United States Senate
Senate Hart Building
Suite 302
Washington, DC 20510

Phone: (202) 224-4944
Fax: (202) 228-3398

Lamar Alexander

United States Senator • Tennessee

Floor Remarks of U.S. Senator Lamar Alexander
Introduction of the Higher Education
Simplification and Deregulation Act of 2005
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Mr. President, I ask unanimous consent that I may bring in a few boxes of regulations about which I am going to speak on higher education. These are 7,000 regulations.

We have 6,000 autonomous institutions of higher education in the United States, colleges and universities. The Presiding Officer comes from the State that has some of the finest colleges and universities anywhere in America. I will not begin to name them because there are so many of them I might leave one out. Every single college or university, public or private, in North Carolina, Tennessee, or Colorado which has students with Federal grants or loans gets all of these boxes this year. These are the Federal regulations under title IV of the Higher Education Act that somebody at the smallest college or the biggest university must wade through in order to help students have Federal grants and Federal loans. The Federal grant and Federal loans are one of the great success stories of the United States of America. I will talk more about that.

Mr. President, 60 percent of our college students and university students at those 6,000 public and private and profit and nonprofit institutes of higher education, 60 percent of them have a Federal grant or loan to help pay for college. That has increased over the last 4 or 5 years about 10 times faster – 9 times faster – than State funding for higher education.

But my goal today, in my remarks and in the bill I am introducing, is to make it easier for boys and girls and men and women who attend our colleges and universities – and many of them are mature, older students – to make it easier for them to go through these documents. And then, on the other hand, to make it easier for our colleges and universities to comply with all these rules and regulations. I would like for them to be spending their time and their money helping our students learn instead of spending their time and their money reporting to us what they are doing.

That is the purpose of what I want to do today. I am introducing the Higher Education Simplification and Deregulation Act of 2005, a bill that does what I just described. It will help students get access to available financial resources. Second, it will reduce the burden on colleges and universities imposed by Federal regulations so they can devote more of their time doing what they are meant to do: provide the highest quality postsecondary education in the world. And third, it will ensure that the autonomy and independence of our 6,000 institutions of higher education are preserved.

I am delighted I am able to interrupt the energy debate to talk about higher education because I think while it sounds like we are shifting gears, they really go together. If I am looking at our country today, and I had to take an exam this minute about the two greatest issues facing the United States of America, I would say, No. 1, terrorism, and, No. 2, competitiveness. ``Competitiveness" a big word, meaning: How are we going to keep our jobs? How are we going to keep our standard of living in this country when we have 5 or 6 percent of the people in the world, and yet we produce a third of all the money, consume 25 percent of all the energy? And China and India and Singapore and Malaysia, not to mention Japan and Europe, are saying: Wait a minute. Our brains are as good as those American brains. A lot of our students have been going to the United States, creating jobs for those Americans. In fact, 572,000 foreign students are in this country today, basically improving our standard of living by their work here.

So we are in a very competitive time. Just as we have been saying in energy, here comes China, here comes Malaysia, here comes India buying up the oil reserves, driving up the price. Here comes Germany and other parts of the world with lower natural gas prices than we have. And our jobs are going toward them.

The other thing we could do to ensure our good jobs and to keep our higher standard of living is to focus on our brainpower. The great advantages the United States of America has had since World War II have been our low cost, reliable supply and access to energy, our science and technology edge, and our educational institutions. There are so many examples of that.

Mrs. Kay Bailey Hutchison, the senior Senator from Texas, and our majority leader, Senator Bill Frist, had a little session in the leader's office last year. They invited the former Brazilian President Fernando Henrique Cardoso. He was concluding his residency at the Library of Congress. I remember after he had said what he had to say, we asked our questions.

Senator Hutchison asked of President Cardoso: Mr. President, what is the one thing you are going to remember about the United States from your stay here at the Library of Congress that you will take with you back to your country of Brazil? Without a moment's hesitation, he said: The American university, the greatness and the autonomy of the American university.

I will tell you another story. A few years ago, I was asked to be the president of the University of Tennessee. It was 1988. I was glad to do it. I had been chairman of the board of the university for 8 years as Governor, and I appointed a lot of the trustees, but I was not a skilled university president. So I sought out David Gardner, the president of the University of California, which I regard, with all respect to North Carolina, at least at that time, to be the outstanding public university in America and perhaps one of the best in the world.

