The American Opportunity Agenda: 
Affordable college, stronger workforce development, and lifelong learning

When you come from a family of educators like I do, you know the power of learning to open new horizons and opportunities. As our world and our economy change, access to ongoing higher education is also increasingly necessary to thrive. For too many Americans, however, that opportunity is out of reach.

A college degree has long been a ticket to well-paying jobs and fulfilling post-graduate opportunities—and for many Americans, a pathway to the middle class. But today, college costs students and their families more than ever before. States have cut investments in higher education and federal student aid doesn’t stretch as far as it once did. The federal Pell Grant used to cover nearly 80 percent of the cost of tuition, fees, and room and board; today, it covers just 29 percent. The average graduate with a bachelor’s degree starts their life with around $30,000 in debt.

And more than 40 percent of students don’t even make it to graduation. Students who drop out with debt but no degree are significantly more likely to struggle with loan repayment, and may even default. Others graduate from predatory, for-profit colleges that take students’ tuition money without providing them a quality education.

But opportunities for success shouldn’t be limited to those with a college degree in America. As important as it is to make college affordable, it must also be possible to land a well-paying job and launch a career for those Americans who do not go to college. As our labor market changes and evolves, well-paying jobs and careers requiring only a high school diploma are harder to find. With systematic reductions in worker power and significant cuts to workforce investment and technical education, Americans have been left behind. We need to ensure that workers have access to the training and education that will make them—and our economy—successful. Having more affordable and high-quality options to get there, inside and outside of traditional college, is critical.

Our ability to compete internationally, to innovate and grow our economy, to sustain and expand our middle class, and to make sure children have a better life than their parents, will be shaped in many ways by the education we make available to Americans—whether they choose to go to college or not.

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2 Trends in Student Aid - Figure 14. College Board. 2019.
PART 1: IMPROVE COLLEGE AFFORDABILITY AND COMPLETION

Make college more affordable.

More and more Americans see college as a privilege for the wealthy, out of reach for working- and middle-class students. Over the last 30 years, as states have steadily decreased investments in their public higher education systems and college costs have continued to rise, students have shouldered more of the costs themselves. Federal investments have failed to keep pace, shifting more financing from grants to loans—especially for students from the lowest-income families who most need a leg up in accessing middle-class careers. Pete believes that students, particularly low- and middle-income students and students of color, need a better path forward.

As President, he will:

- **Make college free for lower-income students with free tuition and support for basic living expenses.** By recommitting to a partnership in which states and the federal government invest in their residents, we can make public tuition completely free for over seven million lower- and middle-income students who are eligible for federal Pell Grants (including many middle-income families with multiple children in college), and for all families earning up to $100,000. And since tuition isn't the only cost of going to college, Pete’s administration will couple this historic investment in higher education with a major $120 billion infusion to the Pell Grant program, including supplemental Pell Grants for public college students. This will ensure that after we've covered tuition for the lowest-income students, there is enough left over for basic life necessities like housing and food.

- **Make college affordable for all students.** Pete will ensure that public college tuition is affordable for middle-income students by providing substantial tuition subsidies for students from families earning up to $150,000 and requiring that states improve affordability for all students. In exchange for receiving federal dollars, states must guarantee adequate investments in their public higher education systems and improve affordability by constraining tuition increases, by improving credit transfer, and by boosting financial aid.

- **Increase Pell Grants for all students and ensure Pell Grants keep pace with college costs.** Pete will immediately increase the size of the maximum Pell Grant by $1,000 and tie it to inflation to keep up with rising tuition and living costs. To keep the Pell Grant program on strong footing, Pete will guarantee funding for Pell Grants to all eligible students through entitlement spending, rather than subjecting funding scholarships for lower-income students to the whims of

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Get students on the path to college early by notifying high schoolers about their Pell Grant eligibility and completing the Free Application for Federal Student Aid (FAFSA) for most students. Students who think they won’t be able to afford college are often discouraged from pursuing it. And too often, paperwork serves as an enormous hurdle for low-income students to access higher education. Pete’s administration will notify students of their eligibility for Pell Grants automatically, starting in 9th grade, and have the federal government complete most of their federal student assistance application for them. This will help close a huge gap in college access for lower-income high school students.  

