

students united™

state legislative agenda
2024



OUR MISSION

Led by Minnesota State University students, we are the inclusive voice for all future, current, and former students. We actively work to represent and support Minnesota State University students and advocate at a system, local, state, and federal level for higher education policies that make a positive impact for our students and communities.

THIS YEAR

In 2024, Students United is committed to advocating for policies at the state level that support students' basic needs, college affordability, the rights of student loan borrowers, and investment in our Minnesota State System.

Students United is an independent non-profit organization funded and operated by students.

EXECUTIVE SUMMARY

This year, Students United has committed to advocating on behalf of policies at the state and federal level that will benefit future, current, and former students of the Minnesota State University system.

Too many students across our seven universities live with the daily burden of food insecurity and, as a result, suffer worse academic outcomes and struggle to complete their degrees. This crisis impacts over a quarter of students in Minnesota, and it's time to act. That's why Students United calls on Minnesota's lawmakers to clarify state law and **allow more low-income, food-insecure students to access SNAP benefits** as a proven method for addressing food insecurity.

With almost \$30 billion in collectively held outstanding loan debt, we also know the student debt crisis is a reality experienced by thousands of Minnesotans, especially the more than 85,000 Minnesotans in delinquency. In fact, student loan borrowers who attended a public college or university in Minnesota owe an average of \$37,492. For these reasons, Students United asks lawmakers to **expand the Student Borrower Bill of Rights, establish an individual right of action, and clarify Minnesota's student loan Ombudsperson's market monitoring authority.**

Students United supports **Minnesota State's bonding and supplemental budget request this year.** These resources will ensure that Minnesota State can maintain safe and adequate campus buildings, which are crucial to the student experience, and continue to deliver high quality academic programs.

Finally, Students United will advocate for a policy of **universal FAFSA completion** in Minnesota because, right now, only half of Minnesota high school students complete the FAFSA. This leaves our state 40th in the country for FAFSA completion as of 2023. As a result, Minnesota's graduating classes of 2021 and 2022 left nearly \$100 million of federal student aid on the table. It is time to pass this common-sense measure to ensure high school seniors take advantage of needs-based and potentially transformative resources that make their college dreams possible.

ENHANCING STUDENTS' ACCESS TO SNAP BENEFITS

Too many students across our seven universities live with the daily burden of food insecurity and, as a result, suffer worse academic outcomes and struggle to complete their degrees. This crisis impacts over a quarter of students in Minnesota, and it's time to act.

Currently, the Supplemental Nutrition Assistance Program (SNAP), the federal program that provides food-purchasing assistance for Americans with low incomes, is a primary mechanism for addressing food insecurity. Unfortunately, it is exceedingly difficult for college students to access the benefits of SNAP.

In addition to meeting the usual SNAP eligibility requirements, college students must meet a specific student exemption. The Consolidated Appropriations Act, passed by Congress in 2021, introduced two temporary exemptions to expand postsecondary student access to SNAP during the COVID-19 public health emergency. Specifically, students with work-study and an expected family contribution of zero dollars on the Free Application for Federal Student Aid (FAFSA) became eligible for SNAP assistance. However, with the expiration of the public health emergency, the burdensome "work for food" requirements returned.

These requirements were especially devastating because we know that the temporary exemptions afforded access to SNAP to students who desperately needed it. In fact, according to a report from Minnesota's Department of Human Services, SNAP served 37% more postsecondary students in November 2022 compared to December 2019. Moreover, food insecurity decreased among survey respondents from 73% to 32%.

While Students United will advocate for Congress to take action and restore wider eligibility for SNAP benefits nationwide, Minnesota lawmakers can follow the example of states like Ohio, Arizona, and Oregon in addressing this issue at the state level. Specifically, Students United calls on Minnesota's lawmakers to clarify state law and allow more low-income, food-insecure students to access this federal benefit.

At a glance:

- More than a quarter of college students in Minnesota struggle with food insecurity.
- SNAP served 37% more postsecondary students in November 2022 than in December 2019, and food insecurity decreased from 73% to 32% during broader SNAP eligibility.
- Students United calls on Minnesota's lawmakers to clarify state law and allow more low-income, food-insecure students to access SNAP.