I said to David Gardner: Why is the University of California so good? Without a moment's hesitation, he said: First, autonomy. When California created the university – they created four branches of government, really: legislative, executive, judicial, and then the University of California. He said: Fundamentally, they give us the money, and then our board and we decide how to spend it. Our autonomy has permitted us to do the second thing, set very high standards. And then he said the third thing was the large

amount of Federal dollars that follows students to the educational institution of their choice.

So autonomy, excellence, and choice--Federal dollars following students to the schools of their choice. That is how David Gardner explained the California model for excellence in higher education.

That model has worked for our country since the GI bill for veterans was enacted in 1944. I have wondered many times how we were fortunate enough to have decided to do it in the way they did it. This was for the veterans. It was the end of World War II. There were college presidents who were very upset about the idea of giving the veterans money and just telling them to go wherever they wanted to go to college.

The president of the University of Chicago said it would make the University of Chicago a hobo's jungle. But we know what it did. We had veterans coming back and taking their GI bill. Many of them took it to Catholic high schools and other high schools because they had not finished high school. But they went wherever they wanted, to any accredited institution. They went to Yeshiva. They went to Vanderbilt. They went to the historically Black colleges and universities across America, including Harvard. It did not matter. If it was accredited, they chose the institution.

The same formula was applied when the Pell grants were created by this Congress in honor of Senator Pell, who was a former Member of this body; as is true with Senator Stafford and the Stafford loans. Instead of giving those grants and loans to the University of North Carolina and the University of Tennessee, they went to the student. The student then said: Well, I will decide where I want to go. I may want to go to Rhodes College, or I may want to go to Lenore Rhyne or I may want to go to the University of Florida or Yeshiva or Howard. They go where they want to go.

Because of that, we now have 6,000 autonomous institutions around the country. Many of them are nonprofit. Many of them are for profit. Eighty percent of our students go to public institutions, but 20 percent go to private institutions. Because it is a marketplace of 6,000 institutions, and some are, of course, better than others, because it is a marketplace, we have been able to adapt to a changing world that now has different subjects, different standards, a more global environment, and students who are, by and large, much older and have different needs than they did before.

If we had not had that kind of marketplace of colleges and universities, we would be stuck in the mud, and we would not have former President Cardoso of Brazil talking so well about our colleges and universities.

We do not just have some of the best colleges and universities in the world; we have almost all of them. And the rest of the world knows that. We do not have 572,000 foreign students studying in our country this year because we made them come, or even because we give them scholarships. They pay to come for the most part. They are the brightest students in most of these countries. And 60 percent of our postdoctoral students are from overseas. Half our students in computer and engineering graduate programs are from overseas. They are here for that reason. So we attract these students. The Federal Government has continued to be generous.

So there are two things I am introducing today with this bill. Number one, this legislation would simplify the financial aid process and expand access for students. We do it in these ways: (a) streamline the forms for Federal grants and loans, making access to student financial aid easier; (b) provide students who want to expedite their education and study year-round the Federal support to do so; (c) provide students with financial information about colleges and universities in a clear and concise manner that does not require additional reporting from institutions.

The second purpose of the bill is to protect that autonomy, that one word, that independence, that autonomy of these 6,000 institutions. That is, in my view, a critical element of why we have the best colleges and universities in the world.

What I mean by that is we did not order them to be good from Washington. That is not how they got to be great. They were autonomous and independent. We allowed them to be, and then we gave them students, followed by money, who created a competitive marketplace. And they became the best in the world.

So this legislation eliminates, streamlines, and evaluates regulations currently imposed on institutions of higher education with the goal of lessening the burden on schools. That way, universities can focus more on teaching and researching and less on maintaining reporting requirements for the Federal Government.

The bill, No. 1, appoints an expert panel to review Department of Education regulations and to recommend how those regulations might be streamlined or eliminated. Two, it accelerates the ``negotiated rulemaking process" whereby universities negotiate new rules with the Department so that an end result can be reached without costly delays. And three, it develops a compliance calendar so that universities know what requirements they have to meet and when they to have meet them.

What I mean by that is, it will be up to us in the Federal Government to send to the University of North Carolina or Maryville College in Tennessee a list of the rules they have to comply with so they don't have to hire a whole team of people to try to wade through and read everything.