Provide access to higher education for DACA recipients. More than 800,000 young undocumented people brought to the United States as children currently qualify for DACA. Many are attending higher education institutions but have little to no access to financial resources. We need to renew DACA and expand eligibility, while pushing for a path to citizenship. In the meantime, extending Pell Grant eligibility to DACA students will provide them with the support needed to complete their degrees.

Provide access to higher education for incarcerated individuals, which greatly reduces recidivism and improves employment after release. By building on the work of President Obama to launch the Second Chance Pell experiment and provide access to federal Pell Grants, Pete will ensure colleges and prisons can partner to offer high-quality educational opportunities.

Support college completion, not just enrollment.

For too many students, a college degree remains an unfulfilled dream—even once they enroll in college. More than 40 percent of students who start college do not graduate, and Black and Latinx students graduate at lower rates than their white classmates. Leaving school without a degree collectively costs students billions in lifetime earnings and greatly increases their risk of defaulting on student loans. It’s time to invest more in college completion, particularly for low-income students and students of color.

As President, Pete will set a goal to achieve 10 million more graduates with high-quality college degrees and credentials over the next decade. To achieve this goal, Pete will:

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• **Raise expectations through free college to improve completion outcomes at public colleges.** In exchange for significantly increased public investments, public colleges will be expected to reinvest up to a quarter of the free-tuition aid in proven practices, such as comprehensive advising and emergency grants to help cover unexpected costs that might otherwise force students to drop out of school. By requiring public colleges to provide a high-quality education, align their credit transfer and reverse transfer policies, and improve graduation rates, Pete will address underlying costs of college and ensure a college education pays off for more students.

• **Invest in our local communities by creating a $1 billion community college fund** to address common barriers for college students, such as exposure to in-demand career fields, career and academic coaching, child care, and transportation. This fund will reward community colleges that are working to better meet their communities’ educational and career needs.

• **Ensure students don’t go hungry.** Millions of college students report being unable to afford to eat while in school, threatening their health and ability to pursue higher education. Pete will pursue legislative and administrative solutions to end food insecurity among college students, including by ensuring that students aren’t automatically ineligible for vital social services like Supplemental Nutrition Assistance Program (SNAP) while in school, coordinating efforts across federal and state agencies and college administrators, and proactively notifying students of the benefits available to them. Pete will also invest in a $2 billion pilot to expand the bipartisan free and reduced-price lunch program to provide food vouchers to students in community colleges.

• **Expand access to child care subsidies so parents can attend college.** More than one in five college students is a parent, and most of those students have a child younger than five. Expanding access to federally-funded child care, and making it easier for students to use those benefits while in college, will help more student-parents graduate on time and improve outcomes for their children.

• **Improve the federal Work-Study Program to better support working students.** Colleges can do more to support working students juggling life responsibilities and education. Reforms to the Federal Work-Study program will ensure federal dollars are better allocated and that colleges and universities develop cooperative models that help students access off-campus work in well-paying fields related to their career goals.

• **Help low-wage students by passing a $15 per hour minimum wage indexed to wage growth.** Nearly half of full-time students and over 80 percent of part-time students work while going to

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school, many in low-wage jobs. It’s time that they are paid a fair wage. Pete will raise the minimum wage to $15 for all workers, including students in federal work-study programs.

- **Strengthen oversight and reform the accreditation system.** Pete’s Department of Education will better monitor the over 5,000 higher education institutions that currently receive federal funding and reform the accreditation system responsible for overseeing academic quality. These actions will ensure that students are getting high-quality degrees that help them pursue their chosen careers and that taxpayer dollars are being well spent.

