



Dr. Jerry Whitmore Jr.'s Public Comment on the U.S. Department of Education's Proposed Title IV Regulations

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Good afternoon, and thanks for the opportunity to speak. My name is Dr. Jerry Whitmore, Junior Assistant Professor of Higher Education at Boston University's Wheelock College of Education and Human Development, and a board member of a local education nonprofit.

I grew up in a single parent household in rural Tennessee. My mother worked in a factory to put food on the table to keep three boys out of trouble. She earned her GED later on in life, and college wasn't something I was sure even meant for someone like me. Coming from a low income background, the PSLF program was a lifeline. It helped me break a cycle of generational poverty. Because of PSLF as a first generation college student, I was able to pursue a career in education, not just to teach the next generation, but also to research how we can make education more effective.

Today I support my family, give back to my parents, the community and the state. That's the promise of PSLF. We must be mindful not to build policy around false narratives. The people served by PSLF, public school teachers, early childhood educators, healthcare workers, public defenders, and others are not a threat to society. They are the backbone of local economies and thriving democracy. The executive order issued on March 7th suggested excluding organizations that allegedly have a substantial illegal purpose of vague politically charged criteria threats to disqualify legitimate nonprofit entities providing vital public services. PSLF was never about politics. It was about service sustainability, ensuring that people from all walks of life could afford to give back. Undermining that now risk not just careers, but entire communities losing the public servants they depend on. And so let's be clear, any effort to also eliminate student loan forgiveness programs under ICR and payee would directly attack working class Americans who have played by the rules.

These programs are not giveaways. They're carefully designed to promote personal responsibility, while recognizing that borrowers should not be punished for choosing service oriented or modest paying careers. To ensure legal clarity and long-term sustainability, the Department should codify longstanding forgiveness provisions and maintain borrow accountability through sustained payment requirements. Preserving these programs align neatly with the administration, rewarding work, promoting personal responsibility, and upholding the federal government's word to its citizens. And finally, streamlining Title IV regulations can encourage innovation in higher education, but changes must be targeted and transparent to avoid waste and fraud. While reducing red tape is essential for career connected education and meeting the needs of adult learners, we must be cautious of deregulation that enables predatory practices, especially in low quality online programs.

This administration has a chance to support accountable innovation that enhances workforce development and economic mobility. But it must protect students and taxpayer investments or exploitations. So, in sum, I support efforts to streamline. Thank you so much for the time.

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