This is just one title of the Higher Education Act. It has several titles. So a compliance calendar would help deregulate.

These changes build on the successful model for American higher education. By making the financial aid process more user friendly and more accessible, more students will have Federal funds following them to the college or university of their choice. And by relieving some of the Federal regulatory burden, we are restoring university autonomy so they can spend more time teaching and researching and less time filling out paperwork.

I have two major purposes. The first is to simplify and expand access to financial aid, to make it easier for the 60 percent of our college students who fill out a form to get a Federal grant or loan; and second, to reduce the burdensome paperwork on the colleges and universities.

In terms of simplifying access, we need to remember that the faces and needs of our college students have changed. More typically these days, when I go to a graduation--this

has been true for a number of years – the cry you hear from the audience is: Way to go, mom. It is the mom who is getting her degree, or the dad, going back to school, college, community college, trade school, university to get the skills they need to get a better job or another job in a rapidly changing world.

In 1970, we had 7.4 million students, 28 percent of whom were enrolled part time and 38 percent at two-year colleges. Only 28 percent were 25 or older. By 1999, enrollment had grown to 12.7 million, a 7.2-percent increase with 39 percent enrolled part time and 44 percent in two-year colleges. Nearly half our students in 1999 were in two-year colleges. Our financial aid system needs to catch up.

The first thing we can do is to simplify what we call the Free Application Federal Student Aid. As one might expect, it is known around here as FAFSA. Imagine that. You go out and try to talk to a family of someone who might be going to college for the first time and that family says let me talk to you about FAFSA.

I think we ought to change the name. I think we ought to make it easy for people to understand what we are talking about. I recently met a chief financial officer of a company who said she found the form challenging when helping her high school daughter fill out a form for financial aid. I can only imagine the challenge to a high school student, or a working mother, when trying to answer over 100 confusing questions, the vast majority of which are only applicable for the State of California.

So a second thing we can do is make sure students can use the Federal aid for education they need year round. Flexibility for year-round Pell grants is a part of this legislation so students can have the flexibility they need to go and continue their education in the summer. There is a disincentive for that. Not only is that inconvenient for students and working students, it tends to encourage institutions to waste the resources in the summertime, which they should be putting to better use.

The third thing we can do is make sure there is more information. That is why I suggest the ``best buy" list--a list of the 100 schools with the lowest tuition and required fees, with the greatest availability of scholarships and grants. In other words, this would help parents and students decide where they could get the biggest bang for their buck.

Many of the ideas that are in our legislation came from the Advisory Committee on Student Financial Assistance. Senator Gregg, when he was chairman, and I invited them to work on this. They did a terrific job and they came up with 10 recommendations, 8 of which are in this bill, and I believe they have no cost to the budget.

The other area and my final comments have to do with the other side of the ledger. While we are making it easier for students to have access to financial aid, we should work to relieve the regulatory burden on colleges and universities represented by these boxes of 7,000 regulations that contain all the forms any college or university in Florida or Tennessee or North Carolina would receive this year to fill out. Thanks to the last two rounds of reauthorizing the Higher Education Act, there are today more than 7,000 regulations associated with the title IV student aid program. With the exception of the Consumer Product Safety Commission and the Federal Trade Commission, every Federal agency is involved in regulating some aspect of higher education. That is incredible and it is absolutely ridiculous.

In 1997, Gerhard Casper, the president of Stanford University, said Stanford spends 7 cents out of every tuition dollar on compliance with Government regulations. This has only gotten worse in the last 9 years. We need to ease the burden. For example, under the Higher Education Act, universities are required to report how many full-time employees have dental insurance, whether the university is a member of a national athletic association, and the number of meals that are in a ``board" charge. Colleges are required to hand every student a paper in-State voter registration form and cannot use modern technology such as Web registrations, which would actually reach more students. We are giving university staff busy work to do when they ought to be helping students.

Here is another example. When a major chemical company such as DuPont produces 55-gallon containers of a potentially hazardous waste, we require DuPont to report on how all that waste is disposed and ensure that it is done in a certain manner. This is a good regulation and idea. Right now, we are applying the same regulation and paperwork to a chemistry class at a college that might produce half a test tube of the same substance.