- **Protect student-athletes.** Student-athletes build school culture and contribute to significant revenues for colleges, sports conferences, and sponsors—but they also forgo other employment opportunities and school-related activities, and risk lifelong injury. Pete will support regulation and legislation like California’s new bipartisan Fair Pay to Play Act, which ensures student-athletes can seek compensation for the use of their images, just like other college students, and engage agents to represent them in the marketplace.

- **Ensure higher education jobs are good jobs.** As we invest more in our public higher education systems, it is vital that the jobs in those systems are good jobs. That is why Pete strongly endorses the Public Service Freedom to Negotiate Act.

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**Increase dedicated support for HBCUs and Minority-Serving Institutions.**

Historically Black Colleges and Universities (HBCUs), Tribal Colleges and Universities (TCUs), and Minority-Serving Institutions (MSIs) play a vital role in strengthening our country and our communities. Yet growing out of a long history of racial segregation and historical wealth gaps for students of color, many HBCUs, TCUs, and MSIs are severely underfunded. Dedicated support for these institutions will help to level the uneven playing field, giving them the capital they need to help students of color thrive.

This is why Pete is proposing a new $50 billion investment in HBCUs, TCUs, and MSIs over the next decade, with $20 billion of that additional funding through mandatory spending under Titles III and V to guarantee continued support to these colleges. In addition to supporting capital and instructional costs, funds may be used for need-based aid to reduce student debt burdens and to promote strategies that support student needs and promote college completion. Support for these invaluable institutions will ensure that HBCUs, TCUs, and MSIs continue to serve as launching pads for millions of students of color.

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**Make student loans less burdensome and more affordable.**

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Every year, over a million borrowers default on their loans for the first time. It doesn’t have to be this way. Federal student loans carry unique benefits that allow students to repay based on their incomes—including halting payments while their incomes are very low or during periods of unemployment—while receiving credit toward cancellation of their debts after 20 years of payments. But the student loan system forces borrowers to spend hundreds of hours keeping track of their loans, researching their options, and filing and refiling paperwork. This hits families with the least time to spare the hardest.

As President, Pete will build a new, 21st-century system to make the application and repayment process easier for student borrowers and ensure that students never owe more than they can afford. He will:

- **Automatically enroll student borrowers in affordable, income-driven repayment plans** when they fall behind on their payments or indicate they are struggling to repay their debt. These loans will be cancelled after borrowers have been enrolled in the income-based plan for 20 years.

- **Help borrowers to stay enrolled in their repayment plans.** By automatically transferring their enrollment information from year-to-year, Pete will help borrowers avoid confusion and ease loan repayment. Pete will also eliminate taxes on cancelled outstanding student loan balances for borrowers whose debt is forgiven after 20 years of income-driven payments.

- **Cancel debt for borrowers who attended unaffordable for-profit programs.** Pete will aggressively pursue accountability for for-profit colleges that leave students with unaffordable debt and without viable job prospects. By collecting on the costs and closing vocational programs that fail to serve their students well, Pete will ensure future students don’t end up in the same position.

- **Put borrowers first.** Pete will limit marketing from student loan servicers, make credit reporting on student loans fair and transparent, and update protections on borrowers’ other federal benefits like Social Security income from debt collection. Pete will also end wage garnishment and other collections on defaulted student loans for low-income borrowers.

- **Better protect students from predatory private student loans** by ensuring these loans don’t leave students and families drowning in debt. Pete’s administration will expand and enforce baseline protections for private student loans, including by ensuring that families aren’t expected to repay the debt if borrowers pass away and prohibiting banks from automatically placing loans in default based on a co-signer’s death or bankruptcy filing. Pete will also help borrowers to access federal loans that carry greater protections, and ensure students and their families understand the terms of private loans through improved counseling and disclosure requirements.

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Aggressively oversee third-party debt relief companies. By coordinating the Department of Education with other federal agencies like the Consumer Financial Protection Bureau, Pete will stop debt relief companies from ripping students off by charging them for what should be free services, such as federal student aid applications and federal student loan benefits.

