well-educated population supports a stronger economy, more stable communities, and a healthier democracy. Public funding was not just financial support—it was a commitment to fairness and opportunity for all.

H.R. 1 moves away from that tradition. It reframes college as a personal decision with personal consequences. If students succeed, the rewards are theirs. If they fail, the risks and costs are theirs as well. This logic is central to a neoliberal model of governance, which emphasizes individual responsibility, reduced public spending, and reliance on market forces to determine outcomes. Under this model, education becomes a consumer product. Students are expected to choose the right path, pay their own way, and prepare for a job that meets the current demands of the economy (Slaughter & Rhoades, 2004).

The policies in H.R. 1 reflect these principles in concrete ways. For example, the bill limits subsidized loans and reduces support for income-driven repayment plans. These changes shift financial risk away from the government and onto students. The bill also expands funding for short-term certificate programs while offering little support for broad academic disciplines like the humanities. This sends a clear message that education is valuable only when it leads directly to employment. It also reduces the Department of Education's authority to regulate institutions, weakening federal oversight in favor of institutional freedom.

These decisions are not just budgetary. They reflect a belief that market forces should guide education policy. In this view, schools will compete, students will make rational choices, and outcomes will reflect effort and merit. However, this ignores the structural inequalities that shape student choices in the first place. Many students face barriers such as rising tuition, lack of advising, or the need to work while attending school. A policy that places full responsibility on the student without addressing these barriers does not create fairness. It deepens inequality.

The language used to justify these changes also reveals the ideology behind them. Terms like "choice," "accountability," and "workforce readiness" are used to make the policy sound neutral or even progressive. But in practice, "choice" often means cutting public options and asking students to navigate a confusing marketplace. "Accountability" sometimes means punishing schools that serve the neediest students rather than supporting them. "Workforce readiness" narrows the purpose of education to job training, leaving behind the broader goals of citizenship, critical thinking, and social engagement (Giroux, 2014).

This use of language plays a powerful role in shaping public opinion. When education is described only in terms of individual benefit, it becomes harder to argue for collective investment. If college is something you do only to increase your salary, why should anyone else help pay for it? This logic paves the way for disinvestment. Public universities face budget cuts. Financial aid programs shrink. Oversight is reduced. And students are left to navigate a complex system with limited guidance and increasing debt.

Scholars have noted that this shift from public to private responsibility is part of a larger global trend. Simon Marginson (2016) explains that many countries have moved from seeing higher education as a public right to viewing it as a personal choice. This shift affects not only how education is funded, but also how it is valued. In a system driven by neoliberal ideas, education is no longer about building a better society. It is about buying a credential in hopes of individual advancement.

This shift has consequences that go far beyond the classroom. When access to college is determined by market forces, those with more resources will always have more options. Students from wealthier backgrounds can afford to take risks, attend selective schools, or study subjects they are passionate about. Students from working-class families may be pushed into narrow training programs that offer fewer long-term opportunities. Over time, this creates a two-tiered system where some students are prepared to lead, and others are trained to follow.

H.R. 1 does not openly declare these goals. But through its structure, funding priorities, and language, it reinforces an ideology that favors privatization, austerity, and deregulation. It reduces the government's role in ensuring equity and quality. It places more pressure on students while giving institutions more freedom with less accountability. And it defines the purpose of higher education in terms that are too narrow for a society that needs creative, informed, and engaged citizens.

Conclusion and Policy Alternatives

H.R. 1 has been promoted as a modernization bill designed to streamline government and improve educational outcomes. But a closer look at Title III reveals that this is not modernization. It is a deliberate departure from the public mission of higher education that has shaped federal policy since the 1960s. Rather than strengthening access and quality, the bill shifts the burden of college from society to the individual. It reduces oversight, limits support, and redirects federal funds toward narrow job training rather than comprehensive education.

This is not reform that benefits students or the public. It is a systematic withdrawal from the idea that higher education is a common good. The bill favors institutional and private interests, while students face tighter restrictions, fewer protections, and higher costs. It deepens existing inequalities and reduces opportunities for those who are already underrepresented in higher education. The vision it presents is not one of progress, but of abandonment.

To counter this direction, meaningful alternatives must be considered. These alternatives should reaffirm higher education as a public responsibility and restore federal commitment to equity, quality, and student success.

First, regulatory protections must be reinstated. The Department of Education should have the authority to hold institutions accountable for outcomes, financial practices, and equity efforts. Oversight ensures that public money supports institutions that act in the interest of students. Without these protections, students are more vulnerable to fraud and poor performance.

Second, access to Pell Grants should be expanded. The program has long helped students from low-income backgrounds attend college. Policies that restrict access by increasing credit requirements or limiting the types of eligible programs will harm students who are balancing education with work or caregiving. Adult learners, first-generation students, and working-class students often rely on part-time study. Pell Grants should support their needs, not limit them.

Third, federal aid should be tied to institutional performance, especially in the areas of affordability, graduation, and equity. Colleges and universities that serve a high percentage of underserved students and show improvement in outcomes should receive greater support. Institutions that fail to meet basic standards should not continue to receive public funds without intervention. This approach links investment to results, while still prioritizing public service over profit.

Finally, it is time for educators, students, and communities to act. Policy decisions like those in H.R. 1 should not go unnoticed or unchallenged. Academic institutions must speak clearly about what is at stake. Public education is not a private product. It is a foundation of democracy. It builds informed citizens, skilled workers, and healthy communities. Defending that mission requires more than policy papers. It requires engagement, resistance, and a renewed commitment to fairness and inclusion.

The One Big Beautiful Bill may have an appealing name, but its vision for higher education is narrow, shortsighted, and unjust. If the goal is to build a stronger and more inclusive society, then the nation must reject this path and pursue a more equitable policy framework. One that values education not just as a private gain, but as a public good for all.

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