Mr. President, I don't know about the presiding officer, the Senator from Florida, and I now see the Senator from Virginia; I suspect that when we all go back to our States and speak to our Lincoln Day dinners, or when the Democrats go to the Jefferson Day dinners, we all say the thing we need to do once we pass these laws is to have more oversight and ease the burden of regulation. When I say that, I get a big round of applause, because at home people don't think we get any smarter when we fly to Washington, DC, each week. They think it would be absurd to know there are 7,000 regulations governing college grants and loans, and that Stanford University spends 7 cents out of – and this is a private university – every tuition dollar paying for the cost of Government regulations.

One reason we have an increased interest in regulating is because there are a great many Members of Congress, as well as people in the country, who worry about rising tuition costs. I worry about those, too. When I was Governor of Tennessee, we used to have a deal with the students. The State will pay 70 percent of the cost, and you pay 30 percent, and if we raise your tuition, we will raise the State contribution. That has changed, I am afraid, and I think it is important for us to know that. Tuition is not going up because the Federal Government is failing to do its job. Over the last 4 years, Pell grants, work-study, scholarships all gone up about 30 percent. At the same time, over the last 4 years, State spending for higher education is up 3.6 percent. I will say that again. This is according to various educational institutions, including the Center for Study of Education Policy, Illinois State University. In fiscal year 2001, there was a 3.4 percent increase in State funding for higher education. In 2002, there was a 1.2-percent decrease; in the next year, a 2.4-percent decrease. This is State funding for higher education. Last year, there was a 3.8-percent increase – 3.6 percent over the 4 years.

So what our colleges and universities are feeling, and what our students are feeling, is decreased State support for higher education. One reason they are feeling that is because we have not given States the tools to control the growth in Medicaid spending. So in Tennessee, Florida, Virginia, and North Carolina, our colleges and universities are hurting because the Governors and legislatures are spending the dollars that ought to be going for excellence in universities. They are spending it on huge increases in Medicaid costs. That is part of our responsibility, too.

So I come to the floor today to introduce the Higher Education Simplification and Deregulation Act of 2005. I invite my colleagues to join me in it. We will be marking up a Higher Education Authorization Act next month. It affects 60 percent of the college students in the United States. I am sure we are going to continue to fund those grants and loans, as we have from here, but we also need to do two other things. One of them is in here, and that is not to get busy regulating more colleges and universities. We should be deregulating. The other thing we should do, which is not a part of this bill, is to keep our commitment to the Governors that, by about the fall of this year, we should give them the legislative tools they need – and I believe also relief from Federal court consent decrees, which are outdated – so they can manage the growth of Medicaid spending, so that in turn we can continue to support higher education.

Our energy bill and our higher education bill are at the forefront of our policies to keep our jobs and our competitiveness.

Here's one more example: If you grab a pint bottle of rubbing alcohol from your bathroom and take it to a university laboratory, it will immediately fall under the regulation and scrutiny of six different regulatory agencies:

(1) the air quality management district,

(2) the sewer district,

(3) OSHA,

(4) the local fire department,

(5) the county environmental health department, and

(6) the state hazardous waste agency.

While all of these are not directly governed by federal regulations, many are responding to them, and we should do our part to reduce this type of burden. In one instance, a prestigious institution in the Midwest was visited by the EPA and a bottle of dishwashing soap was found in a lab near a sink. The institution was fined for improper management of hazardous waste because the label was not still attached to the bottle. Even worse, the institution had to pay to have the soap analyzed to document that it was not hazardous.

Colleges are in the business of teaching students, not sending meaningless paperwork to the federal government. To fix this problem, my legislation would establish an expert panel to review federal regulations applicable to colleges and universities and make recommendations to the Secretary of Education and the Congress on how some of these regulations could be streamlined or eliminated. The bill also would assist institutions in complying with all these requirements by requiring the Department to develop a compliance calendar outlining specific deadlines for paperwork submissions.

In those cases where there is already clarity about how to deal with regulations, the bill takes action. The bill will accelerate the ``negotiated rulemaking process," a process whereby university representatives negotiate new regulations with the Department. Today this process can drag on for years, imposing unnecessary costs along the way due to uncertainty over a final outcome for the rule. Under my bill, that process would have a

one year deadline. To give schools a chance to adjust to newly agreed regulations, institutions of higher education would be provided with a minimum of at least 270 days between the publication of any final regulations or guidance and the initiation of data collection related to new disclosure requirements.