Recommit to public service.

The United States needs students to go into public service: teachers, nurses, police, firefighters, military, and other professions are critical to both the well-being and national security of our country. But these fields are often hard to enter and low-paying, discouraging many students from pursuing public service. Higher education is a crucial component of a national service policy, which is why Pete proposes to:

● Provide earlier student loan forgiveness to public servants and full debt cancellation after 10 years of service. Those who are working in government service or nonprofit organizations will receive cancellation of 5 percent of their debt in each of their first three years of service; 10 percent in each of the next four years; and 15 percent during the next three, providing full cancellation of their debt in exchange for 10 years of service and rewarding every contribution these borrowers make to their communities. Students who participate in Pete’s expanded Service Year Fellowships program will also be considered eligible for Public Service Loan Forgiveness.

● Improve the management of the Public Service Loan Forgiveness program. Pete will set high standards for student loan servicers to make sure that public servants who deserve to have their loans forgiven aren’t stymied by red tape and poor execution. He will closely monitor student loan servicers to ensure they follow the rules, and hold them accountable if they fall short.

● Quadruple paid service opportunities. Through his A New Call to Service plan, Pete will increase paid service opportunities, prioritizing high-school, community college, vocational, HBCU, and MSI students.

● Invest $100 million annually to increase workers’ access to public service jobs. Pete’s administration will provide new pathways to public service. With over $100 million per year in new grants to state and local agencies, local youth and residents will have greater access to entry-level public sector jobs. To support this goal, Pete will pilot Public Service Academies at Job Corps Centers across the country to connect under-resourced youth with career opportunities in in-demand sectors like cybersecurity, energy, and health care.

PART 2: INVEST IN THE AMERICAN WORKFORCE

For too many Americans, the transition from education to the labor market is not working—especially for Black and Latinx people and other people of color. Most Americans pursue higher education to secure a
good job, but millions emerge with debt and no degree. Disparities in completion rates are compounded by a labor market that leaves behind those without strong work experience and professional networks.

Pete knows that as important as it is to make college affordable, it must also be possible to get a well-paying job and launch or advance a career in more ways than one. New investment in the American workforce should build upon successful innovation in communities and states. Even as federal support for workforce development has decreased, local nonprofits, unions, employers, and community colleges throughout the country—from Wisconsin22 and San Antonio23 to Charleston24 and Philadelphia25—have come together to develop homegrown talent by delivering the credentials, skills, and experiences students and workers need to enter the workforce with a premium, leading to a career with a family-sustaining wage.26

In addition to increasing workplace protections and worker power through his New Rising Tide plan, Pete will also invest $50 billion in the skills and potential of the American workforce, further supporting young people’s future, the security of families and working adults, and the competitiveness of our economy. He will:

- **Double annual investments in career and technical education programs in high schools and colleges.** Pete will partner with industry to invest in a world-class career and technical education system. Pete will also dedicate funds for state and industry partnerships designed so all high school students in career and technical education programs can receive free college credit, earn industry credentials, and engage in work-based learning. His administration will support a tax deduction for employers that offer paid work experience through internships and youth apprenticeships.

- **Expand and strengthen American apprenticeships through a $10 billion investment.** Registered apprenticeship programs are a proven way to connect on-the-job learning with classroom training, ensuring apprentices gain critical experience as paid employees while completing their education. We must build on the Registered Apprenticeship system to ensure these opportunities remain a sure bet for American workers to access a quality job and a career, while delivering the skilled workforce employers and the economy need. Pete supports strengthening the National Apprenticeship Act to expand this system, and will invest $1 billion each year to double the number of apprentices, particularly in nontraditional industry sectors like IT, health care, advanced manufacturing, clean energy, and education. Specifically, Pete will:

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22 “Services for WRTP: BIG STEP.” WRTP, September 3, 2019.
○ Provide a challenge grant program to incentivize states to strengthen their apprenticeship systems, set targets for expansion, and better connect apprenticeships to higher education, K-12, and workforce systems.

