



National Association for  
College Admission Counseling

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August 1, 2017

The Honorable Charles Grassley  
United States Senate  
135 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Grassley,

On behalf of the National Association for College Admission Counseling (NACAC), I would like to express my strong support for S. 1628, the *Know Before You Owe Federal Student Loan Act*. We appreciate the commitment you have made to students in making the federal student loan borrowing process more transparent by introducing this important legislation.

Founded in 1937, NACAC is an association of more than 16,000 members, including school counselors and college admission staff, who work with students making the transition from high school to postsecondary education (“college”). NACAC is committed to maintaining professional standards that foster ethical and social responsibility among those involved in the college application and enrollment process, as outlined in the NACAC Statement of Principles of Good Practice, which may be accessed on our [website](#). Through our advocacy efforts, we are also dedicated to ensuring that all students have access to high quality school counseling to help them make informed decisions as they prepare for and pursue college or career.

Students applying for federal financial aid and student loans benefit from counseling that guides them through. The *Know Before You Owe Federal Student Loan Act* provides an opportunity for students to have access to critical, loan-specific counseling. This bill would make student loan counseling an annual requirement each time federal loans are disbursed, ensuring that students are aware of their loan information prior to graduation. NACAC supports annual loan counseling in addition to the other stipulations provided by the bill, including an estimate of debt-to-income ratio upon graduation and a statement informing students that they do not have to over-borrow. That information is critical to helping students responsibly borrow and graduate without being



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overburdened by debt. NACAC believes that this legislation provides necessary counseling to students as they finance their college education.

Thank you for introducing the *Know Before You Owe Federal Student Loan Act*. NACAC urges Congress to pass this legislation quickly. Please contact [Michael Rose](#), Director of Government Relations with any questions regarding NACAC's public policy positions or advocacy.

Sincerely,

A handwritten signature in black ink that reads "Joyce Smith". The signature is written in a cursive, flowing style.

Joyce Smith  
CEO