House Education & Workforce Dems
Education in the Crosshairs, Part III: What Dismantling the Department of Education Means for Students
July 22, 2026
Oral Testimony
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Ranking Member Scott, and members of the Committee on Education & Workforce, thank you for the opportunity and invitation to speak to you today about HR1's negative impacts on student loan borrowers and education equity.

My name is Wil Del Pilar, and I'm the senior vice president at EdTrust, a national nonprofit organization focused on closing opportunity gaps and advancing racial and economic justice in education. At EdTrust, we believe that education is not just a pathway to opportunity — it is a civil right.

EdTrust firmly believes that every student has the potential to achieve their dreams. Postsecondary education is a critical pathway to intergenerational social and economic mobility for individuals and their families. The strength of our economy, the resilience of our democracy, and our competitiveness in the global marketplace all depend on ensuring that every student has access to a high-quality education that prepares them for success. However, too many students — particularly students of color, students from low-income backgrounds, English learners, and students with disabilities — continue to face barriers that limit, obstruct, or prevent these opportunities.

Unfortunately, HR1 erected more barriers for student borrowers by reducing access to affordable repayment options and increasing the cost of higher education, particularly for borrowers of color and student-parents. Rather than strengthening pathways to college affordability and financial security, the legislation will shift more of the costs and risks of higher education onto students and families who already face significant financial barriers. The result is higher monthly payments, greater long-term debt burdens, and increased economic insecurity for many of the nation's most vulnerable borrowers.

In particular, borrowers of color will be especially harmed by HR1 due to their reliance on federal lending to access higher education. Persistent, policy-driven racial wealth gaps mean that many Black, Latino, and Native families have fewer financial resources to pay for college without borrowing. Black borrowers often graduate with higher levels of student debt and experience greater difficulty repaying their loans. HR1's elimination of existing income-based repayment plans, especially the SAVE plan, will force many borrowers of color to devote a larger share of their income to loan payments and wait longer for any potential forgiveness while delaying opportunities to purchase homes, build savings, invest in retirement, or accumulate generational wealth. EdTrust is already seeing this on social media: borrowers expressing shock at their monthly payments jumping by $500, $1,000, or even more, with no ability to pay that amount. HR1 means that millions of borrowers are now facing years, even decades, of additional financial strain and much higher overall repayment costs.

The legislation also creates significant hardships for student-parents, who make up more than 1 in 5 of all college students, and often balance work, caregiving, and academic responsibilities. Many depend on federal student loans not only to cover tuition but also to pay for essential living expenses, including housing, food, childcare, transportation, and healthcare. HR1's changes increase the chances that student-parents will pause or be forced to totally abandon their education before obtaining a credential.

In addition to the negative impact on borrowers, HR1 restricts access to federal graduate lending, pushing many borrowers, especially those from low- and middle-income backgrounds, many of whom are students of color, into the hands of private banks. That means higher interest rates, fewer consumer protections, stricter credit requirements, and flat-out denials for some, forcing those students to halt their educational journey. In particular, the bill will limit the ability of students of color and student-parents working toward becoming much-needed teachers and medical professionals, much to the detriment of themselves, their families, their communities, and the country as a whole.

Ultimately, HR1 makes pursuing higher education riskier and more expensive for millions of people. And borrowers of color and student-parents will bear some of the heaviest burdens, making it more difficult for them to complete degrees, repay loans successfully, and achieve financial security. As you work to reverse these negative changes and improve our nation's higher education system, EdTrust stands ready to partner with you on this important work. Thank you.