○ Establish industry-specific “centers of excellence” to work with employers to expand access, and invest in intermediary organizations that work across partners in states and communities to start new programs and support apprentices and participating employers.

○ Incentivize employers of all sizes, across industry sectors, to participate and invest in apprenticeship programs.

○ Create a federal apprenticeship service to fill jobs across agencies in critical fields, so the federal government leads by example.

- Form a presidential “Skills Cabinet” to develop and invest in the first-ever skills strategy for the United States. All workers should have access to the high-quality education and workforce development opportunities they want and deserve to connect to quality jobs to position our economy to succeed. To ensure we have the most skilled workforce as we move into the future, Pete’s Skills Cabinet will build on best practices from states and task the Secretaries of Labor, Education, and Commerce to work with industry and labor leaders to develop a five-year skills strategy. The Cabinet’s strategy will guide an increase of over $2 billion annually in targeted workforce programs and partnerships to ensure the public workforce system is a coordinated platform for economic development and lifelong learning. Pete will:

  ○ Ensure underserved youth and adults facing barriers to employment can access training, career counseling, and job-matching services, and maintain funding for these services even during tight labor markets.

  ○ Reform and strengthen programs designed to help workers transition after a job loss to proactively anticipate future job loss risks and provide new training to workers before they leave the labor market. This also includes evaluating ways to improve and restore the unemployment insurance program for the modern economy.

  ○ Invest $500 million to bring training and career counseling services into prisons and other correctional institutions, providing access to these resources for returning citizens prior to release to help improve their ability to rejoin the labor market. This will be tied to Pete’s goal of reducing incarceration by 50 percent nationwide.

  ○ As part of his investment in the Transition Assistance Programs, Pete will increase funding for separating service members to access training and career counseling prior to transitioning into the civilian labor market, initiating training more than 90 days prior to separation and incentivizing states to adopt policies that recognize military training as meeting prerequisites for occupational licensure in related civilian occupations.
• **Provide $100 million annually in scaling locally-driven public-private workforce partnerships that deliver results for local workers and businesses.** Pete will support local communities to develop talent ecosystems that link education, economic development, and workforce programs. Pete will provide $100 million each year for performance-driven grants in innovative regional workforce partnerships that build on proven practices. This includes support for local sector partnerships bringing together multiple employers to develop industry-wide workforce strategies for health care, IT, manufacturing, and clean energy alongside workforce boards, labor organizations, schools, colleges, and community-based partners. Pete will also ensure these funds support the success of all workers through proven career pathway programs that integrate training with career services and other supportive services like child care, basic education, and counseling.

### PART 3: STRENGTHEN COLLEGE TRANSPARENCY, SAFETY, AND OVERSIGHT

**Hold colleges accountable for wrongdoing or poor quality.**

Too many unscrupulous for-profit colleges have intentionally taken advantage of students, particularly service members and veterans, and wasted taxpayer dollars by offering a low-quality education that carries little value in the workforce. Meanwhile, students are left saddled with unmanageable debt. To crack down on these schools, Pete will:

- **Install a true independent advocate for college students at the Department of Education** to fight to make sure students come first. This new student advocate will have a robust toolbox and sufficient resources to track and protect federal student aid programs, investigate college misbehavior, coordinate investigations, and share information with other agencies and state and federal consumer protection bodies to hold predatory schools accountable, and resolve student disputes quickly and effectively.

- **Implement the gainful employment rules that Education Secretary Betsy DeVos has eliminated** to hold career-college programs accountable when their graduates take on too much debt relative to their earnings.

- **Provide debt relief to students whose colleges lied to them,** while deterring future wrongdoing by holding those institutions liable for the costs of debt forgiveness. Similarly, Pete will ensure that eligible borrowers whose colleges close before they can graduate see their loans automatically forgiven.