The bill also reinstates provisions to allow schools with a low ``cohort default rate," meaning that less than 10 percent of their students fail to pay all their loans back on time, the option of distributing loan money to students right at the beginning of the year rather than waiting a month or spacing the money out over the period of a year. This is important since students incur many expenses up front during their education and need the flexibility to pay for fees, books, and other costs.

Mr. President, since the end of World War II, our system of higher education has been unmatched around the globe. According to the Institute of Higher Education at Shanghai University, more than half the world's top 100 universities are in the United States.

But our lead is slipping. During a trip to Europe, I discovered that Chancellor Schroeder of Germany is putting a strong emphasis on reforming his country's university system to mirror – and perhaps even eclipse – our own. British prime minister Tony Blair is overhauling his nation's system because he sees a growing gap between the quality of American and British universities. Authorities in India and especially China are working harder than ever to improve the quality of education in their own countries and keep their brightest minds from leaving their countries. Australia and Canada are making strides as well. And, for the first time, we have witnessed a decline in graduate student enrollment. The Council on Graduate Schools estimated that foreign applications to graduate programs in the U.S. were down this year by five percent.

This greater competition means that not only do we find it harder than ever to attract foreign students, but our graduates will find it harder to compete for top-paying jobs in the global economy since they will be competing against talented, well-educated individuals from around the world.

Now is the time to fine-tune our own system of higher education and restore its greatest strengths: generous financial assistance for students, autonomy, and high standards. Generous support is most effective when students can access it with a minimum of hassle and with maximum flexibility to apply it to their accredited program. Freedom from over-regulation or control by government allows colleges and universities to quickly adjust to the needs of their students and focus on teaching and research. High standards are the natural result of a competitive system where schools compete among each other for dollars and students.

My bill restores the pillars of our higher education system and gives us the ability to move forward with confidence in the twenty-first century. I urge my colleagues to join me in this effort.

Mr. ALEXANDER. Mr. President, I ask unanimous consent to have printed in the RECORD a summary of the Higher Education Simplification and Deregulation Act of 2005.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

Higher Education Simplification and Deregulation Act of 2005

There are 6,000 autonomous institutions of higher education nationwide, and it is the autonomy and independence that our universities possess that makes our system of higher education the best in the world. While the federal government partners with American students, families and institutions to make a college education accessible, increased regulations on these same entities threatens this remarkably successful relationship. Countries around the world look to our higher education system and are trying to emulate it. The Higher Education Simplification and Deregulation Act of 2005 (the Act) takes steps to reduce bureaucratic red tape, increase autonomy and allow the U.S. to continue to be the best in the world. As we reauthorize The Higher Education Act over the next five years, our goal should be to make college more accessible and not restrict that autonomy.

SIMPLIFY: ACCESS TO FINANCIAL AID AND INFORMATION ON COLLEGE COSTS

(1) Simplify the Free Application for Federal Student Aid (FAFSA)

Implement the majority of recommendations from the Advisory Committee on Student Financial Assistance on simplification of the FAFSA form including improved transparency, verification of need and earlier notification of financial aid eligibility. There is no cost associated with implementing these recommendations.

(2) Year-Round Pell Grants and Flexible Loans for Year Round Study

Authorize year-round Pell grants for both 2 and 4 year institutions. This will help working students and older adults who need increased flexibility and year round financial aid.

Increase annual loan limits for greater funding flexibility for students attending college for more than two academic semesters.

(3) Secretary's list on College ``BEST BUYS"

Secretary will publish existing institutional data in a user friendly way.

Best Buy List of ``the top 100" will help students decipher institutional expenses and financial aid.

Each year the Secretary shall publish a list of institutions of higher education, by all nine sectors, that identifies:

(a) The 100 schools with the lowest tuition and required fees;

(b) The 100 schools with the lowest cost of attendance;

(c) The 100 schools with the largest percentage of incoming full-time students who receive financial aid;

(d) The 100 schools with the largest average amount of incoming full-time student financial aid on a per student basis;

(e) The 100 schools with the largest percentage of students who receive institutional grants and scholarships;

(f) The 100 schools with the slowest increase in tuition and fees during the preceding 5 years; and

(g) The 100 schools with the slowest increase in total cost of attendance during the preceding 5 years.

(4) Make the Department of Education's Graduate Programs' Need Analysis consistent with other federal graduate programs.