EXPANDING MINNESOTA'S BORROWER BILL OF RIGHTS

With almost \$30 billion in collectively held outstanding loan debt, the student debt crisis is a reality experienced by thousands of Minnesotans. Right now, Minnesota's student loan borrowers owe an average of \$37,492 for state college students, according to the Student Borrower Protection Center, and we have more than 85,000 Minnesotans in delinquency. Student loan debt is a significant drag on our state's economy and an exhausting crisis for those struggling to afford their monthly payments. Fortunately, Minnesota became the fifteenth state in the nation to pass a borrower's bill of rights in 2021, but it is time to do more.

Minnesota's Student Borrower Bill of Rights was a bipartisan effort establishing common-sense rules and basic protections for student loan borrowers across our state. Among other provisions, the law requires loan servicers to communicate information about loans and repayment promptly and accurately. Borrowers are also now notified if and when a loan is transferred and to whom. Additionally, borrowers must now be evaluated for repayment options considering income, making it easier for people to afford payments while staying on track and protecting their credit. But, as thousands of Minnesotans return to student loan repayment, the time has come to take further action.

Specifically, Students United is asking lawmakers to follow the example of other states, establish an individual right of action, and clarify Minnesota's student loan Ombudsperson's market monitoring authority.

These steps will ensure that Minnesota's student loan borrowers are protected as they return to loan repayment, afford borrowers their right to be heard if they are wronged by their servicer, and offer greater transparency in the marketplace.

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- Minnesota's student loan borrowers owe an average of \$37,492 for state college students.
- Students United asks lawmakers to expand the Student Borrower Bill of Rights, establish an individual right of action, and clarify Minnesota's student loan ombudsperson's market monitoring authority.

UNIVERSAL FAFSA REQUIREMENT

Minnesota's graduating classes of 2021 and 2022 left nearly \$100 million of federal student aid on the table and most do not even realize it.

Why is this happening? Students must complete a form called the Free Application for Federal Student Aid (FAFSA) to determine how much they can receive in need-based aid, such as federal Pell Grants and other state and college-specific programs. However, many never complete the form. In fact, fewer than half of Minnesota high school students complete it, putting Minnesota 40th in the country for FAFSA completion as of 2023.

In recent years, states as different as California, Alabama, Maryland, and Texas have all made completing the FAFSA a high school graduation requirement. And by doing so, they have seen increases in FAFSA completion and postsecondary enrollment.

The federal government is making significant changes to the FAFSA process to make a once-byzantine form simple and accessible. The simplified FAFSA form reduces the number of questions on the form from over 100 to under 40, lessening the time needed to complete the form. Implementing a universal FAFSA policy would ensure Minnesota students can take advantage of this simplified FAFSA process and that students learn about the availability and types of financial aid available.

Under universal FAFSA, high schools would integrate FAFSA completion into their senior graduation and post-secondary planning process, weaving it into a course, counseling, or another support system. Seniors would be required to complete the FAFSA or an application for state financial aid before graduation unless they complete a "no questions asked" opt-out form with a parent or guardian signature or if they are 18 years of age. High school principals may also issue a hardship waiver if a student cannot meet the requirement due to extenuating circumstances.

The completed FAFSA is a critical component in an increasingly robust support system. Last spring, the Legislature passed North Star Promise, which will ensure tuition is covered for students of families making \$80,000 and under. However, students cannot access this transformative support.

The Minnesota Legislature can make a lasting impact on the dreams of college-bound students this year by prioritizing universal FAFSA.

UNIVERSAL FAFSA REQUIREMENT CONT.

At a glance:

- Fewer than half of Minnesota high school students complete the FAFSA, putting Minnesota 40th in the country for FAFSA completion as of 2023. As a result, Minnesota's graduating classes of 2021 and 2022 left nearly \$100 million of federal student aid on the table.
- Under universal FAFSA, high schools would integrate FAFSA completion into their senior graduation and post-secondary planning process, requiring seniors to complete the FAFSA or an application for state financial aid before graduation unless they complete a "no questions asked" opt-out form or are issued a hardship waiver.
- Students must complete the FAFSA form to access the transformative support offered by the North Star Promise.



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