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• Close a loophole that leads for-profit colleges to target service members and veterans, requiring that all taxpayer financial aid—including Defense Department Tuition Assistance and GI Bill dollars to veterans—count toward federal protections for students and taxpayers.

Increase transparency so students can pick the college that’s best for them.

When students prepare to enroll in college, they are making a life- and career-altering decision. But many are forced to make those decisions in a black box—signing checks to pay for a college education that may or may not pay off. Students deserve better information, before they decide where to go to school, about how well their college is likely to serve students like them. That’s why Pete is proposing to:

• Provide more relevant information to students about outcomes. Students need better information to understand which colleges give them the best chance of earning a degree that will pay off in the workforce. All colleges receiving funds from the Department of Education will be required to provide students with clear, comprehensive, and accurate data on student debt, graduation rates, post-college earnings, and repayment outcomes. Pete’s administration will also make the data publicly available through a user-friendly website to increase solutions that can help consumers make better college choices based on value.

• Increase transparency so students and families can access the cost and financial aid information they need. Too many colleges obscure critical information that students and families need to make financial decisions about where and whether to pursue higher education. Pete will require that colleges provide clear and comparable information on the costs and financial aid packages available to students.

Ensure campuses are safe for students.

Every student should feel safe and secure on their campus. Yet sexual harassment and assault at colleges and universities is an alarming problem, with one in five women reporting sexual assault while in college, and active-shooter situations rising in recent years. Survivors of such traumas are often prevented from fully participating in and benefitting from their higher education. Pete will prioritize students’ safety by requiring schools to prevent and respond to incidents, and offer appropriate support to survivors. He’ll enact clear rules around what schools should and must do to help their students be safe.

• Empower women to reach their full potential in college through strong Title IX protections. Pete will reverse the Trump administration’s weakening of Title IX by enacting a comprehensive, student-centric process to amend Title IX regulations focused on early intervention and prevention, protecting survivors by offering supports like counseling and academic

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accommodations, and making clear that schools owe each student a full investigation of their claim through a transparent process. Pete’s administration will recognize that Title IX protects transgender students and will ensure that they are able to take full advantage of all educational resources without facing discrimination.

- **Support comprehensive campus-based sexual violence prevention through Department of Education leadership and funding** for programs such as bystander intervention, interventions to address social norms, staff training on trauma-informed approaches, and online harassment and bullying based on gender and gender identity.

- **Support efforts to keep guns off college or university campuses, and enact Extreme Risk laws to empower loved ones, classmates, and educators to intervene to temporarily protect someone in crisis from accessing firearms.** Increasingly, state lawmakers are enacting legislation allowing guns on college campuses, which creates new dangers for students and educators. This is an especially toxic mix due to the elevated risk factors common to campus life and college-aged young people: violence, suicide attempts, alcohol abuse, and risky behavior. College students, educators, and faculty should be familiar with extreme risk laws, also called red flag laws, as a way to intervene before warning signs escalate into tragedies on college campuses. Pete will also support efforts by students, police chiefs, and college presidents—who overwhelmingly oppose legislation that forces colleges and universities to allow guns on campus.

- **Support good mental health for college students and improve the quality of mental health care on college campuses.** Pete will support colleges in offering mental health screenings and services by requiring insurance plans to provide a free annual mental health check-up to anyone who wants one, connecting college services to community services to allow for more timely treatment and better coordination, supporting college counseling and mental health centers to increase their capacity to meet student needs, and supporting training for both students and other academic professionals outside of the counseling center to increase the ability for the broader college community to address issues of mental health and addiction.

- **Launch the We Belong National Mentorship Program for LGBTQ+ youth.** Learning from initiatives like the My Brother’s Keeper Program launched by President Barack Obama, the We Belong National Mentorship Program will call on leaders in the public and private sectors to mentor LGBTQ+ youth, including college students, and strengthen the resources, self-love, and sense of belonging they need to thrive.

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