All graduate and professional students are, by definition, independent students and therefore highly likely to have financial need. The federal need analysis requirement in Jacob K. Javits fellowship and Graduate Assistance in Areas of National Need (GAANN) programs often causes lengthy delays in processing grant applications. Instead of yielding helpful distinctions among the applicant pool, the requisite utilization of the federal needs analysis methodology creates massive amounts of paperwork for students, institutions, and the Department of Education. Comparable graduate fellowship programs, such as the Title VI Foreign Language and Area Studies program, and similar training and fellowship programs at National Institutes of Health, National Science Foundation, and the Department of Defense contain no such requirement. Therefore, Javits and GAANN will not be subject to federal needs analysis.

MORE LEARNING, LESS REPORTING

Institutions of higher education are among the most regulated entities in the United States.

With the exception of the Consumer Product Safety Commission and the Federal Trade Commission, all federal agencies are involved in regulating some aspect of higher education.

In addition, there are more than 7,000 regulations associated with Title IV student aid programs alone.

Seven cents of every tuition dollar is spent on government regulations (Stanford University, 1997)

There are lots of regulators of higher education and even more regulations issued by the Department.

(1) Appoint an Expert Panel to Review and Streamline Department of Education Regulations

Panels, appointed by the Secretary, will review regulations on financial aid, institutional eligibility, regulations unrelated to the delivery of student aid and dissemination of information requirements. The panel would then make

recommendations to the Secretary and the appropriate Congressional committees on streamlining and eliminating these regulations.

(2) One Size Does Not Fit All for Industry and Academic Regulations

Fund a project by the National Research Council to develop standards in environmental, health and safety areas to provide for differential regulation of industrial facilities, on the one hand, and research and teaching laboratories and facilities on the other. The report will make specific recommendations for statutory and regulatory changes that are needed to develop such a differential approach.

(3) Accelerate Negotiated Rulemaking Process

The process, while somewhat successful, is costly, and significantly delays implementation of regulations. This process should be streamlined. This bill gives the Secretary of Education the authority to engage in negotiated rulemaking, but she is not required to do so if she decides the process is too cumbersome or inefficient.

(4) Develop a Compliance Calendar

For financial aid programs alone, institutions must comply with over 7,000 pages of regulations.

Each year, the Secretary will be required to provide eligible institutions a list of the reporting and disclosure requirements under the Higher Education Act to assist institutions in complying with these requirements.

The list will include: (1) the date each report is required to be completed and to be submitted, made available, or disseminated; (2) the required recipients of each report, including reports that must be kept on file for inspection upon request; (3) any required method for transmittal or dissemination; (4) a description of the content of each report sufficient to allow the institution to identify the appropriate individuals to be assigned the responsibility for its preparation; (5) references to the statutory authority, applicable regulations, and current guidance issued by the Secretary regarding each report; and (6) any other information which is pertinent to the content or distribution of the report or disclosure.

(5) Reinstate two expiring provisions on disbursement of student loans.

The first provision allows schools with cohort default rates below 10 percent to disburse a loan in a single installment rather than in multiple disbursements over the year.

The second lets schools with low cohort default rates waive the requirement that loan proceeds of a first-year, first-time borrower loan be withheld for thirty days so that these students can purchase books and supplies, pay housing costs, and meet other expenses.

(6) Voter Registration Dissemination.

This bill clarifies that institutions can use electronic means to meet the requirement to disseminate voter registration forms to students. Electronic means will ensure that dissemination to students occurs both effectively and efficiently.

ELIMINATE OR ALTER THE FOLLOWING REPORTING REQUIREMENTS IN THE HEA

(1) Application of Change of Ownership to non-profit institutions

The Department of Education applies provisions concerning change of institutional ownership to nonprofit institutions, despite clear expression of contrary congressional intent and the common understanding that nonprofit institutions do not have owners. This places unnecessary burdens on institutions, and may act as a deterrent to governance changes intended to make institutions more efficient and effective.

(2) Disclosure of Foreign Gifts

When an institution receives a foreign gift in excess of $250,000 they must report it to the federal government. This data is publicly available in the annual reports prepared by every college and university and is carefully monitored for public institutions by state governments. The Department of Education reports that it never gets public requests for this information. Institutions will no longer be required to provide this information to the federal government, but make it publicly available on an annual basis.

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